



36 YEARS
OF WEALTH CREATION

MUTHOOT FINCORP LIMITED
Public Issue of Secured, redeemable, non-convertible Debentures

TERM SHEET

Incorporated in 1997, Muthoot Fincorp Limited is a **non-deposit-taking NBFC**. The company is primarily engaged in the business of **offering personal and business loans which are secured by gold ornaments and jewelry**. The gold loan product is available for personal and business purposes to meet the short-term liquidity requirements of individuals. The Gold loan portfolio of the company as of December 31, 2022, comprised approximately 32.89 lakhs of loan accounts. As of December 31, 2022, the company operated out of 3,627 branches located across 24 states, including the union territory of Andaman and Nicobar Islands and the national capital territory of Delhi, and employed 15,079 employees including 168 contracted experts in its operations.

Issuer	MUTHOOT FINCORP LIMITED									
Issue size	Public issue by the Company of secured redeemable non-convertible debentures of face value of Rs.1,000 each ("NCDs") for an amount up to Rs.75 Crs ("Base Issue Size") with a green shoe option of Rs. Rs.150 Crs aggregating up to Rs.225 Crs									
Issue Opening Date	Friday ,October 13, 2023									
Issue Closing Date**	Friday ,October 27, 2023									
Face Value	1,000 per NCD									
Minimum application	Rs. 10,000 (10 NCD) collectively across all Options									
Listing	The NCDs are proposed to be listed on BSE within 6 Working Days from the respective Tranche Issue Closing Date.									
Issuance mode of the instrument	Dematerialized form									
Registrar	Integrated Registry Management Services Private Limited									
Credit Rating	"CRISIL AA-/ Stable by CRISIL Ratings Limited ("CRISIL")									
Basis of allotment	First come First serve									
Allocation Ratio	QIB: 5%, Corporate:35%, HNI:60%									
Series	I	II	III	IV	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative	Cumulative
Tenor	24 months	36 months	60 months	24 months	36 months	60 months	24 months	36 months	60 months	96 months
Coupon (%) per annum*	8.65%	8.90%	9.05%	9.00%	9.27%	9.44%	NA	NA	NA	NA
Effective Yield (%) (per annum) *	8.99%	9.26%	9.42%	8.99%	9.26%	9.43%	8.99%	9.26%	9.43%	9.05%
Redemption Amount (₹ NCD) for Debenture Holders*	Rs.1000	Rs.1000	Rs.1000	Rs.1000	Rs.1000	Rs.1000	Rs.1188	Rs. 1305	Rs.1570	Rs.2001
Put/Call Option	Not Applicable									

Application forms will be available on www.rrfinance.com

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