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(Please scan the QR code to view the Tranche IV Abridged Prospectus)



## MUTHOOT FINCORP LIMITED

Our Company, Muthoot Fincorp Limited (the "Company" or the "Issuer") was incorporated in the Republic of India under the Companies Act, 1956, as amended as a public limited company on June 10, 1997 at Trivandrum as Muthoot Debt Management Services Limited. Subsequently, the name of the Company was changed to Muthoot Fincorp Limited, and a fresh certificate of incorporation dated March 19, 2002 was issued to the Company by the RoC. The Company is registered as a Non-Banking Financial Company ("NBFC") vide registration number N-16.00170 dated July 23, 2002 within the meaning of the Reserve Bank of India Act, 1934, as amended (the "RBI Act"). For further details, see "General Information" on page 44, and "History and Certain Corporate Matters" on page 115, respectively of the Tranche IV Prospectus.

CIN: U65929KL1997PLC011518; PAN: AACCM1453E, Website: www.muthootfincorp.com

Registered office: Muthoot Centre, TC No 27/3022 Punnen Road, Trivandrum - 695 001, Kerala; Tel: +91 471 491 1550; Email: cs@muthoot.com;

Corporate office: Muthoot Centre, Near Spencer Junction, M.G. Road, Trivandrum - 695 039, Kerala; Tel: +91 471 491 1430; Email: cs@muthoot.com;

Compliance Officer and Company Secretary: Sachu Sivas; Email: sachu.sivas@muthoot.com; Tel: +91 471 491 1621

Chief Financial Officer: Joseph Oommen; Email: joseph.oommen@muthoot.com; Tel: +91 471 491 1588

Link to download the Abridged Prospectus - <https://www.nvama.com/wp-content/uploads/2025/01/Muthoot-Fincorp-Abridged-Prospectus-January-29-2025.pdf>

### PROMOTERS OF THE COMPANY :

- (i) Thomas John Muthoot, Email: muthoot@muthoot.com; Tel: +91 471 491 1505, (ii) Thomas George Muthoot; Email: muthoot@muthoot.com; Tel: +91 484 416 1650 and  
(iii) Thomas Muthoot, Email: muthoot@muthoot.com Tel: +91 484 416 1616. For further details, please see "Our Promoters" on page 165 of the Tranche IV Prospectus.

PUBLIC ISSUE BY MUTHOOT FINCORP LIMITED, ("COMPANY" OR "ISSUER") OF 40,00,000 SECURED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs") FOR AN AMOUNT AGGREGATING TO ₹10,000 LAKHS ("BASE ISSUE") WITH GREEN SHOE OPTION OF UP TO ₹30,000 LAKHS AGGREGATING TO ₹40,000 LAKHS ("TRANCHE IV ISSUE LIMIT") ("TRANCHE IV ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹2,00,000 LAKHS AND IS BEING OFFERED BY WAY OF THE TRANCHE IV PROSPECTUS DATED JANUARY 29, 2025 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE IV ISSUE ("TRANCHE IV PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED AUGUST 23, 2024 ("SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGE AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND THE TRANCHE IV PROSPECTUS CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THE TRANCHE IV ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR. THE TRANCHE IV ISSUE IS NOT UNDERWRITTEN.

### CREDIT RATING : "Crisil AA-Stable" by Crisil Ratings Limited

Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations and carry very low credit risk

The following are the salient terms of the NCDs to be issued pursuant to the Tranche IV Prospectus dated January 29, 2025.

Options	I	II	III	IV	V*	V**	VII	VIII	IX	X*	XI	XII	XIII	XIV
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
Tenure	24 Months	36 Months	60 Months	72 Months	18 Months	24 Months	36 Months	60 Months	72 Months	18 Months	24 Months	36 Months	60 Months	72 Months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Minimum Application	₹10,000 (10 NCDs)													
In multiples, of	1 NCD after minimum application													
Face Value of NCDs (₹ / NCD)	₹1,000 (1 NCD)													
Issue Price (₹ / NCD)	₹1,000 (1 NCD)													
Mode of Interest Payment/ Redemption	Through various options available													
Coupon (%) (per annum) for Debenture Holders in Category I, II, III and IV	9.00%	9.25%	9.45%	9.65%	9.30%	9.40%	9.65%	9.90%	10.10%	NA	NA	NA	NA	NA
Coupon Type	Fixed													
Redemption Amount (₹ / NCD) for Debenture Holders in Category I, II, III and IV**	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,000	₹1,142.28	₹1,196.84	₹1,318.34	₹1,603.62	₹1,781.72
Effective Yield (%) (per annum) for Debenture Holders in Category I, II, III and IV	9.38%	9.65%	9.87%	10.09%	9.39%	9.44%	9.68%	9.91%	10.11%	9.30%	9.40%	9.65%	9.90%	10.10%
Put and Call Option	NA													
Deemed Date of Allotment	Friday, February 21, 2025													

