

**MUTHOOT FINANCE LIMITED**  
**Public Issue of Secured Redeemable Non-Convertible Debentures**  
**Tranche II Issue**  
**(10<sup>th</sup> May, 2019 to 10<sup>th</sup> June, 2019)**

**Issue Size:**

Public issue by the Issuer of Secured Redeemable Non-Convertible Debentures of Face Value ₹ 1,000 for an amount of ₹ 100 Crore (Base Issue Size) with an option to retain over subscription up to ₹ 900 Crore aggregating up to 10,000,000 NCDs amounting to ₹ 1,000 Crore (Tranche II Issue Limit) (Tranche II Issue) which is within the SHELF LIMIT of ₹ 4,000 Crore and is being offered by way of the Tranche II prospectus.

<b>ISSUE DETAILS</b>	
Listing on	BSE
Issuance & Trading mode	Demat
Basis of Allotment	<b>First Come First Serve Basis</b>
Credit Rating	CRISIL AA/Stable ; ICRA AA/Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	Link Intime India Private Limited

**Allocation Ratio**

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	10	10	100
Corporate	10	10	100
HNI	30	30	300
Retail	50	50	500
<b>Total</b>	<b>100</b>	<b>100</b>	<b>1,000</b>

## SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Monthly *	Monthly *	Monthly *	Annually **	Annually **	Annually **	NA	NA	NA	NA
Tenor from Deemed Date of Allotment	24 Months	38 Months	60 Months	24 Months	38 Months	60 Months	24 Months	38 Months	60 Months	90 Months
Minimum Application	₹ 10,000 (10 NCDs)									
Who can apply	All Categories of Investors (Category I, II, III & IV )									
Coupon Rate	9.25 %	9.50 %	9.75 %	9.50 %	9.75 %	10.00 %	NA	NA	NA	NA
Effective Yield (p.a.) *****	9.25 %	9.50 %	9.75 %	9.50 %	9.75 %	10.00 %	9.25 %	9.50 %	9.75 %	9.67 %
Mode of Payment	Through various options available									
Amount (₹/NCD) on Maturity ***	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,193.56	₹ 1,333.72	₹ 1,592.29	₹ 2,000
Maturity Date (From Deemed Date of Allotment)	24 Months	38 Months	60 Months	24 Months	38 Months	60 Months	24 Months	38 Months	60 Months	90 Months
Nature of indebtedness	Secured Redeemable Non-Convertible									

\* With respect to Options where interest is to be paid on a monthly basis, relevant interest will be calculated from the first day till the last date of every month during the tenor of such NCDs, and paid on the first day of every subsequent month. 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.

\*\* With respect to Options where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Options will be made at the time of redemption of the NCDs.

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

\*\*\*\* Please refer to Schedule A for details pertaining to the cash flows of the Company in accordance with the SEBI circular bearing number CIR/IMD/DF/18/2013 dated October 29, 2013 and CIR/IMD/DF-1/122/2016 dated November 11, 2016.

\*\*\*\*\* On Options I, II and III, monthly interest payment is not assumed to be reinvested for the purpose of calculation of Effective Yield (per annum).

The Company would allot the Option IV NCDs, as specified in this Tranche II Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant option of NCDs.

### **Contact for Investment advice:**

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**WEALTH MANAGEMENT TEAM**

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