



**Muthoot Finance Limited**

Registered Office :  
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Opp. Saritha Theatre Complex,  
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Kerala, India.  
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October 16 , 2024

**National Stock Exchange of India Ltd.**  
Exchange Plaza, Plot No. C/1, G Block, Bandra -  
Kurla Complex, Bandra (E), Mumbai - 400 051  
Symbol: MUTHOOTFIN

Department of Corporate Services  
**BSE Limited**  
P.J. Tower, Dalal Street,  
Mumbai - 400 001  
Scrip Code: 533398

**NSE IFSC Limited (NSE IX)**  
Unit 1201, Brigade, International Financial Center,  
12<sup>th</sup> Floor, Building No. 14-A, GIFT SEZ  
Gandhinagar, Gujarat 382 355

**Dear Sir/Madam,**

**Sub: Disclosure under Regulation 30, read with other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")**

**Re: Pricing of USD 400 million 6.375% Fixed Rate Notes due 2029 ("Notes") under the USD 2 billion Global Medium Term Note Programme ("GMTN Programme")**

In furtherance of our letters dated October 19, 2019, and October 15, 2024 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 16, 2024 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 activities as may be permitted in accordance with 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 ("**ECB Guidelines**"), each as amended, and the approvals granted by the RBI from time to time in this relation, and in accordance with the ECB Guidelines and other applicable law, and any other instructions issued by RBI in this regard.

The Company has signed the pricing supplement in this regard on October 16, 2024 and the details of the same are contained in **Annexure A**. The Company shall make the relevant intimations once the closing and settlement of the Notes are completed. Notes are proposed to be listed on NSE IFSC Limited.

The meeting commenced at 08:35 PM (IST) and concluded at 08:45 (IST).

**For Muthoot Finance Limited**

Rajesh A  
Company Secretary  
ICSI Membership No. FCS 7106

**Annexure A**

Issuer	Muthoot Finance Limited
Size of the issue	<b>US\$ 400 Mn</b>
Whether proposed to be listed? If yes, name of the stock exchange(s)	Yes,  NSE IFSC Limited
Tenure of the instrument – Tentative date of allotment and date of maturity	Avg Maturity – <b>4 Years</b>  Date of Allotment – <b>23 October 2024*</b>  Dates of Maturity: <b>23 April 2029</b>  1st amortization payment – <b>23 April 2028</b> 2nd amortization payment – <b>23 July 2028</b> 3rd amortization payment – <b>23 October 2028</b> 4th amortization payment – <b>23 January 2029</b> 5th and Balance principal payment – <b>23 April 2029</b>
Coupon/interest offered, schedule of payment of coupon/interest and principal	Coupon – <b>6.375%</b>  1st interest payment date – <b>23 April 2025</b> 2nd interest payment date – <b>23 October 2025</b> 3rd interest payment date – <b>23 April 2026</b> 4th interest payment date – <b>23 October 2026</b> 5th interest payment date – <b>23 April 2027</b> 6th interest payment date – <b>23 October 2027</b> 7th interest payment date – <b>23 April 2029</b>
Charge/security, if any, created over the assets	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 (the “Receivables”) 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 provided that the Collateral shall not include any property, assets and/or receivables of the Issuer from the Collateral designated as Excluded Collateral.
Special right/interest/privileges attached to the instrument and changes thereof	Nil
Delay in payment of interest / principal amount for a period of	NA

more than three months from the due date or default in payment of interest / principal;	
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	Nil
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	NA
Issue Price:	<b>99.996%</b>
Pricing Date:	<b>16 October 2024</b>
Closing & Settlement Date	<b>23 October 2024*</b>
Redemption Date	1st amortization payment – <b>23 April 2028</b> 2nd amortization payment – <b>23 July 2028</b> 3rd amortization payment – <b>23 October 2028</b> 4th amortization payment – <b>23 January 2029</b> 5th and Balance principal payment – <b>23 April 2029</b>
Use of Proceeds	Unless otherwise specified in the relevant Pricing Supplement, the net proceeds from each issue of Notes will be applied by the Issuer for the purpose of onward lending and other activities as may be permitted by the ECB Guidelines, in accordance with the approvals granted by the RBI from time to time in this relation and in accordance with the ECB Guidelines and other applicable law.

\*Closing & Settlement is expected within 5 working days from Pricing Date.