\*Option V & X Cumulatively Rs. 225 crores

\*\* Our Company would allot the Option VI (24 Months Annual) of NCDs, as specified in the Tranche IV Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Option of NCDs. \*\*\* Subject to applicable tax deducted at source, if any.

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on March 31 every year 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.

## TRANCHE IV ISSUE PROGRAMME

## TRANCHE IV ISSUE OPENED ON : TUESDAY, FEBRUARY 4, 2025

## TRANCHE IV ISSUE CLOSES ON\*: MONDAY, FEBRUARY 17, 2025

\*\* This Tranche IV Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period as indicated in the Tranche IV Prospectus. Our Company may, in consultation with the Lead Manager, consider closing this Tranche IV Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of 10 working days from the date of opening of this Tranche IV Issue and subject to not exceeding thirty days from filing of the Tranche IV Prospectus with ROC, including any extensions), as may be decided by the Board of Directors or the Stock Allotment Committee, subject to relevant approvals, in accordance with the Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of this Tranche IV Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in an English daily national newspaper with wide circulation and a regional daily with wide circulation where the registered office of the Company is located (in all the newspapers or electronic modes such as online newspapers or websites of the Issuer or the stock exchange in which pre-issue advertisement for opening of this Tranche IV Issue has been given on or before such earlier or initial date of Tranche IV Issue closure). On the Tranche IV Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post this Tranche IV Issue Closing Date. For further details please see "General Information" on page 44 of the Tranche IV Prospectus.

A copy of the Tranche IV Prospectus and the Shelf Prospectus has been filed with the RoC, in terms of Section 26 of the Companies Act, 2013, along with the requisite endorsed/certified copies of all requisite documents. For further details please see "Material Contracts and Documents for Inspection" on page 344 of the Tranche IV Prospectus.

# ASBA\*

Simple, Safe, Smart way of Application

\* Application Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking of the funds in the bank account. For further details, check section on "Issue Procedure - Method of Application" on page 315 of the Tranche IV Prospectus.

Mandatory in public issues from October 01, 2018. No Cheques will be accepted.



UPI-Now available in ASBA for Retail Individual Investors ("RIIs") applying through Registered Brokers, DPs and RTAs. Retail Individual Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account.

Investors are required to ensure that the bank account used for bidding is linked to their PAN.

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹5,00,000/- applying through Designated Intermediaries, SCSBs or through the BSE Direct App / Web interface of Stock Exchange or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure" beginning on page 312 of the Tranche IV Prospectus. List of banks supporting UPI is also available on the website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in). Axis Bank Limited has been appointed as Sponsor Bank for the Tranche IV Issue, in accordance with the requirement of SEBI Master Circular dated May 22, 2024 on UPI mechanism, as amended.

NCD allotment will be made in dematerialised form only. Allotment in consultation with the Lead Manager and the Designated Stock Exchange shall be made on the basis of the date of upload of each application into the electronic platform of the Stock Exchange, in each proportion subject to the allocation ratio indicated in the section titled "Issue Procedure" at page 312 of the Tranche IV Prospectus.

Information required under Section 30 of Companies Act, 2013:

Contents of the Memorandum of Association of the Company as regard to its objects: For information on the main objects of our company, see "History and Certain Corporate Matters" on page 115 of the Tranche IV Prospectus and clause III of the Memorandum of Association of our company. The Memorandum of Association is a document for inspection in relation to the Tranche IV Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 344 of the Tranche IV Prospectus.

