

Muthoot Finance Limited

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

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

Ref: SEC/MFL/SE/2022/4346

May 27, 2022

National Stock Exchange of India Limited Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex Bandra (E), Mumbai - 400 051 Symbol: MUTHOOTFIN P. J. Tower, Dalal Street, Mumbai - 400 001

Department of Corporate Services

Scrip Code: 533398

BSE Limited,

Dear Sir/Madam,

Sub: Newspaper Advertisement of Addendum to Tranche II Prospectus

We enclose herewith a copy of the Newspaper Advertisements published on May 27, 2022, in Business Standard (All India edition) and Metro Vartha (Kochi Edition) in respect of Addendum to Tranche II Prospectus dated May 19, 2022.

We request you to take the same on record.

Thank You.

For Muthoot Finance Limited

Rajesh A

Company Secretary

ICSI Membership No. FCS 7106

Bharat Bill payment: RBI lowers networth bar for non-bank units

Move is aimed at facilitating more bill payments through the BBPS

OUR BUREAU

The Reserve Bank of India (RBI) has reduced the minimum networth requirement for non-bank Bharat **Bill Payment Operating Units** (BBPOUs) from ₹100 crore to ₹25 crore.

This move is aimed at facilitating more bill payments through Bharat Bill Payment System (BBPS) and to encourage participation of nonbank Bharat Bill Payment Operating Units (BBPOUs) in

BBPS is an RBI-conceptualised system driven by the National Payments Corporation of India (NPCI) that offers interoperable and accessible bill payment service to consumers via digital (bank channels), as well as through a network of agents and bank branches.

Objective of BBPS

The objective of the BBPS is to implement an integrated bill payment system that offers interoperable and ac-



cessible bill payment services to customers through a network of agents, enabling multiple payment modes, and providing instant confirmation of payment.

Updated guidelines

In its updated guidelines on the implementation of BBPS, the RBI said BBPS will include activities to facilitate collection of repetitive bi-monthly, (monthly. quarterly) payments for

provided by utility service providers.

Gradually, the scope of BBPS could be extended to include services facilitating the collection of other types of repetitive payments, such as school/university fees, municipal taxes/payments, as decided from time to time by the Reserve Bank of India.

Norms issued for gold import by qualified jewellers

PRESS TRUST OF INDIA

The RBI has come up with norms for facilitating physical import of gold through the India International Bullion Exchange IFSC (IIBX) or similar authorised exchange by Qualified Jewellers in India.

In addition to agencies nominated by the RBI and DGFT, Qualified Jewellers (QJ) - approved by International Financial Services Centers Authority (IFSCA) were permitted to import gold in January.

The RBI issued the guidelines in order to enable resident Qualified Jewellers to import gold through IIBX or any other exchange approved by IF-

Tel: (+91 484) 6690215, Email: ga.muthoot@muthootgroup.com



SCA and the Directorate General of Foreign Trade

(DGFT). According guidelines, banks may allow Qualified Jewellers to remit advance payments for 11 days for import of gold through the IIBX, in compliance to the extant Foreign Trade Policy and regulations issued under IFSC Act.

"The advance remittance for import of gold should

not be leveraged in what-soever form for importing gold worth more than the

advance remittance made,"

said the RBI.

In case the import of gold through the IFSCA-authorised exchange, for which advance remittance has been made, does not materialise, or the advance remittance made for the purpose is more than the amount required, the unutilised advance remittance shall be remitted back to the same bank within the specified time limit of 11 days.

The RBI also said all payments by qualified jewellers for imports of gold through IIBX, shall be made through exchange mechanism as approved by IFSCA.

Torrent Pharma acquires four brands from Dr Reddy's

OUR BUREAU

Ahmedabad, May 26

Pharmaceuticals Torrent Limited, on Thursday, announced acquisition of four brands in the therapeutic areas of gynaecology and urology from Dr Reddy's Laboratories.

In an announcement, Torrent Pharmaceuticals informed that it has entered into an agreement with Dr Reddy's Laboratories Ltd to acquire four of its brands -Styptovit-E, Finast, Finast-T and Dynapress.

According to the terms of the definitive agreement, Torrent Pharma will take over the manufacturing, marketing and distribution of these brands in India. Styptovit-E is a gynaecology product having an estimated market size of ₹500 crore, as per AIOCD data. The acquisition of this brand will further strengthen Torrent's presence in the therapy, it

The acquisition of Finast, Finast-T and Dynapress, which are used in the treatment of Benign Prostatic Hyperplasia (BPH), will aid in Torrent's presence in urology therapy.

The complete integration and transition of the brands are expected to be completed by June.

Broadcom to buy VMware for \$61 b

said.

REUTERS

Chipmaker Broadcom is buying cloud services provider VMware Inc in a cash-andstock deal valued at \$61 billion, to speed up its expansion into the enterprise software business.

The purchase, announced on Thursday, is the secondbiggest globally so far in 2022, after Microsoft Corp's \$68.7 billion buyout of video game maker Activision

Blizzard. VMware shareholders will get \$142.50 per share under the purchase, resulting in a premium of nearly 49 per cent to the stock's close on May 22, when talks of the deal were first reported. Broadcom will assume \$8 billion of VMware net debt, the com-

Broadcom shares were up 1.6 per cent in premarket trading, while VMWare fell nearly 1 per cent.

pany said.

Broadcom Chief Executive Officer Hock Tan had said the company is seeing that enterprise spending is on fire.

'NatWest to expand India workforce by 15% this year'

NatWest, UK's largest commercial bank, plans to expand its India headcount by 15 per cent this year, and is looking to hire more data scientists and software engineers, said its Group Chief Administrative Officer Simon McNamara.

Tech-based solutions

NatWest Group, which has its largest base of employees outside the UK in India, currently has a workforce in India of over 13,800 people, most of whom are focussed on developing techbased solutions and services to cater to the fast-changing expectations of NatWest Group's 19 million customers in the UK.

