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(Please scan the QR code to view the Tranche I Abridged Prospectus)

Our Company, Muthoot Fincorp Limited (the "Company" or the "Issuer") was incorporated in the Republic of India under the Companies Act, 1956, as amended as a public limited company on June 10, 1997 at Travancore as Muthoot Debt Management Services Limited. Subsequently, the name of the Company was changed to Muthoot Fincorp Limited, and a fresh certificate of incorporation dated March 19, 2026 was issued to the Company by the RoC. The Company is registered as a Non-Banking Financial Company ("NBFC") with registration number N-16.00170 dated July 23, 2002 within the meaning of the Reserve Bank of India Act, 1934, as amended (the "RBI Act"). For further details, see "General Information" on page 52 and "History and Certain Corporate Matters" on page 136, respectively, of the Shelf Prospectus dated October 19, 2026.

CIN: U52924KL1997P0011519; PAN: AACCM1455E; Website: www.muthootfincorp.com

Registered office: Muthoot Centre, TC No 27/3022 Punnem Road, Travancore - 695 001, Kerala; Tel: +91 471 491 1550; Email: cs@muthoot.com;

Corporate office: Muthoot Centre, Near Spencer Junction, M.G. Road, Travancore - 695 039, Kerala; Tel: +91 471 491 1430; Email: cs@muthoot.com;

Compliance Officer and Company Secretary: Sachu Sivas; Email: sachu.sivas@muthoot.com; Tel: +91 471 491 1621; Chief Financial Officer: Joseph Commen; Email: joseph.commen@muthoot.com; Tel: +91 471 491 1588

Link to download the Tranche I Abridged Prospectus: https://www.muthootfincorp.com/content/uploads/2026/10/Muthoot-Fincorp-Abridged-Prospectus-Tranche-I-October-19-2026.pdf

PROMOTERS OF THE COMPANY

- (i) Thomas John Muthoot, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (ii) Thomas George Muthoot, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (iii) Thomas Muthoot, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (iv) Preeti John Muthoot, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (v) Preeti John Muthoot (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (vi) Nina George (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (vii) Remy Thomas (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (viii) Thomas John Muthoot (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; (ix) Thomas George Muthoot (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505; and (x) Thomas Muthoot (MF) Trust, Email: muthoot@muthoot.com; Tel: +91 471 491 1505. For further details, please see "Our Promoters" on page 201 of the Shelf Prospectus.

PUBLIC ISSUE BY THE COMPANY OF UPTO 50,00,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹1,000 EACH ("NCDs" OR "DEBENTURES"), AMOUNTING UP TO ₹20,00,00,000 LAKHS ("BASE ISSUE SIZE") WITH A GREEN SHOE OPTION OF UP TO ₹30,00,00,000 LAKHS ("GREEN SHOE OPTION") AGGREGATING UP TO ₹50,00,00,000 LAKHS ("TRANCHE I ISSUE SIZE" OR "TRANCHE I ISSUE"), THE TRANCHE I ISSUE SIZE IS WITHIN THE SELF LIMIT OF ₹4,00,00,00,000 LAKHS AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED OCTOBER 19, 2026 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED OCTOBER 19, 2026 ("SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGES AND SEBI. THE TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS. THE TRANCHE I ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED (THE "COMPANIES ACT, 2013") TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR, AS AMENDED FROM TIME TO TIME. THE TRANCHE I ISSUE IS NOT UNDERWRITTEN.

CREDIT RATING : "Crissil AA/Stable" (pronounced as Crissil double A rating with stable outlook) by Crissil Ratings Limited and "BWR AA+/Stable" by Brickwork Ratings India Private Limited
Instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations and carry very low credit risk

The following are the salient terms of the NCDs to be issued pursuant to the Tranche I Prospectus dated October 19, 2026

Series	I	II	III	IV	V	VII	VIII	IX	X	XI	XII
Nature	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured	Secured
Tenure	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months	72 Months	24 Months	36 Months	60 Months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Monthly	Annual	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative
Minimum Application											
In multiples of											
Face Value of NCDs (₹ INCD)											
Issue Price (₹ INCD)											
Minimum Interest Payment/ Redemption											
Coupon (%) (per annum) for Debenture Holders in Category I, II, III and IV	8.56%	8.75%	8.84%	8.88%	8.90%	9.10%	9.20%	9.25%	NA	NA	NA
Coupon Type											
Redemption Amount (₹ INCD) for Debenture Holders in Category I, II, III and IV											
Effective Yield (%) (per annum) for Debenture Holders in Category I, II, III and IV	8.89%	9.10%	9.20%	9.24%	8.89%	9.09%	9.19%	9.24%	8.90%	9.10%	9.25%
Put and Call Option											
Nature of Indebtedness											

***Subject to applicable tax deducted at source, if any.

**Our Company would allot the Series V of NCDs, as specified in the Tranche I Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Series of NCDs.

- With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
- With respect to Series where interest is to be paid on a monthly basis, relevant interest will be paid on the first day of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
- Please refer to Annexure C of the Tranche I Prospectus for details pertaining to the illustrative cash flows of the Company in accordance with the SEBI Master Circular.

