MUTHOOT FINCORP LIMITED (Tranche I)

Secured, Redeemable, Non-convertible Debentures

Issue Opening Date: Oct 23rd, 2026 **Issue Closing Date: Nov 05th, 2026**

Issuer	**Muthoot FinCorp Limited (Tranche I)**
Issue Size	₹200 Crs ("Base Issue Size") with a green shoe option of ₹ 300 Crs aggregating up to ₹ 500 Crs.
Rating	"AA/Stable by Crisil and AA+/Stable by Brickwork"
Minimum Application	₹ 10,000 and Multiple of 1000 thereafter.
Mode of Issuance and Allotment	NCDs will be issued and traded compulsorily in dematerialized form.
Face Value of Bond	₹ 1,000
Listing	Proposed to be listed on BSE within 6 Working Days from the Issue Closing Date
Mode of Submission of Application Forms	ASBA and Up to 5 lacs through UPI mandatory.

Category Wise Issue Allocation for Secured NCD:-

Category I Institutional (QIB)	Category II (Non Institutional Investors)	Category III (High Net Worth Individual Investors)	Category IV Retail Individual Category
Up to 10% of Overall Issue Size*	Up to 20% of Overall Issue Size*	Up to 50% of Overall Issue Size*	Up to 20% of Overall Issue Size*
***On first come first serve basis to be determined on the basis of the bid uploads made with the scheduled Stock Exchanges.**			

Final Terms of the Issue

Series	I	II	III	IV	V	VI**	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annually	Annually	Annually	Annually	Cumulative	Cumulative	Cumulative	Cumulative
Tenor	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months
Coupon (%) per annum all Category of Investors	8.56%	8.75%	8.84%	8.88%	8.90%	9.10%	9.20%	9.25%	NA	NA	NA	NA
Effective Yield (per annum)	8.89%	9.10%	9.20%	9.24%	8.89%	9.09%	9.19%	9.24%	8.90%	9.10%	9.20%	9.25%
Redemption Amount (Rs. / NCD) on Maturity for NCD Holders in all Categories**	₹1,000	₹1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,186.20	₹ 1,298.91	₹ 1,553.17	₹ 1,701.14
Put/Call Option	NA											

***Subject to applicable tax deducted at source, if any.

** The Company would allot the Series VI of NCDs, as specified in the Tranche I Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Series of NCDs.

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.

2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

3. Please refer to Annexure C of the Tranche I Prospectus dated October 19, 2026 for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular.

Who can apply?

Category I - Institutional Investors	• Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs; • Provident funds with minimum corpus of ₹2,500 lakhs, and pension funds with minimum corpus of ₹2,500 lakhs registered with the Pension Find Regulatory and Development Authority, which are authorised to invest in the NCDs; • Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;Resident Venture Capital Funds registered with SEBI; • Insurance companies registered with the IRDAI; • State industrial development corporations; • Insurance funds set up and managed by the army, navy, or air force of the Union of India; • Insurance funds set up and managed by the Department of Posts, the Union of India; • Systemically Important Nonbanking Financial Company registered with the RBI; • National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and • Mutual funds registered with SEBI.
Category II (Non Institutional Investors)	• Companies within the meaning of Section 2(20) of the Companies Act, 2013; • statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs; • Co-operative banks and regional rural banks; Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs; • Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, which are authorised to invest in the NCDs; • Scientific and/or industrial research organisations, which are authorised to invest in the NCDs; • Partnership firms in the name of the partners; • and Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009).Association of Persons; and • Any other incorporated and/ or unincorporated body of persons.
Category III (High Net Worth Individual Investors)	• High Net-worth Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹ 200,000 across all options of NCDs in the Issue and shall include Resident Indian individuals or Hindu Undivided Families through the Karta, who have submitted bid for an amount not more than ₹ 500,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism.
Category IV (Retail Individual Investors)	• Retail Individual Investors - Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹200,000 across all options of NCDs in the Tranche III Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹200,000 in any of the bidding options in this Tranche III Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism

Application cannot be made by:

a) Minors without a guardian name*(A guardian may apply on behalf of a minor. However, Applications by minor must be made through Application Forms that contain the names of both the minor Applicant and the guardian);

b) Foreign nationals, NRI inter-alia including any NRIs who are (i) based in the USA, and/or, (ii) domiciled in the USA, and/or, (iii) residents/citizens of the USA, and/or, (iv) subject to any taxation laws of the USA;

c) Persons resident outside India and other foreign entities; Foreign Institutional Investors;

d) Foreign Portfolio Investors; Foreign Venture Capital Investors

e) Qualified Foreign Investors; Overseas Corporate Bodies; and

f) Person's ineligible to contract under applicable statutory/regulatory requirements.

***Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872**

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/ or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

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