"India has got high-quality engineering talent. We are now seeing dramatic increase in need for data scientists – people who can understand data, get intelligence from data and use that to personalise and empathise services we provide to customers.

"Our purpose is delivery of emotionally intelligent services through digital means in majority and complement them by our branches. What we are seeing now is growth in emotional engagement through these digital channels beyond transactional services and giving intelligence insights to customers...insights a lot of which we delivered through out the pandemic leveraging our teams in India," Mc-

Namara, who is part of the Executive Leadership at NatWest Group, is currently visiting India to get a sense of the opportunities for partnerships with Indian fintechs.

He is also focussed on measures needed to enhance the skill sets in the existing Indian workforce to meet the business objectives.

He ruled out expanding NatWest operations beyond the existing cities of Gurugram. Bengaluru and Chennai, while noting that the existing talent in in these locations will be upskilled to meet the current day requirements.

"One of the purposes of this trip is to get a better understanding of what is available to us [likely fintech partnerships]. I expect our Indian team, led by Punit Sood, to also scout in other locations looking for high-quality solutions that we can partner with, potentially acquire. We had earlier worked with companies here that provide data science skills that applied to financial services. I expect to see more of that.

"We will certainly look for partnerships. If we thought something would make sense for us, I would not say no. We will look to capability that complements what we do already. I see no reason why we couldn't find that in India. Acquisitions are a possibility. Partnerships are definite probability," said McNamara.

Muthoot Finance Limited

Our Company was originally incorporated at Kochi, Kerala as a private limited company on March 14, 1997 under the provisions of the Companies Act, 1956, with the name "The Muthoot Finance Private Limited". Our Company was converted into a public limited company on November 18, 2008 with the name "Muthoot Finance Limited" and received a fresh certificate of incorporation consequent to change in status on December 02, 2008 from the Registrar of Companies, Kerala and Lakshadweep, For further details regarding changes to the name and registered office of our Company, see section titled "History and Main Objects" on page 88 of the Shelf Prospectus. Our Companies a Systemically Important Non- Deposit Taking Non- Banking Financial Company, registered with the Reserve Bank of India under Section 45-IA of the RBI Act, 1934 having registration no.N.16.00167 dated December 12, 2008.

Corporate identity number: L65910KL1997PLC011300; PAN: AABCT0343B

Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India. Tel: (+91 484) 239 4712; Fax: (+91 484) 239 6506; Website: www.muthootfinance.com; Email: ncd@muthootgroup.com Company Secretary and Compliance Officer: Rajesh A; Tel: (+91 484) 669 0255; Fax: (+91 484) 239 6506; E-mail: cs@m Chief Financial Officer: Oommen K Mammen; Tel: (+91 484) 2397156 Email: oommen@muthootgroup.com

PUBLIC ISSUE BY MUTHOOT FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED, REDEEMBLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs") FOR AN AMOUNT OF ₹750 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹2,250 MILLION AGGREGATING UP TO 30,00,000 NCDs AMOUNTING TO ₹3,000 MILLION ("TRANCHE II ISSUE LIMIT") ("TRANCHE II ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹3,000 MILLION AND IS BEING OFFERED BY WAY OF THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE II PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS FILED WITH THE REGISTRAN OF COMPANIES, KERALA AND LAKSHADWEEP ("ROC"), BSE LIMITED AND SECURITIES BOADED OF INDIA, THE SHELF PROSPECTUS AND THE TRANCHE II PROSPECTUS"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 AS AMENDED TO THE EXTENT NOTHED. **George Alexander Muthoot**

Tel: (+91 471) 2329058, Email: gj.muthoot@muthootgroup.com

Tel: (+91 481) 2581012, Email: gt.muthoot@muthootgroup.com

The NCDs proposed to be issued under the Issue have been rated [ICRA] AA+/Stable (pronounced as ICRA Double A plus rating with stable outlook) by ICRA vide its letter dated February 23, 2022 and May 12, 2022. The aforesaid rating of the NCDs by ICRA indicates high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk. The Company hereby declares that rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the ratings are revised or withdrawn. ICRA reserves the right to review and / or, revise the above rating at any time on the basis of new information or such other circumstances, which ICRA believes, may have an impact on the rating assigned. In case of any change in the rating until the date of issuance or listing of NCDs, our Company will inform the investors through public notices/ advertisements in all those newspapers in which pre issue advertisement has been given. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. For the rating letter, rationale / press release of these ratings, see pages 166 to 187 of the Tranche II Prospectus.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY, ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGER AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON FIRST COME FIRST SERVE BASIS BASED ON THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE, IN EACH PORTION SUBJECT TO THE ALLOCATION RATIO HOWEVER ON THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENT SHALL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS PLEASE REFER TO SHELF PROSPECTUS DATED MAY 19,2022.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY FOR THE MAIN OBJECTS INCIDENTAL AND ANCILLARY TO THE ATTAINMENT OF MAIN OBJECTS OF THE COMPANY. THE MEMORANDUM OF ASSOCIATION OF THE COMPANY IS A MATERIAL DOCUMENT FOR INSPECTION IN RELATION TO THE ISSUE. FOR FURTHER DETAILS, SEE THE SECTION TITLED "MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION" ON PAGE 162 OF THE TRANCHE II PROSPECTUS. **LIABILITY OF THE MEMBERS OF THE COMPANY: LIMITED BY SHARES**

ANION AMOUNT OF CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: THE ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL OF THE COMPANY AS ON MARCH 31, 2022 IS AS FOLLOW:

to them in the Prospectus, and the Ahridged Prospectus. Any reference to the Prospectus in relation to the Tranche II Issue shall be deemed to include reference to this Addendum

