



**Muthoot Fincorp Limited**  
**Public Issue of Secured, redeemable, non-convertible Debentures**

**TERM SHEET**

Incorporated in 1997, Muthoot Fincorp Limited is a non-deposit-taking NBFC. The company is primarily engaged in the business of offering personal and business loans which are secured by gold ornaments and jewelry. The gold loan product is available for personal and business purposes to meet the short-term liquidity requirements of individuals. The Gold loan portfolio of the company as of December 31, 2022, comprised approximately 32.89 lakhs of loan accounts.

<b>Issuer</b>	<b>Muthoot Fincorp Limited</b>
<b>Issue size</b>	<i>Public issue by the Company of secured redeemable non-convertible debentures of face value of Rs.1,000 each ("NCDs") for an amount up to Rs 150 Crores ("Base Issue Size") with a green shoe option of Rs 150 Crores aggregating up to Rs 300 Crores</i>
<b>Issue Opening Date</b>	<i>Wednesday, April 12 2023</i>
<b>Issue Closing Date**</b>	<i>Wednesday , April 26 2023**</i>
<b>Face Value</b>	<i>1,000 per NCD</i>
<b>Minimum application</b>	<i>Rs. 10,000 (10 NCD) collectively across all Options</i>
<b>In multiples of</b>	<i>One NCD (Rs. 1,000/-)</i>
<b>Listing</b>	<i>The NCDs are proposed to be listed on BSE within 6 Working Days from the respective Tranche Issue Closing Date.</i>
<b>Issuance mode of the instrument</b>	<i>Dematerialized form</i>
<b>Depositories</b>	<i>NSDL and CDSL</i>
<b>Registrar</b>	<i>Integrated Registry Management Services Private Limited</i>
<b>Credit Rating</b>	<i>CRISIL AA-/Stable by CRISIL Ratings Limited</i>
<b>Basis of allotment</b>	<i>First come First serve</i>
<b>Interest on application</b>	<i>N.A</i>
<b>Mode of Submission of Application Forms</b>	<i>ASBA</i>
<b>Put and Call Option</b>	<i>N.A.</i>
<b>Deemed date of Allotment</b>	<i>The date on which the Board of Directors/or the Debenture Fund Raising Committee approves the Allotment of the NCDs or such date as may be determined by the Board of Directors/ or the Debenture Fund Raising Committee thereof and notified to the Designated Stock Exchange. The actual Allotment of NC s may take place on a date other than the Deemed Date of Allotment. All benefits relating to the NCDs including interest on NCDs shall be available to the Debenture Holders from the Deemed Date of Allotment</i>
<b>Nature of Issue</b>	<i>Secured, Redeemable, Non-convertible Debentures.</i>

### Category Wise Issue Allocation :-

### SPECIFIC TERMS FOR EACH SERIES OF NCDs

[illegible]

## Who can apply:-

### Category I

- Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorized to invest in the NCDs;
- Provident funds and pension funds each with a minimum corpus of ₹ 250 million, 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 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 Non-Banking Financial Company registered with the RBI and having a net-worth of more than ₹ 5,000 million as per the last audited financial statements;
- 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 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;
- Scientific and/or industrial research organizations, which are authorized 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 ₹ 10,00,000 across all options of NCDs in the Issue.

### 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 ₹ 10,00,000 across all options of NCDs in the Issue.

#### **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.

Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of Bonds that can be held by them under applicable statutory and or regulatory provisions.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking allotment of NCDs pursuant to the Issue.

**With reference to the SEBI Circular dated 27th July 2012 - All Debt issue applications must be bidded before getting submitted with the collecting bankers. Kindly ensure to bid applications at RR offices before banking. RR will not be responsible for any non allotment of applications banked without bidding.**

**Application forms will be available on [www.rrfinance.com](http://www.rrfinance.com)**

#### **Get in touch with us:**

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