Liability of Members: Limited by Shares

Amount of share capital of the Company as on December 31, 2024: The Authorised Share Capital of the Company is ₹4,25,00,00,000 divided into 22,50,00,000 equity shares of face value of ₹10 each and 20,00,00,000 preference shares of face value of ₹10 each. The Issued share capital of the Company as on December 31, 2024, is ₹3,43,80,87,020 divided into 19,38,08,702 equity shares of face value ₹10 each and 15,00,00,000 preference shares of ₹10 each. Further, both the Subscribed and Paid-up share capital of the Company as on December 31, 2024 is ₹3,43,71,34,620 divided into 19,37,13,462 equity shares of ₹10 each and 15,00,00,000 preference shares of ₹10 each.

Names of the signatories at the time of signing of the Memorandum of Association of the Company and the number of shares subscribed for by them at the time of signing of the Memorandum of Association: Given below are the Names of the signatories to the Memorandum of Association of our Company and shares held by them at the time of the signing of the Memorandum of Association: Mr. Thomas John Muthoot : 100 equity shares, Mr. Matthew M Thomas: 100 equity shares, Ms. Janamma Thomas : 100 equity shares, Mr. Thomas George : 100 equity shares, Mr. Thomas Muthoot : 100 equity shares, Ms. Preethi John : 100 equity shares, Ms. Nina George : 100 equity shares and Ms. Remy Thomas : 100 equity shares.

LISTING: The NCDs offered through the Tranche IV Prospectus are proposed to be listed on BSE Limited ("BSE" or "Stock Exchange"). Our Company has received an 'in-principle' approval from BSE vide their letter no. DCS/BM/PI-BOND/16/24-25 dated August 21, 2024. BSE shall be the Designated Stock Exchange for the Issue.

GENERAL RISK: Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Tranche IV Issue. For taking an investment decision, the investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the investors is invited to the section "Risk Factors" on page 19 of the Tranche IV Prospectus and "Material Developments" on page 169 of the Tranche IV Prospectus, before making an investment in this Tranche IV Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Tranche IV Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any Registrar of Companies, Kerala and Lakshadweep, or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Tranche IV Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Tranche IV Prospectus. The investors are advised to refer to the Tranche IV Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the Exchange to use their network and software

of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of Registration dated July 23, 2002 bearing Registration No. N-16.00170 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits / discharge of liability by the Company.

DISCLAIMER CLAUSE OF CREDIT RATING AGENCY: A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of obligations under the rated instrument and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the Issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings criteria are available without charge to the public on the website, [www.crisilratings.com](http://www.crisilratings.com). Crisil Ratings or its associates may have other commercial transactions with the company/entity.

CREDIT RATING: Our Company has received rating of "Crisil AA-Stable" (pronounced as Crisil double A minus rating with a Stable outlook) for an amount of ₹1,90,000 lakhs of NCDs (of which, ₹1,14,767 lakhs is utilized) by Crisil Ratings Limited vide its letter dated December 24, 2024, revaluated vide its letter dated January 20, 2025, along with the rating rationale dated December 23, 2024 for the NCDs proposed to be issued pursuant to this Tranche IV Issue. The rating given by Crisil Ratings Limited is valid as on the date of the Tranche IV Prospectus and shall remain valid on date of issue and Allotment of the NCDs and the listing of the NCDs on BSE. The rating of the NCDs indicates that instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk. The ratings provided by Crisil Ratings Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. Please refer to Annexure A on page 347 of the Tranche IV Prospectus, for the rationale and press release for the above rating. There are no unaccepted ratings and any other ratings other than as specified in the Tranche IV Prospectus.

Availability of Application Form : Application form can be obtained from: Muthoot Centre, Near Spencer Junction, M.G. Road, Trivandrum - 695 039, Kerala; Tel: +91 471 491 1430, Lead Manager : Nuvama Wealth Management Limited, Tel: +91 22 4009 4400 and offices of Sub Syndicate Members, Trading Members and Designated Brokers of the SCSBs. Application forms may be downloaded from the websites of the Company, BSE and the Lead Manager.

Availability of Shelf Prospectus and Tranche IV Prospectus : Investors are advised to refer to the Shelf Prospectus and Tranche IV Prospectus and the Risk Factors contained therein, before applying in the Tranche IV Issue. Physical copy of the Shelf Prospectus and Tranche IV Prospectus may be obtained from Registered Office of the Company and the Lead Manager. The soft copy of the Abridged Prospectus can be downloaded from the website of Company at [www.muthootfincorp.com](http://www.muthootfincorp.com), Lead Manager to the Issue at [www.nvama.com](http://www.nvama.com) and Registrar to the Issue at [www.integratedregistry.in](http://www.integratedregistry.in)

Public Issue Account Bank, Sponsor Bank and Refund Bank : Axis Bank Limited

Note: All Capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Shelf Prospectus dated August 23, 2024 and Tranche IV Prospectus dated January 29, 2025.