LEAD MANAGER TO THE ISSUE

Particulars	Amount in ₹
Authorised share capital	
450,000,000 Equity Shares of ₹10.00 each	4,500,000,000.00
5,000,000 Redeemable Preference Shares of ₹1,000.00 each	5,000,000,000.00
TOTAL	9,500,000,000.00
Issued, subscribed and paid-up share capital	
A01 3A5 266 Equity Sharps of ₹10.00 each	4.013.452.660

NAMES OF SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF

GIVEN BELOW ARE THE NAMES OF THE SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION AND THE NUMBER OF

Name of the Subscriber	Number of Equity Shares of Face Value of ₹10 each
M.G George Muthoot	1,000
George Thomas Muthoot	1,000
George Jacob Muthoot	1,000
George Alexander Muthoot	1,000

PROSPECTUS DATED

The Board of Directors of the Company at their meeting held at the registered office of the Company on May 26, 2022 has considered and approved the audited standalone and consolidated financial statements of the Company for the year ended March 31, 2022 ("Financial Results"). The Financial Results have been submitted to BSE Limited and National Stock Exchange of India Limited and are available on the websites of BSE Limited at https://www.bseindia.com/xml-data/corpfiling/AttachLive/4dad4c70-c8ac-4f4d-9f43-4a930e941e1e.pdf and the National Stock Exchange of India Limited and the National Stock Exchange of India Limited and rea available on the websites of BSE Limited at https://www.bseindia.com/xml-data/corpfiling/AttachLive/4dad4c70-c8ac-4f4d-9f43-4a930e941e1e.pdf and the National Stock Exchange of India Limited and are available on the websites of BSE Limited at https://www.bseindia.com/xml-data/corpfiling/AttachLive/4dad4c70-c8ac-4f4d-9f43-4a930e941e1e.pdf and the National Stock Exchange of India Limited and India Limited India Limite disclosures appearing in the section titled "Material Development" on page 62 of the Tranche II Prospectus stands updated in this regard. The Prospectus shall be read in conjunction with this Addendum to Tranche II Prospectus dated May 19, 2022 ("Addendum"). The information provided in the Prospectus, and the Abridged Prospectus, as applicable. All capitalised term used in this Addendum to Tranche II Prospectus dated May 19, 2022 ("Addendum"). The information provided in the Prospectus, as applicable.

ASBA | Simple, Safe, Smart way of Application!!! | Mandatory in public issues. No cheque will be accepted.

UPI – Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN.

UP is now available for Retail Individual Investors submitting bids upto 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 "Issue Procedure" beginning on page 91 of the Tranche II Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. Axis Bank Limited has been appointed as Sponsor Bank for the Tranche II Issue, in accordance with the requirements of the SEBI Operational Circular. PROPOSED LISTING: The NCDs offered through the Tranche II Prospectus are proposed to be listed on BSE. For the purposes of the Tranche II Issue, BSE shall be the Designated Stock Exchange. Our Company has received an 'in-principle' approval from BSE vide their letter no. DCS/BM/PI-B0ND/029/21-22 dated March 25, 2022.

DISCLAIMER CLAUSE OF BSE: "It is to be distinctly understood that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the Construed that the Prospectus. The investors are advised to refer to the 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 BSE to use their network and software of the Online system should not in any way be deemed or construed that the compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or complete of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company, It is also to be distinctly understood that the approval given by BSE is only to use the software for participating in system of making application process. DISCLAIMER CLAUSE OF ICRA: "ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument

rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must

be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents." DISCLAIMER CLAUSE OF RBI: "The company is having a valid Certificate of Registration dated December 12, 2008 issued by The Reserve Bank of India ander Section 45 IA of the Reserve Bank of India and section as to the financial soundness of the company or for the correctness of any of the statements o representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company."

GENERAL RISK: Investors are advised to read the Risk Factors are advised to read the Risk Factors carefully before taking an investment decision, the investors must rely on their own examination of the Issuer, and the Issuer, and the Issuer investors is invited to the section titled "Risk Factors" on pages 14 to 36 of the Shelf Prospectus before making an investment decision. in the Tranche II Issue. The Tranche II Issue. The Tranche II 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"), the Registrar of Companies at Kerala and Lakshadweep ("RoC") or any Stock Exchange in India.

DECISTRAD TO THE ISSUE

EERS MANAGEN TO THE 1000E	HEGISTIAN TO THE 1000E	DEBERTORE TROOTEE	OILEDIT HATIITA AGENTO
BUILDING BONDS	LINK Intime	IDBI trustee IDBI Trusteeship Services Ltd	ICRA
A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz – (East), Mumbai - 400 098, India Tel: (+ 91 22) 6754 6500 Fax: (+ 91 22) 6610 0594 Email: mfl.ncd2022@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Ms. Aanchal Wagle/ Mr. Milan Soni Compliance Officer: Mr. Tejas Davda SEBI Registration No.: IMM000010411	Link Intime India Private Limited C-101, 1st Floor, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India Tel: (+91 22) 4918 6200 Fax: (+91 22) 4918 6195 Email: mfl.ncd2022@linkintime.co.in Investor Grievance Email: mfl.ncd2022@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalakrishnan SEBI Registration No.: INR000004058	IDBI Trusteeship Services Limited** Asian Building, Ground Floor 17 R, Kamani Marg, Ballard Estate Mumbai 400 001, India Tel: (+91 22) 4080 7018 Fax: (+91 22) 6631 1776 Email: anjalee@idbitrustee.com Website: www.idbitrustee.com Contact Person: Anjalee Athalye SEBI Registration No.: IND000000460	ICRA Limited Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon — 122002 Tel: (+91) (124) 4545 300; Email: amit.gupta@icraindia.com; Website: www.icra.in Contact Person: Mr. Amit Kumar Gupta

Rajesh A, Company Secretary, Muthoot Finance Ltd., 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Kochi - 682 018, Kerala, India, Tel: (+91 484) 669 0255, Fax:(+91 484) 239 6506, Email: cs@muthootgroup.com. Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post-issue related issues such as non-receipt of intimation of allotment, demat credit of allotted NCDs or refunds, as the case may be

**IDBI Trusteeship Services Limited under regulation 8 of the SEBI NCS Regulations has by its letter dated March 14, 2022 given its consent for its appointment as Debenture Trustee to this Issue and for its name to be included in the Draft Shelf Prospectus, the Tranche Prospectus, and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant

AVAILABILITY OF APPLICATION FORMS: MUTHOOT FINANCE LIMITED TEL: (+91 484) 239 4712, A. K. CAPITAL SERVICES LIMITED TEL: (+91 22) 67546500.

