

Issuer	Muthoot Finance Ltd
Issue of Tranche 2 Bonds	Base issue size of Rs. 250 Crores with an option to retain over-subscription upto Rs. 250 Crores for issuance of additional NCDs aggregating to a total of upto Rs. 500 Crores.
Issue Opens	2nd March, 2012
Issue Closes	9th April, 2012
Rating	AA-/Stable by CARE & ICRA
Who can apply?	<ul style="list-style-type: none"> <li>Indian nationals resident in India, who are not minors, in single or joint names (not more than three)</li> <li>Hindu Undivided Families or HUFs, in the individual name of the Karta</li> <li>NRI</li> <li>Corporates</li> </ul>
Minimum Application	5 Bonds in multiples of 1 Bond thereafter
Pay-in Date	3 (three) days from the date of receipt of application or the date of realization of the cheques/demand drafts, whichever is later
Trading	Dematerialized form only
Tenor	24-66 months
Face Value per Bond	Rs. 1,000/-
Listing	BSE
Lead Managers	JM Financial Consultants Private Limited, HDFC Bank Limited, ICICI Securities Limited, RR Investors Capital Services (P) Limited, YES Bank Limited & Karvy Investor Services Limited
Registrar	Link Intime India Private Limited
Debenture Trustee	IDBI Trusteeship Services Limited

**Specific terms for each series of Bonds:**

Series	I	II	III	IV
Minimum Application	Rs. 5,000 (5 NCDs) (for all options of NCDs, namely Options I, Option II, Option III and Option IV either taken individually or collectively)			
Face Value/NCD	Rs. 1,000			
In Multiples Of	Rs. 1,000 (1 NCD)			
Coupon Rate (%) for NCD	13.00%	13.25%	13.25%	NA
Effective yield p.a	13.00%	13.25%	13.25%	13.43%
Listing	BSE			
Tenor	24 months	36 months	60 months	66 months
Redemption date	24 months from the deemed date of allotment	36 months from the deemed date of allotment	60 months from the deemed date of allotment	66 months from the deemed date of allotment
Redemption Amount (Per NCD)	Repayment of the Face Value plus any interest that may have accrued at the Redemption Date.			Rs.2000

Interest on Application Money which is liable to be refunded	@ 13% per annum on application money which is liable to be refunded in accordance with the provisions of the Debt Regulations and/or the Companies Act, or other applicable statutory and/or regulatory requirements, subject to the deduction of Income Tax under the provisions of the Income Tax Act 1961, as amended, as applicable from the date of realization of the cheque(s)/demand draft(s) or after 3 (three) days from the date of receipt of the application (being the date of presentation of each application as acknowledged by the Bankers to the Issue or the date of receipt of application by the Registrar to the Issue, as the case may be, or in the case of NRIs, the date of receipt by the Registrar or the Bankers to the Issue of the physical application or e-mail containing the scanned copy of the application, whichever is earlier) whichever is later and upto one day prior to the Deemed Date of Allotment.			
Frequency of Interest Payment	Annual	Annual	Annual	NA

### INVESTOR CATEGORIES AND ALLOTMENT

#### Category I

- Public financial institutions, statutory corporations, commercial banks, co-operative banks and regional rural banks, which are authorized to invest in the NCDs;
- Provident funds, pension funds, superannuation funds and gratuity fund, which are authorized to invest in the NCDs;
- Venture Capital funds registered with SEBI;
- Insurance Companies registered with the IRDA;
- National Investment Fund;
- Mutual Funds;

#### Category II

- Companies; bodies corporate and societies registered under the applicable laws in India and authorized to invest in the NCDs;
- Public/private charitable/religious trusts which are authorized to invest in the NCDs;
- Scientific and/or industrial research organizations, which are authorized to invest in the NCDs;
- Partnership firms in the name of the partners; and
- Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008
- Resident Indian individuals; and Hindu Undivided Families through the Karta (applying for NCDs aggregating to a value exceeding ` 500,000, across all series of NCDs, (Option I and/or Option II and/or Option III and/or Option IV).

#### Category III\*

The following persons/entities

- Resident Indian individuals; and
- Hindu Undivided Families through the Karta.

(applying for NCDs aggregating to a value not more than ` 500,000, across all series of NCDs, (Option I and/or Option II and/or Option III and/or Option IV)

#### Category IV\*

NRIs on a non-repatriation basis only\*\* (Separate Form will be there for NRIs)

\*\* An NRI can only apply under Category IV, for **Option II, Option III and Option IV** NCDs offered in the Issue subject to the conditions and restrictions contained in the FEMA (Borrowing or Lending in Rupees) Regulations, 2000, and other applicable statutory and/or regulatory requirements.

Applicants belonging to the Category I will be allocated upto 15% of overall issue size.

Applicants belonging to the Category II will be allocated upto 20% of overall issue size.

Applicants belonging to the Category III will be allocated upto 50% of overall issue size.

Applicants belonging to the Category IV will be allocated upto 15% of overall issue size.

## DISCLAIMER:

*\* For the purpose of information only, invest only after referring to the final prospectus.*

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