Name of the Consortium Member: Nuvama Wealth and Investment Limited

## NOTICE TO INVESTORS

### ADDENDUM TO THE TRANCHE IV PROSPECTUS DATED JANUARY 29, 2025 ("ADDENDUM")

With reference to the Tranche IV prospectus dated January 29, 2025 ("Tranche IV Prospectus"), filed with the Registrar of Companies, Kerala and Lakshadweep ("RoC"), BSE Limited ("BSE" / "Stock Exchange") and Securities and Exchange Board of India ("SEBI") in relation to the public issue of secured, redeemable, non-convertible debentures for an amount aggregating to ₹10,000 lakhs ("Base Issue") with green shoe option of up to ₹30,000 lakhs aggregating to ₹40,000 lakhs ("Tranche IV Issue Limit") ("Tranche IV Issue") which is within the shelf limit of ₹2,00,000 lakhs. In this regard, please note the following:

1. Approval of the Unaudited Standalone Financial Results of the Company along with the Limited Review Report for the quarter and nine months ended December 31, 2024.

The Board of Directors of the Company at their meeting held on February 7, 2025, has considered and approved the unaudited standalone financial results of the Company for the quarter and nine months ended December 31, 2024 ("Q3 Unaudited Financial Results"). The Financial Results have been submitted to BSE Limited and are available on the website of BSE Limited at <https://www.bseindia.com/xml-data/corpfiling/AttachLive/360aa0af-e66c-45c1-86db-765c7f124a.pdf>.

2. Appointment of an Additional Independent Director.

The Board of Directors of the Company at their meeting held on February 7, 2025, has approved the appointment of Mr. Santosh Kumar Khalil Panigrahy as an Additional Independent Director on the Board of the Company w.e.f. February 08, 2025. Following are the details of the Additional Independent Director:

Name: Santosh Kumar Khalil Panigrahy  
Address: Flat No.27, Bank House, RBI SR Officers Quarters, 156 Backbay Reclamation, Churchgate, Mumbai - 400 020, Maharashtra, India.  
Designation: Additional Independent Director  
DIN: 10894570

Confirmations related to the Director

- The director does not hold directorship in any other company in India or overseas. He has no interest in the Company in connection with the membership of any firm or other company.
- He has not been restrained or prohibited or debarred by SEBI from accessing the securities market or dealing in securities.

- He has not been identified as a "Willful Defaulter" by any financial institution or bank, or a consortium thereof, in accordance with the guidelines on Willful Defaulters issued by the RBI. He does not feature in any list of defaulters by Export Credit Guarantee Corporation of India or any government/regulatory authority.
- He is not a promoter, director or person in control of any company which was delisted within a period of ten years preceding the date of this Addendum, in accordance with Chapter V of the SEBI (Delisting of Equity Shares) Regulations, 2021.
- He has not been declared as a Fugitive Economic Offender, which shall mean an individual who is declared a fugitive economic offender under Section 12 of the Fugitive Economic Offenders Act, 2018.
- There is no pending litigation involving the director, whose outcome could have material adverse effect on the financial position of the issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities.
- No regulatory action is pending against the director before the SEBI or Reserve Bank of India or any other regulatory or statutory body in India or overseas.
- He is not interested in the benefits / interests arising out of the objects of the Tranche IV Issue.
- He does not have any shareholding in the Company.
- He has not been subject to any penalties to disciplinary action or investigation by the SEBI or the stock exchanges.

Accordingly, the disclosures appearing in the section titled "Material Developments" on page 169 of the Tranche IV Prospectus stands updated in this regard.