Application Forms will be available for download on the website of BSE at www.bseindia.com and the website of the Lead Manager at www.akgroup.co.in. Application Forms are also available at the designated branches of SCSBs and Designated Intermediaries at the SCSBs. Further, Application Forms will also be available on the website of the Stock Exchange for this facility will be provided on the website of the Lead Manager and the SCSBs. Further, Application Forms will also be available at the designated branches of SCSBs and Designated Intermediaries at the SCSBs. Further, Application Forms will also be available on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for this facility will be provided on the website of the Stock Exchange for Forms will also be provided to Designated Intermediaries at their request. AVAILABILITY OF PROSPECTUS: Investors are advised to read the section titled "Risk Factors" on Pages 14 to 36 of the Shelf Prospectus before applying to the issue. The Prospectus is available on the website of the BSE at www.bseindia.com, Company at www.muthootfinance.com, Lead Manager at www.akgroup.co.in and at the website of SEBI at www.sebi.gov.in. Physical copies of the Prospectus can

ned from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager. PUBLIC ISSUE ACCOUNT BANK / REFUND BANK / SPONSOR BANK : Axis Bank Limited

DISCLAIMER OF THE ISSUER: Muthoot Finance Limited ("Company"), is proposing, subject to market conditions and other considerations, to make a public issue of secured, redeemable and non-convertible debentures and has filed a Draft Shelf Prospectus") with the Securities and Exchange Board of India ("SEBI"), the BSE Limited ("BSE"). The Company has filed the Shelf Prospectus dated March 30, 2022 as well as Tranche II Prospectus dated May 19, 2022 ("Prospectus and the Tranche II Prospectus and the Prospectus an

dated March 30, 2022 and on page 62 of the Tranche II Prospectus dated May 19, 2022.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus. "For further details please refer to the Tranche II Prospectus dated May 19, 2022

For Muthoot Finance Limited George Alexander Muthoo Managing Director DIN: 00016787

Date: May 26, 2022

സ്വകാര്യ ബസ് തൊഴിലാളികൾ

അനിശ്ചിതകാല പണിമുടക്കിന്

ണിമുടക്കാൻ തീരുമാനിച്ചു.

യൂണിയനുകൾ നൽകിയ

ൽ ബസ് ഓപ്പ്റേറ്റേഴ്സ് അ

നോട്ടീസിന്റെ അടിസ്ഥാനത്തി

സോസിയേഷൻ രണ്ടു തവണ

അനുരഞ്ജന ചർച്ച വിളിച്ചു

ചേർത്തെങ്കിലും തീരുമാനമാ



കരിപ്പൂരിൽ വിമാന ജീവനക്കാർ വഴിയും വൻ സ്വർണക്കടത്ത്

കോഴിക്കോട്: കരിപ്പൂർ വിമാനത്താവള ത്തിൽ വിമാന ജീവനക്കാർ വഴിയും വൻ സ്വർണക്കടത്ത്. കഴിഞ്ഞദിവസം അറസ്റ്റി ലായ എയർ ഇന്തൃ ജീവനക്കാരൻ നവന് ത് സിങ് ആറുതവണ സ്വർണം കടത്തി. ഷൂവിനുളളിൽ ഒളിപ്പിച്ച് നാലരക്കോടി രൂ പയുടെ സ്വർണം കടത്തിയെന്നാണ് മൊ

വടകര: ഫെയർ വേജസ് ഡി

എ കുടിശ്ശികയടക്കം വിതര

ണം ചെയ്യ്ണമെന്നും ബസുക

ളിൽ ക്ലീനർമാരെ പുനർ നിയ

മിക്കണമെന്നും ആവശ്യപ്പെട്ട്

ജൂൺ 10 മുതൽ വടകരയിലെ

സ്വകാര്യ ബസ് തൊഴിലാളിക

ഴി. ഒന്നേകാൽകിലോ സ്വർണവുമായാണ് നവനീത് കസ്റ്റംസ് പിടിയിലായത്. വിമാനത്തിന്റെ ശുചിമുറിയിൽ സ്വർണക്ക ടത്തു സംഘം ഉപേക്ഷിച്ചു പോകുന്ന സ്വ ർണമെടുത്ത് ഷൂവിനുള്ളിൽ ആക്കി പുറ ത്തെത്തിക്കുന്നതാണ് നവനീതിന്റെ ദൗ തൃം. ഓരോ പ്രാവശൃവും മൂന്നു ലക്ഷം രൂ

പ വീതം ലഭിച്ചുവെന്നാണു നവനീത് മൊ ഴി നൽകിയത്. മലപ്പുറം കേന്ദ്രീകരിച്ചു പ്ര വർത്തിക്കുന്ന സ്വർണക്കടത്തു സംഘമാ ണ് ഇതിനു പിന്നിലെന്നും നവനീത് പറ ഞ്ഞു. രണ്ടു മാസം മുൻപും സ്വർണക്കട ത്തുമായി ബന്ധപ്പെട്ട് വിമാനജീവനക്കാർ പിടിയിലായിരുന്നു.

