



Muthoot Finance Limited

Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712
Fax : +91 484 2396506, 2397399
mails@muthootgroup.com
www.muthootgroup.com

Scrip Code: **533398**
Symbol: **MUTHOOTFIN**

Ref: SEC/MFL/SE/2019/3291

October 21, 2019

National Stock Exchange of India Ltd.

Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (E), Mumbai - 400 051

BSE Limited

Department of Corporate Services
P. J. Tower, Dalal Street,
Mumbai 400 001

Dear Sir/Madam,

Sub.: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

Re: Issuance of USD 450 million 6.125% Fixed Rate Senior Secured Notes ("Notes") under the USD 2 billion Global Medium Term Note Programme ("GMTN Programme")

In furtherance of our letters dated August 12, 2019, October 10, 2019 and October 16, 2019, about the establishment of the GMTN Programme, we wish to inform you that the Finance Committee of the Board of Directors of Muthoot Finance Limited ("**Company**") at its meeting held on October 21, 2019, has approved the pricing, tenure and other terms of the Notes under the GMTN Programme (the "**Issue**"). The proceeds of the Notes will be used by the Company for Onward lending and other activities as may be permitted by the Foreign Exchange Management (Borrowing and Lending) Regulations 2018, the circulars issued thereunder by the Reserve Bank of India ("**RBI**"), Master Direction – External Commercial Borrowings, Trade Credits and Structured Obligations dated March 26, 2019, and any other instructions issued by RBI in this regard.

The Company has signed the pricing supplement in this regard on October 21, 2019 and the details of the same are contained in Annexure A. Company has also executed, the Subscription Agreement with the Lead Managers appointed with respect to the Issue. The Company shall make the relevant intimations once the settlement of the Notes are completed.

Notes are proposed to be listed on International Securities Market of London Stock Exchange.

The meeting commenced at 8:30 PM (IST) and concluded at 9:25 PM (IST).



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Details as required under Regulation 30 of Listing Regulations read with SEBI Circular No. CIR/CFD/CMD/4/2015 dated September 09, 2015 are set out in Annexure A.

We request you to kindly take on record the intimation as per the requirements of Listing Regulations.

Thank you

Yours Sincerely,
For **Muthoot Finance Limited**

Rajesh A
Company Secretary
Membership No: FCS 7106

Annexure A

Issuer	Muthoot Finance Limited
Type of instrument	Senior Secured Notes
Type of Issuance	Rule 144A / Reg. S Bond issuance in international bond market.
Size of the issue	USD 450 million
Issue Date	October 21, 2019
Settlement Date	October 31, 2019 (T + 7)
Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes, International Securities Market of London Stock Exchange
Tenure of the instrument - date of allotment and date of maturity	3 Years from Settlement Date
Coupon/interest offered, schedule of payment of coupon/interest and principal	6.125% (Fixed Rate, Semi-Annual, 30/360)
Charge/security, if any, created over the assets	Notes will be secured by first ranking pari passu charge (by way of hypothecation) over all current assets, book-debts, loans and advances, receivables, including gold loan receivables, both present and future and all benefits, rights, title, interest, claims and demands whatsoever of the Issuer in, to or in respect of all the aforesaid amounts, both present and future,
Maturity Date	October 31, 2022
Use of Proceeds	Onward lending and other activities as may be permitted by the ECB Directions
Special right/interest/privileges attached to the instrument and changes thereof	Nil
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Not Applicable
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Not Applicable
Any cancellation or termination of proposal for issuance of securities including reasons thereof.	Not Applicable