A copy of this Addendum is being filed with RoC in accordance with Section 26 and Section 31 of the Companies Act, 2013. The above information should be read in conjunction with the Shelf Prospectus and Tranche IV Prospectus. The information in this Addendum supplements the Shelf Prospectus and Tranche IV Prospectus and updates the information in the Shelf Prospectus and Tranche IV Prospectus and the Abridged Prospectus, as applicable. All references to the Shelf Prospectus and Tranche IV Prospectus shall also include this Addendum. All capitalized terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Shelf Prospectus and Tranche IV Prospectus. The Addendum is available on the websites of SEBI, Lead Manager, Stock Exchanges and the Company that is [www.sebi.gov.in](http://www.sebi.gov.in); [www.nvama.com](http://www.nvama.com); [www.bseindia.com](http://www.bseindia.com), and [www.muthootfincorp.com](http://www.muthootfincorp.com).

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND COMPLIANCE OFFICER
<p>Nuvama Wealth Management Limited 801-804, Wing A, Building No 3 Inspire BKC, G Block Bandra Kurla Complex, Bandra East, Mumbai - 400 051 Tel: +91 22 4009 4400 Email: mfi.ncd@nuvama.com Website: www.nvama.com Contact Person: Salli Dave</p>	<p>Integrated Registry Management Services Private Limited 2<sup>nd</sup> Floor, Kenes Towers, No. 1 Ramakrishna Street, North Usman Road, T. Nagar, Chennai - 600 017 Tel: +91 44 2814 0801 to 2814 0803 Fax: +91 44 2814 2479 Email: yuvraj@integratedindia.in Website: www.integratedregistry.in Contact Person: S Yuvaraj</p>	<p>Vardhman Trusteeship Private Limited* The Capital, A Wing, 412A Bandra Kurla Complex, Bandra (East) Mumbai - 400 051 Tel: +91 22 4264 8335/ 4014 0832 E-mail: compliance@vardhmantrustee.com Website: www.vardhmantrustee.com Contact Person: Rushabh Desai</p>	<p>Crisil Ratings Limited Crisil House, Central Avenue Hiranandani Business Park, Powai Mumbai - 400 076. Tel: +91 22 6137 3000 Email: crisilratingsdesk@crisil.com Contact Person: Ajit Velonie</p>	<p>M/s. Isaac &amp; Suresh, Chartered Accountants 1<sup>st</sup> Floor, NRA-52, Thennala Towers, Nandavanam, Palayam, Thiruvananthapuram, Kerala - 695033 Tel: +91 471 2329875/ 9447427862 Email: isaacsureshshtvm@gmail.com / 58suresh@gmail.com Contact Person: Sobha Sethumadhavan Peer Review No.: 017346</p> <p>M/s. Vishnu Rajendran &amp; Co, Chartered Accountants No.55/315, South Bridge Avenue Road, Panampilly Nagar, Ernakulam - 682036 Tel: +91 9400627999 Email: kochi@vrc.co.in Contact Person: M.P. Jose Peer Review No.: 015121</p>	<p>Sachu Sivas Muthoot Fincorp Limited, Muthoot Centre, TC No 27/3022, Punnen Road, Trivandrum - 695 001. Tel: +91 471 491 1621 Email: sachu.sivas@muthoot.com</p> <p>Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-issuance or post issue related issues such as non-receipt of Allotment Advice, demat credit, refund orders, or interest on application money etc.</p>

\*Vardhman Trusteeship Private Limited has by its letter dated June 12, 2024 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche IV Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to this Tranche IV Issue.

Disclaimer: Muthoot Fincorp Limited, subject to market conditions and other considerations, is proposing a public issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs") and has filed Shelf Prospectus dated August 23, 2024 and Tranche IV Prospectus dated January 29, 2025 ("Tranche IV Prospectus") (together referred to as the "Prospectus") with the Registrar of Companies, Kerala and Lakshadweep, BSE Limited and SEBI. The Shelf Prospectus and Tranche IV Prospectus is available on the website of the stock exchange at [www.bseindia.com](http://www.bseindia.com), the website of Company at [www.muthootfincorp.com](http://www.muthootfincorp.com) and the website of the Lead Manager at [www.nvama.com](http://www.nvama.com). Investors proposing to participate in the Tranche IV Issue should invest only on the basis of information contained in the Prospectus. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus and Tranche IV Prospectus, including the section "Risk Factors" beginning on page 19 and "Material Developments" beginning on page 169 of the Tranche IV Prospectus.

For Muthoot Fincorp Limited

Sd/-

Thomas John Muthoot

Managing Director

(DIN : 00011618)

Place: Trivandrum  
Date: February 12, 2025