മുടക്കോഴി കുഞ്ഞുങ്ങൾ വിൽപ്പനയ്ക്ക്

ചാത്തമംഗലം: പ്രാദേശിക കോഴി വളർത്തു കേന്ദ്രത്തിൽ വിവിധ പ്രായത്തിലുള്ള മുട്ട ക്കോഴി കുഞ്ഞുങ്ങൾ എല്ലാ ദി വസവും വില്പനയ്ക്കുണ്ട്. ഫാമിൽ നേരിട്ടെത്തി വാ ങ്ങാം. നൂറിൽ കൂടുതൽ ഓ ർഡർ ചെയ്യുന്നവർക്ക് സ്ഥല ത്ത് എത്തിച്ചു നൽകും. ഫോ ൺ: 0495-2287481, 9446694015.

ആത്മഹത്വ ശ്രമം : മജിസ്ട്രേറ്റ് മൊഴിയെടുത്തു

മഞ്ചേരി : ദേഹത്ത് മണ്ണെണ്ണയൊഴിച്ച് തീ ക്കൊളുത്തി ആത്മഹതൃക്ക്ശ്രമിച്ചഗുഹനാ ഥന്റെ മൊഴി മജിസ്ട്രേറ്റ് ആശുപത്രിയിലെ ത്തി രേഖപ്പെടുത്തി.

പൂക്കോട്ടുംപാടം ചിറയിൽ വർഗ്ഗീസിന്റെ മ കൻ തോമസ് (62)ന്റെ മൊഴിയാണ് കോഴി ക്കോട് ജുഡീഷ്യൽ ഫസ്റ്റ്ക്ലാസ് മജിസട്രേറ്റ് രേ

ഖപ്പെടുത്തിയത്. ഇന്നലെ പുലർച്ചെ 2.40 നാ ണ് സംഭവം. തോമസിന്റെ ഭാര്യയും മകളും മ ഞ്ചേരി മുള്ളമ്പാറയിലെ വാടക ക്വാർട്ടേഴ്സി ലാണ് താമസിച്ചു വരുന്നത്. ഇവരു മായിപിണങ്ങിക്കഴിയുകയായിരുന്ന തോമ

സ് രാത്രി വാടക ക്വാർട്ടേഴ്സിലെത്തി ആ

ത്മാഹുതിക്ക് ശ്രമിക്കുകയായിരുന്നു. മക

ൾ മഞ്ജു അറിയിച്ചതിനെ തുടർന്ന്മഞ്ചേ രി പൊലീസെത്തിയാണ് തോമസിനെ ആശു പത്രിയിലേക്ക്എത്തിച്ചത്. ദേഹത്ത്തൊണ്ണൂ റു ശതമാനം പൊള്ളലേറ്റ് അതീവ ഗുരുതരാ വസ്ഥയിലായ തോമസ് കോഴിക്കോട് മെഡി ക്കൽ കോളെജ് ആശുപത്രി തീവ്ര പരിചരണ വിഭാഗത്തിൽ ചികിത്സയിലാണ്.



വിവിധ ആവശ്യങ്ങളുന്നയിച്ച് കേരള എൻജിഒ യൂണിയന്റെ നേതുത്വത്തിൽ കോഴിക്കോട് കലക്റ്ററേ റ്റിലേക്ക് സംസ്ഥാന സർക്കാർ ജീവനക്കാർ നടത്തിയ മാർ്ച്ച്.

അധ്വാപക ഒഴിവ്

മഞ്ചേരി : എളങ്കൂർ ജിയുപി സ് ക്കൂളിൽ നിലവിലുള്ള എൽപി എസ്ടി അധ്യാപക തസ്തിക യിലേക്ക് ദിവസ വേതനാടി സ്ഥാനത്തിൽ നിയമനം നട ത്തുന്നതിന് ടിടിസി യോഗൃത നേടിയവർക്കായുള്ള കൂടിക്കാ ഴ്ച 30 ന് രാവിലെ 10.30 ന് നട ത്തുന്നു. ഉദ്യോഗർത്ഥികൾ യോഗൃത, പ്രവ്യത്തിപരിചയം എന്നിവ കാണിക്കുന്ന രേഖക ളുമായി ഓഫീസിൽ നേരിട്ട് ഹാ ജരാകണം.

ൾ അനിശ്ചിതകാലത്തേക്ക് പ കാതെ പിരിയുകയായിരുന്നു. പൻ എന്നിവർ സംസാരിച്ചു. പൊലീസുകാരെ കല്ലെറിഞ്ഞ് പരിക്കേൽപ്പിച്ച സംഭവം: മുഖ്വ പ്രതി ഒളിവിൽ തന്നെ

യോഗത്തിൽ എം.ബാലക്വ

ഷ്ണൻ അധൃക്ഷനായി. കെ.

കെബാബു, ഇ. നാരയണൻ

നായർ, മടപ്പള്ളി മോഹൻ, വി

നോദ് ചെറിയത്ത്,മജീദ് അറ

ക്കിലാട് കെ.പ്രകശൻ, ഇ.പ്രദീ

വി രാമചന്ദ്രൻ,എ. സതീഷ്, വി.

മഞ്ചേരി : പൊലീസുകാരെ കല്ലെറിഞ്ഞ് പ രിക്കേൽപ്പിച്ച സംഭവത്തിൽ മുഖ്യപ്രതിയെ ഇനിയും അറസ്റ്റ് ചെയ്യാനാകാതെ പൊലീ സ്. മഞ്ചേരി കോഴിക്കോട് റോഡിൽ ചിത്ര കൂടം വീട്ടിൽ വി. പ്രതീഷാണ് ഒളിവിൽ ക ഴിയുന്നത്. ഇക്കഴിഞ്ഞ മാർച്ച് 13ന് പുല ർച്ചെ ഒരു മണിക്ക് പന്തല്ലൂർ തെക്കുംപാട് കണക്കഞ്ചേരി എറത്താടൻ മുത്തപ്പൻ ക്ഷേത്രത്തിന് സമീപമാണ് സംഭവം. ഉത്സ

George Alexander Muthoot

see pages 166 to 187 of the Tranche II Prospectus.

