

S. No.	Name of the Issue: Muthoot Finance Limited (Tranche II)	Last Updated: February 19, 2021																				
1	<p><b>Type of Issue:</b> Public Issue by Muthoot Finance Limited, ("Company" or "Issuer") of Secured Redeemable Non- Convertible Debentures of the face value of Rs.1,000 each, ("NCDs"), for an amount of Rs.1,000 Million ("Base Issue Size") with an option to retain oversubscription upto Rs 9,000 Million aggregating to Rs.10,000 Million ("Tranche II Issue Limit") ("Tranche II Issue") which is within the shelf limit of Rs.40,000 Million.  <b>Source:</b> Shelf Prospectus dated October 22, 2020 and Tranche-II Prospectus dated December 07, 2020</p>																					
2	<p><b>Issue size:</b> ₹ 1000 Million ("Base Issue Size") with an option to retain oversubscription up to ₹ 9000 Million aggregating up to 10,000,000 Secured NCDs amounting to ₹ 10,000 Million ("Tranche II Issue Limit") ("Tranche II Issue")</p>																					
3	<p><b>Rating of instrument alongwith name of the rating agency</b></p> <p>(i) as disclosed in the offer document: "[ICRA] AA (Stable)" by ICRA, "CRISIL AA/Positive" by CRISIL.  (ii) at the end of 1st FY (March 31, 2021)*: <sup>1</sup>  (iii) at the end of 2nd FY (March 31, 2022)*: NA  (iv) at the end of 3rd FY (March 31, 2023)*: NA  <b>Source:</b> Shelf Prospectus dated October 22, 2020 and Tranche-II Prospectus dated December 07, 2020  <sup>1</sup> Upgrade in Credit Rating from CRISIL (from "CRISIL AA/Positive" to "CRISIL AA+/Stable) as per the BSE Filing dated February 16, 2021  * Periods not available</p>																					
4	<p><b>Whether the security created is adequate to ensure 100% asset cover for the debt securities:</b> Yes (Source: Debenture Trust Deed dated January 11, 2021.)</p>																					
5	<p><b>Subscription level (number of times):</b> The Issue was subscribed 2.93 times of the Base Issue Size and 0.29 times of Tranche II Issue Size after considering technical rejection cases.  <b>Source:</b> Final post-issue report dated January 15, 2021</p>																					
6	<p><b>Financials of the issuer (as per the annual financial results submitted to stock exchanges under Clause 29 of the listing agreement for debt securities)</b></p> <p style="text-align: center;">(In Rs. crores)</p> <table border="1"> <thead> <tr> <th>Parameters</th> <th>FY 2021<sup>(1)</sup></th> <th>FY 2022<sup>(1)</sup></th> <th>FY 2023<sup>(1)</sup></th> </tr> </thead> <tbody> <tr> <td>Income from operations</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Net Profit for the period</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Paid-up equity share capital</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Reserves excluding revaluation reserves</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p><i>Note: (1) Periods not completed</i></p>		Parameters	FY 2021 <sup>(1)</sup>	FY 2022 <sup>(1)</sup>	FY 2023 <sup>(1)</sup>	Income from operations	NA	NA	NA	Net Profit for the period	NA	NA	NA	Paid-up equity share capital	NA	NA	NA	Reserves excluding revaluation reserves	NA	NA	NA
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7	<p><b>Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)</b></p> <p>(i) at the end of 1st FY (March 31, 2021)* N.A.  (ii) At the end of 2nd FY (March 31, 2022)* N.A.  (iii) At the end of 3rd FY (March 31, 2023)* N.A.  * Listing and trading permission granted by BSE on January 12, 2021 to commence trading with effect from January 13, 2021  * Trading status not disclosed as reporting for the relevant fiscal years has not been completed</p>																					
8	<p><b>Change, if any, in directors of issuer from the disclosures in the offer document</b></p> <table border="1"> <thead> <tr> <th>PARTICULARS</th> <th>NAME OF DIRECTOR</th> <th>APPOINTMENT/RESIGNATION</th> </tr> </thead> <tbody> <tr> <td>(i) at the end of 1st FY (March 31, 2021)*</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>(ii) At the end of 2nd FY (March 31, 2022)*</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>(iii) At the end of 3rd FY (March 31, 2023)*</td> <td>N.A.</td> <td>N.A.</td> </tr> </tbody> </table> <p>* Periods not available  <b>Source:</b> www.bseindia.com, www.mca.gov.in</p>		PARTICULARS	NAME OF DIRECTOR	APPOINTMENT/RESIGNATION	(i) at the end of 1st FY (March 31, 2021)*	N.A.	N.A.	(ii) At the end of 2nd FY (March 31, 2022)*	N.A.	N.A.	(iii) At the end of 3rd FY (March 31, 2023)*	N.A.	N.A.								
