



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

Ref: SEC/MFL/SE/2024/5714

May 8, 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

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 650 million 7.125% Fixed Rate Notes due 2027/28 ("Notes") under the USD 2 billion Global Medium Term Note Programme ("GMTN Programme")

In furtherance of our letter dated April 18, 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 May 07, 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 **May 07, 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 10:30 PM (IST) and concluded at 10:45 PM (IST).

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

Thank You,
For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

Annexure A

Issuer	Muthoot Finance Limited
Size of the issue	USD 650 million
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 – 3.75 Years with avg maturity of 3.25 Years Date of Allotment – May 14, 2024* Dates of Maturity: 1st amortization payment - 14-Feb-27 2nd amortization payment - 14-May-27 3rd amortization payment - 14-Aug-27 4th amortization payment - 14-Nov-27 5th and Balance principal payment - 14-Feb-28
Coupon/interest offered, schedule of payment of coupon/interest and principal	Coupon – 7.125% 1st interest payment date - 14-Feb-25 2nd interest payment date - 14-Aug-25 3rd interest payment date - 14-Feb-26 4th interest payment date - 14-Aug-26 5th interest payment date - 14-Feb-27 6th interest payment date - 14-Aug-27 7th interest payment date - 14-Feb-28
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 more than three months from the due date or default in payment of interest / principal;	NA
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:	99.95%
Pricing Date:	May 7, 2024
Closing & Settlement Date	May 14, 2024*
Redemption Date	1st amortization payment - 14-Feb-27 2nd amortization payment - 14-May-27 3rd amortization payment - 14-Aug-27 4th amortization payment - 14-Nov-27 5th and Balance principal payment - 14-Feb-28
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.