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വപറമ്പിനടുത്ത് പണം വെച്ച് ചീട്ടുകളിക്കു ന്ന സംഘത്തെ പിടികൂടാനെത്തിയതായി രുന്നു പാണ്ടിക്കാട് എസ് ഐയും സംഘ വും. പൊലീസിനെ കണ്ടതോടെ സംഘം കല്ലെടുത്തെറിഞ്ഞ്

ആക്രമിക്കുകയായിരുന്നു. കല്ലേറിൽ എ സ് ഐ ഇ ഐ അരവിന്ദൻ, എ് എസ് ഐ സെബാസ്റ്റ്യൻ, സിവിൽ പൊലീസ് ഓ ഫീസർമാരായ ജിതിൻ, ശ്രീജിത്ത് എന്നിവ ർക്ക് പരിക്കേറ്റിരുന്നു. മൂന്ന് പ്രതികളെ സംഭവ ദിവസം തന്നെ അറസ്റ്റ് ചെയ്തിരു ന്നു. രണ്ടു പ്രതികളെ മാർച്ച് 14നും ഒരാ ളെ ഏപ്രിൽ 20നും അറസ്റ്റ് ചെയ്തിരുന്നു. എന്നാൽ മുഖ്യ പ്രതിയായ പ്രതീഷിനെ ഇ തുവരെ പൊലീസിന് കണ്ടെത്താനായിട്ടി ല്ല. ഇയാൾ സമർപ്പിച്ച മുൻകൂർ ജാമ്യാപേ ക്ഷ ഇന്നലെ മഞ്ചേരി ജില്ലാ സെഷൻസ് കോടതി തള്ളി.

അപേക്ഷിക്കാം റാങ്ക് പട്ടിക റദ്ദാക്കി കോഴിക്കോട്: കെൽട്രോണിൽ

കോഴിക്കോട്: ജില്ലയിലെ

175/2020) തസ്തിക്യുടെ

യതായി പി.എസ്.സി ജില്ലാ

മോണ്ടിസോറി ടീച്ചേഴ്സ് ട്രെയി നിങ്, റീട്ടെയിൽ ആൻഡ് ലോ ജിസ്റ്റിക്സ് മാനേജ്മെന്റ്, ലോ ജിസ്റ്റിക്സ് ആൻഡ് സ്പ്ല<u>െ</u>ച യിന്റ് മാനേജ്മെന്റ് തുടങ്ങിയ ഒ രുവർഷ തൊഴില്ധിഷ്ഠിത ഡി പ്ലോമ കോഴ്സുകളിലേക്ക് അ പേക്ഷ ക്ഷണിച്ചു. പ്ലസ്ടു ആ ണ് യോഗൃത. താത്പര്യമുള്ളവ ർക്ക് യോഗൃതാ സർട്ടിഫിക്കറ്റു കളുമായി പാലക്കാടുള്ള കെ ൽട്രോൺ നോളേജ് സെന്ററുമാ യി ബന്ധപ്പെടാം. കൂടുതൽ വി വരങ്ങൾക്ക് 0491-2504599, 8590605273

ഓഫീസർ അറിയിച്ചു. പൊതുവിദ്യാഭ്യാസ് വകുപ്പി ജില്ലയിലെ പൊതുവിദ്യാ ഭ്യാസ് വകുപ്പിൽ ഫുൾ ടൈം ൽ ഫുൾ ടൈം ജൂനിയർ ലാം ജൂനിയർ ലാംഗോജ് ടീച്ചർ ഗോജ് ടീച്ചർ (അറബിക്) യു. (അറബിക്) യു.പി.എസ് ക പി.എസ്.എ എൻസിഎ എ എൻസിഎ ഈഴവ/തിയ്യ/ ൽസി/എഐ (കാറ്റഗറി നം. ബില്ലവ (കാറ്റഗറി നം. 179/2020) ത്സ്തികയുടെ റാങ്ക് പട്ടികയിലെ മുഴുവൻ ഉ റാങ്ക് പട്ടികയിലെ മുഴുവൻ ഉ ദ്യോഗാർത്ഥികളെയും നിയ ദ്യോഗാർത്ഥികളെയും നിയ മന ശിപാർശ ചെയ്തു കഴി മനശിപാർശ ചെയ്തു കഴി ഞ്ഞതിനാൽ പട്ടിക റദ്ദാക്കി

ഞ്ഞതിനാൽ പട്ടിക റദ്ദാക്കി

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യതായി പി.എസ്.സി ജില്ലാ ഓഫീസർ അറിയിച്ചു. ജില്ലയിലെ പൊതുവിദ്യാ

ഭ്യാസ് വകുപ്പിൽ ഫുൾ ടൈം ജൂനിയർ ലാംഗോജ് ടീച്ചർ (അറബിക്) യു.പി.എസ് (കാറ്റഗറി നം. 532/13) ത സ്തികയുടെ റാങ്ക് പട്ടികയു ടെ കാലാവധി കഴിഞ്ഞതി നാൽ പട്ടിക റദ്ദാക്കിയതായി പിഎസ്സി ജില്ലാ ഓഫീസർ അറിയിച്ചു.

Our Company was originally incorporated at Kochi, Kerala as a private limited. Our Company on March 14, 1997 under the provisions of the Company on March 14, 1997 under the C November 18, 2008 with the name "Muthoot Finance Limited" and received a fresh certificate of incorporation consequent to change in status on December 02, 2008 from the Registrar of Company, see section titled "History and Main Objects" on page 88 of the Shelf Prospectus. Our Company is a Systemically Important Non- Deposit Taking Non- Banking Financial Company, registered with the Reserve Bank of India under Section 45-IA of the RBI Act, 1934 having registration no.N.16.00167 dated December 12, 2008.