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9	<p><b>Status of utilization of issue proceeds (as submitted to stock exchanges under Clause 19A of the listing agreement for debt securities)</b></p> <p>(i) as disclosed in the offer document: The Net Proceeds raised through this Issue will be utilised towards funding the following objects :-</p> <ol style="list-style-type: none"> <li>For the purpose of lending- minimum of 75% of the amount raised and allotted in the Issue</li> <li>For General Corporate Purposes – shall not exceed 25% of the amount raised and allotted in the Issue</li> </ol> <p><b>Source:</b> Shelf Prospectus dated October 22, 2020 and Tranche-II Prospectus dated December 07, 2020  (ii) Actual utilization: NA  (iii) Reasons for deviation, if any: NA</p>																					
10	<p><b>Delay or default in payment of interest/ principal amount (See Regulation 23 (5) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and Clause 19 (I) of the listing agreement for debt securities) (Yes/ No) (If yes, further details of the same may be given) - No</b></p> <p>(Source: Shelf Prospectus dated October 22, 2020 and Tranche-II Prospectus dated December 07, 2020)</p> <p>(i) Disclosures in the offer document on terms of issue: The Debenture Trustee will protect the interest of the Secured NCD Holders in the event of default by Company in regard to timely payment of interest and repayment of principal and the Trustee will take necessary action at the Company's cost.  (ii) Delay in payment from the due date: NA  (iii) Reasons for delay/ non-payment, if any: NA</p>																					
11	<p><b>Any other material information:</b></p> <table border="1"> <thead> <tr> <th>Date</th> <th>Announcement</th> </tr> </thead> <tbody> <tr> <td>February 9, 2021</td> <td>Financial Results For The Quarter And Nine Months Ended December 31, 2020.</td> </tr> <tr> <td>February 16, 2021</td> <td>CRISIL Ratings has upgraded its ratings on the long term debt facilities</td> </tr> <tr> <td>February 16, 2021</td> <td>Board Meeting Intimation for Considering Fund Raising By Issue Of Redeemable Non-Convertible Debentures Through Private Placements.</td> </tr> </tbody> </table> <p><b>Note:</b> The Company meets Investors/ Analysts/ Participants from time to time. Please refer to the website of the Stock Exchanges for the intimation of the schedule of such meetings and related details, as applicable  For further details, please refer www.bseindia.com and/or www.nseindia.com.</p> <p><b>Disclaimer:</b>  The information compiled herein is in accordance with the disclosure requirements with regard to the track record of the public issues managed by JM Financial Limited ("JM Financial") arising out of the SEBI Circular No. CIR/MRSD/1/2012 dated January 10, 2012. This information is gathered from the Prospectus of Muthoot Finance Limited (the "Issuer"), as amended, and from the filings made by the Issuer with the BSE Limited ("BSE") and/or the National Stock Exchange of India Limited ("NSE" and together with the BSE, the "Stock Exchanges") from time to time, price-volume data available on the website of the Stock Exchanges, other sources as disclosed herein and information / clarifications provided by the Issuer.  While reasonable care has been taken to ensure that the information provided herein is accurate and is taken from the sources that we believe are reliable, the user of this information may independently verify the accuracy of the information before taking any decision based on the above information.  Notwithstanding the above, JM Financial does not make any express or implied representation or warranty as to the authenticity, accuracy or completeness of the information or data contained herein and shall not be liable in any manner for the same. Neither JM Financial nor any of its affiliates or their directors, officers and employees will be responsible or be liable for any loss or damage including any loss of profits incidental or consequential damage, howsoever arising, suffered or incurred by any person accessing and / or using this information. The person accessing and utilizing the information is accordingly once again advised to independently verify the information and satisfy himself about the adequacy, accuracy and completeness for his specific requirement.</p>		Date	Announcement	February 9, 2021	Financial Results For The Quarter And Nine Months Ended December 31, 2020.	February 16, 2021	CRISIL Ratings has upgraded its ratings on the long term debt facilities	February 16, 2021	Board Meeting Intimation for Considering Fund Raising By Issue Of Redeemable Non-Convertible Debentures Through Private Placements.												
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