



MUTHOOT FINCORP LIMITED

Secured, Redeemable, Non-convertible Debentures

Issue Opening Date: March 13th, 2026

Issue Closing Date: March 23rd, 2026

Issuer	Muthoot FinCorp Limited
Issue Size	₹200 Crs (“Base Issue Size”) with a green shoe option of ₹ 400 Crs aggregating up to ₹ 600 Crs.
Rating	“AA-/Positive 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 40% of Overall Issue Size*	Up to 30% 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	8.37%	8.52%	8.65%	8.75%	8.70%	8.85%	9.00%	9.10%	NA	NA	NA	NA
Effective Yield (per annum)	8.70%	8.85%	9.00%	9.10%	8.69%	8.84%	8.99%	9.09%	8.70%	8.85%	9.00%	9.10%
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	₹ 1,181.84	₹ 1,289.99	₹ 1,538.99	₹ 1,687.16
Put/Call Option												

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

** The Company would allot the Series VI of NCDs, as specified in the Tranche II Prospectus dated March 10, 2026 to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Series of NCDs.



Who can apply?

Category I - Institutional Investors	<ul style="list-style-type: none">Public financial institutions, statutory corporations, commercial banks, co-operative banks and RRBs and multilateral and bilateral development financial institutions which are authorized to invest in the NCDs;Provident funds, pension funds with a minimum corpus of Rs 25 crores, superannuation funds and gratuity funds, which are authorized 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 IRDA;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 Non- Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India.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; andMutual Funds registered with SEBI.
Category II (Non Institutional Investors)	<ul style="list-style-type: none">Companies within the meaning of Section 2(20) of the Companies Act, 2013; statutory bodies/corporations 22 and societies registered under the applicable laws in India and authorized to invest in the NCDs;Co-operative banks and regional rural banks;Trusts including public/private charitable/religious trusts which are authorized 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 authorized to invest in the NCDs;Scientific and/or industrial research organizations, which are authorized to invest in the NCDs;Partnership firms in the name of the partners; Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009).Association of persons; andAny other incorporated and/ or unincorporated body of persons.
Category III (High Net Worth Individual Investors)	<ul style="list-style-type: none">Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above Rs.2,00,000 across all series 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 Rs.5,00,000 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)	<ul style="list-style-type: none">Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including Rs.2,00,000 across all series of NCDs in the Tranche II Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than Rs.2,00,000 in any of the bidding options in the Tranche II Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism.

Application cannot be made by:

- 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);
- 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;
- Persons resident outside India and other foreign entities; Foreign Institutional Investors;
- Foreign Portfolio Investors; Foreign Venture Capital Investors
- Qualified Foreign Investors; Overseas Corporate Bodies; and
- 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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