> Corporate identity number: L65910KL1997PLC011300; PAN: AABCT0343B Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India. Tel: (+91 484) 239 4712; Fax: (+91 484) 239 6506; Website: www.muthootfinance.com; Email: ncd@muthootgroup.com. Company Secretary and Compliance Officer: Rajesh A; Tel: (+91 484) 669 0255; Fax: (+91 484) 239 6506; E-mail: cs@muthootgroup.com

> > Chief Financial Officer: Dommen K Mammen; Tel: (+91 484) 2397156 Email: oommen@muthootgroup.com THE ISSUE

PUBLIC ISSUE BY MUTHOOT FINANCE LIMITED ("COMPANY" OR THE "ISSUE SIZE") WITH AN OPTION TO RECEIVED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF \$7.50 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") WITH AN OPTION UP TO \$2.250 MILLION ("BASE ISSUE SIZE") W II ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE TRANCHE II PROSPECTUS DATED MAY 19, 2022 CONTAINING, INTER ALIA, THE LIMITED AND SECURITIES AND EXCHANGE BOARD OF INDIA. THE PROSPECTUS ("PROSPECTUS"). THE ISSUE IS BEING MADE PURSUANT TO THE PROSPECTUS"). THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

Tel: (+91 471) 2329058, Email: gj.muthoot@muthootgroup.com

PROMOTERS

The NCDs proposed to be issued under the Issue have been rated (ICRA) AA+/Stable (pronounced as ICRA Double A plus rating of the NCDs by ICRA indicates high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk. The Company hereby declares that rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the ratings are revised or withdrawn. ICRA reserves the right to review and / or, revise the above rating at any time on the basis of new important on the retire of the Tranche II Prospectus and shall remain valid until the rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating given by the Credit Rating Agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating agency is valid as on the date of the Tranche II Prospectus and shall remain valid until the rating ag the rating assigned. In case of any change in the rating until the date of issuance or listing of NCDs, our Company will inform the investors should take their own decisions. For the rating letter, rationale / press release of these ratings,

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENTS IN CONSULTATION WITH THE LEAD MANAGER AND DESIGNATED STOCK EXCHANGE SHALL BE MADE ON FIRST COME FIRST SERVE BASIS BASED ON THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE. IN EACH PORTION SUBJECT TO THE ALLOCATION RATIO. HOWEVER ON THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENT SHALL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS. FOR FURTHER DETAILS PLEASE REFER TO SHELF PROSPECTUS DATED MARCH 30,2022 AND TRANCHE II PROSPECTUS DATED MAY 19,2022.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS : INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY. THE MEMORANDUM OF ASSOCIATION OF THE OBJECTS INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY. THE MEMORANDUM OF ASSOCIATION OF THE OBJECTS INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE OBJECTS. COMPANY IS A MATERIAL DOCUMENT FOR INSPECTION IN RELATION TO THE ISSUE. FOR FURTHER DETAILS, SEE THE SECTION TITLED "MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION" ON PAGE 280 OF THE SHELF PROSPECTUS AND ON PAGE 162 OF THE TRANCHE II PROSPECTUS.

LIABILITY OF THE MEMBERS OF THE COMPANY: LIMITED BY SHARES AMOUNT OF CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: THE ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL OF THE COMPANY AS ON MARCH 31, 2022 IS AS FOLLOW:

Particulars	Amount in ₹
Authorised share capital	
450,000,000 Equity Shares of ₹10.00 each	4,500,000,000.00
5,000,000 Redeemable Preference Shares of ₹1,000.00 each	5,000,000,000.00
TOTAL	9,500,000,000.00
Issued, subscribed and paid-up share capital	
401,345,266 Equity Shares of ₹10.00 each	4,013,452,660

The Tranche II issue is being made pursuant to the provisions of the "SEBI NCS Regulations", the Companies Act, 2013 and the Rules made thereunder, each as amended (the "Companies Act, 2013") to the extent notified and the SEBI Operational Circular.

NAMES OF SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF

GIVEN BELOW ARE THE NAMES OF THE SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION.

Name of the Subscriber Number of Equity Shares of Face Value of ₹10 each M.G George Muthoot George Thomas Muthoot 1,000 1,000 George Jacob Muthoot

ADDENDUM TO TRANCHE II PROSPECTUS DATED MAY 19, 2022

The Board of Directors of the Company at their meeting held at the registered office of the Company on May 26, 2022 has considered and approved the audited standalone and consolidated financial results of the Company for the year ended March 31, 2022 ("Financial Results"). The Financial Results have been submitted to BSE Limited and National Stock Exchange of India Limited at https://www.bseindia.com/corporate/Boardoutcome_Final_2022_26052022161419.pdf . Accordingly, the disclosures appearing in the section titled "Material Development" on page 62 of the Tranche II Prospectus stands updated in this regard.

The Prospectus shall be read in conjunction with this Addendum to Tranche II Prospectus, and the Abridged Prospectus, as applicable. All capitalised term used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus, and the Abridged Prospectus. Any reference to the Prospectus in relation to the Tranche II Issue shall be deemed to include reference to this Addendum.

ASBA | Simple, Safe, Smart way of Application!!! | "Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, For further divisits, check section on ASBA below.

Mandatory in public issues. No cheque will be accepted.

George Jacob Muthoot

/ / UPI - Now available in ASBA for Retail Individual Investors. Bidders 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 upto an application value of ₹. 5,00,000, applying through Designated Intermedianies, 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 "Issue Procedure" beginning on page 91 of the Transfer to the website of SEBI at www.sebs.gov.in. Axis Bank Limited has been appointed as Sponsor Bank for

PROPOSED LISTING: The NCDs offered through the Tranche II Prospectus are proposed to be listed on BSE. For the purposes of the Tranche II Issue, BSE shall be the Designated Stock Exchange. Dur Company has received an 'in-principle' approval from BSE vide their letter no. DCS/BM/PI-BOND/029/21-22 dated March 25, 2022.

in the Tranche II Issue. The Tranche II 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 Registrar of Companies at Kerala and Lakshadweep ("RoC") or any Stock Exchange in India.

REGISTRAR TO THE ISSUE

DISCLAIMER CLAUSE OF BSE: "It is to be distinctly understood that the Prospectus for the Disclaimer clause of the Disclai DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: "It is to be distinctly understood that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use their network and software of the Dnline system should not in any way be deemed or construed that the permission given by BSE to use the permission given of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by BSE is only to use the software for participating in system of making application process."

DISCLAIMER CLAUSE OF ICRA: "ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument. rated. Please visit our website www.icra.in or contact any ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information herein is true, such information is provided 'as is' without any warranty, express or implied, as to the accuracy, timeliness or completeness of any such information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents."

DISCLAIMER CLAUSE OF RBI: 'The company is having a valid Certificate of Registration dated December 12, 2008 issued by The Reserve Bank of India under Section 45 IA of the Reserve Bank representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company." GENERAL RISK: Investors are advised to read the Risk Factors are advised to read the Risk Factors on pages 14 to 36 of the Shelf Prospectus' before making an investment decision in the Issue. For taking an investment decision in the Issue.

DEBENTURE TRUSTEE

BUILDING BONDS	LINK Intime	IDBI trustee	icra
A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz – (East), Mumbai - 400 098, India Tel: (+91 22) 6754 6500 Fax: (+91 22) 6610 0594 Email: mfl.ncd2022@ekgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Ms. Aanchal Wagle/ Mr. Milan Soni Compliance Officer: Mr. Tejas Davda SEBI Registration No.: INM000010411	Link Intime India Private Limited C-101, 1st Floot, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India Tel: (+91 22) 4918 6200 Fax: (+91 22) 4918 6195 Email: mfl.ncd2022@linkintime.co.in Investor Grievance Email: mfl.ncd2022@linkintime.co.in Websits: www.linkintime.co.in Contact Person: Shanti Gopalakrishnan SEBI Registration No.: INR000004058	Asian Building, Ground Floor 17 R, Kamani Marg, Ballard Estate Mumbai 400 001, India Tel: (+91 22) 4080 7018 Fax: (+91 22) 6631 1776 Email: anjalee@idbitrustee.com Website: www.idbitrustee.com Contact Person: Anjalee Athalye SEBI Registration No.: IND000000460	Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon — 122002 Tel: (+91) (124) 4545 300; Email: amit.gupta@icraindia.com; Website: www.icra.in Contact Person: Mr. Amit Kumar Gupta

COMPANY SECRETARY AND COMPLIANCE OFFICER

Rajesh A, Company Secretary, Muthoot Finance Ltd., 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Kochi - 682 018, Kerala, India, Tel: (+91 484) 669 0255, Fax:(+91 484) 669 0255, Fax:(+91 484) 689 0255, Fax of intimation of allotment, demat credit of allotted NCDs or refunds, as the case may be.

**IDBI Trusteeship Services Limited under regulation 8 of the SEBI NCS Regulations has by its letter dated March 14, 2022 given its consent for its appointment as Debenture Trustee to this Issue and for its name to be included in the Draft Shelf Prospectus, the Tranche Prospectus, the Tranche Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant.

AVAILABILITY OF APPLICATION FORMS: MUTHOOT FINANCE LIMITED TEL: (+91 484) 239 4712, A. K. CAPITAL SERVICES LIMITED TEL: (+91 22) 67546500.

LEAD MANAGER TO THE ISSUE

Application Forms will be available for download on the website of the Company at www.muthootfinance.com. Application Form can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager and Lead Brokers. Application Forms are also available at the designated branches of SCSBs and Designated Intermediaries at the Syndication Forms will also be available on the website of the Stock Exchange for this facility will be provided on the website of the Lead Manager and the SCSBs. Further, Application Forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF PROSPECTUS: Investors are advised to read the section titled "Risk Factors" on Pages 14 to 36 of the Shelf Prospectus before applying to the issue. The Prospectus is available on the website of SEBI at www.sebi.gov.in. Physical copies of the Prospectus can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager. PUBLIC ISSUE ACCOUNT BANK / REFUND BANK / SPONSOR BANK : Axis Bank Limited

DISCLAIMER OF THE ISSUER: Muthoot Finance Limited ("Company"), is proposing, subject to market conditions and other considerations, to make a public issue of secured, redeemable and non-convertible debentures and has filed a Draft Shelf Prospectus") with the Securities and Exchange Board of India ("SEBI"), the BSE Limited ("BSE"). The Company has filed the Shelf Prospectus dated March 30, 2022 as well as Tranche II Prospectus and the Tranche II Prospectus and the Tranche II Prospectus are available on the websites of SEBI at www.bseindia.com, Company at www.muthootfinance.com and of the Lead Manager at www.akgroup.co.in. All investors proposing to participate in the Tranche II Issue should invest only on the basis of the information contained in the Draft Shelf Prospectus (including the risk factors therein). Investors should note that investment in NCDs involves a high degree of risk and for details relating to the Shelf Prospectus dated March 30, 2022 and the Tranche II Prospectus dated March 30, 2022 and the Tranche II Prospectus dated March 30, 2022 and the Shelf Prospectus dated March 30, 2022 and the Shelf Prospectus dated March 30, 2022 and the Tranche II Prospectus dated March 30, 2022 and the Shelf Prospectus dated March 30, 202

dated March 30, 2022 and on page 62 of the Tranche II Prospectus dated May 19, 2022. Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus. 'For further details please refer to the Tranche II Prospectus dated May 19, 2022.

For Muthoot Finance Limited George Alexander Muthoot **Managing Director**

DIN: 0001678

Place: Kochi Date : May 26, 2022