TRANSCHE I ISSUE PROGRAMME

TRANSCHE I ISSUE OPENS ON*: FRIDAY, OCTOBER 23, 2026 TRANSCHE I ISSUE CLOSING ON**: THURSDAY, NOVEMBER 5, 2026

*The Tranche I Issue shall remain open for subscription on Working Days from 10.00 a.m. to 5.00 p.m. (Indian Standard Time) during the period as indicated in the Tranche I Prospectus. Our Company may, in consultation with the Lead Manager, consider closing the Tranche I Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of ten working days from the date of opening of the Tranche I Issue and subject to not exceeding three days from filing Tranche I Prospectus with ROC, including any extensions), as may be decided by the Board of Directors or the Stock Allotment Committee, subject to relevant approvals, in accordance with the Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in an English daily national newspaper with wide circulation and a regional daily with wide circulation where the registered office of the Company is located (in the newspapers or electronic modes such as online newspapers or websites of the Issuer or the stock exchange in which pre-issue advertisement or opening of the Tranche I Issue has been given) and by way of the Tranche I Issue Closing Date, the Application Form will be accepted only between 10.00 a.m. and 3.00 p.m. (Indian Standard Time) and updated until 5.00 p.m. (Indian Standard Time) or such extended time may be permitted by the Stock Exchange. Further, pending material requests for bids placed on the secondlast day and the last day of bidding will be validated by 5.00 p.m. (Indian Standard Time) on the Tranche I Issue Closing Date. For further details please see "General Information" on page 20 of the Tranche I Prospectus.

Acuity of the Shelf Prospectus and the Tranche I Prospectus has been filed with the RoC, in terms of Section 26 and Section 31 of the Companies Act, 2013, along with the requisite endorsed/certified copies of all requisite documents. For further details please see "Material Contracts and Documents for Inspection" on page 142 of the Tranche I Prospectus.

ASBA*

Simple, Safe, Smart way of Application

*Application Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking of the funds in the bank account. For further details, check section on "Issue Procedure - Method of Application" on page 116 of the Tranche I Prospectus.



UPI-Now available in ASBA for Retail Individual Investors and High Networth Individuals applying through Registered Brokers, DPs and RTAs submitting bid to an application value of ₹5,00,000 ("UPI Limit"). Retail Individual Investors and High Networth Individuals submitting bids up to UPI Limit also have the option to submit the application directly to the ASBA Bank (SCSB) or to use the facility of linked online trading, demat and bank account.

Investors are required to ensure that the bank account used for bidding is linked to their PAN.

UPI is now available for Retail Individual Investors and High Networth Individuals submitting bids up to an application value of ₹2,00,000 and ₹5,00,000/- respectively, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/ Web interface of Stock Exchange or 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 titled "Issue Procedure" beginning on page 113 of the Tranche I 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 I Issue, in accordance with the requirement of SEBI Master Circular dated October 15, 2025 as amended.

NCD allotment will be made in accordance with the SEBI Master Circular and the Designated Stock Exchange shall be based on the basis of the date of upload of each application into the electronic platform of the Stock Exchange, in each proportion subject to the allocation ratio indicated in the section titled "Issue Procedure" at page 113 of the Tranche I Prospectus.

Information required under Section 30 of Companies Act, 2013:
Contents of the Memorandum of Association of the Company as regard to its objects: For information on the main objects of our company, see "History and Certain Corporate Matters" on page 136 of the Shelf Prospectus and Clause III of the Memorandum of Association of our company. The Memorandum of Association is a document for inspection in relation to the Tranche I Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 142 of the Tranche I Prospectus.

Liability of Members: Limited by Shares
Amount of share capital of the Company as on September 30, 2026: The Authorised Share Capital of the Company is ₹10,00,00,00,000 divided into 3,00,00,00,000 equity shares of face value of ₹2 each and 50,00,00,00,000 Preference Shares of ₹10 each. The issued, subscribed and paid-up share capital of the Company as on September 30, 2026, is ₹5,95,59,82,510 divided into 57,79,51,255 equity shares of ₹2 each and 40,00,00,00,000 preference shares of ₹10 each.

Names of the signatories at the time of signing of the Memorandum of Association of the Company and the number of shares subscribed for by them at the time of signing the Memorandum of Association: Given below are the names of the signatories to the Memorandum of Association of our Company and shares held by them at the time of the signing of the Memorandum of Association: Mr. Thomas John Muthoot: 100 equity shares, Mr. Mathew M. Thomas: 100 equity shares, Ms. Jananma Thomas: 100 equity shares, Mr. Thomas George: 100 equity shares, Mr. Thomas Muthoot: 100 equity shares, Ms. Preeti John: 100 equity shares, Ms. Nina George: 100 equity shares and Ms. Remy Thomas: 100 equity shares.

LISTING: The NCDs offered through the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche I Prospectus are proposed to be listed on BSE Limited ("BSE" or "Stock Exchange"). Our Company has received an in-principle approval from BSE vide their letter no. DCS/ISP/BOND/14/26-27 dated October 20, 2026. BSE shall be the Designated Stock Exchange for the Issue.

GENERAL RISK: Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in the issue. For taking an investment decision, the investors must rely on their own examination of the issuer and the issue, including the risks involved in it. Specific attention of the investors is invited to the section "Risk Factors" on page 20 of the Shelf Prospectus, and "Material Developments" on page 42 of the Tranche I Prospectus before making an investment in such issue.

These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Tranche I 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"), any Registrar of Companies, Kerala and Lakshadweep, or any stock exchange in India nor do they guarantee the accuracy or adequacy of the document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the offer document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the offer document. The investors are advised to refer to the Tranche I Prospectus for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange, nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other loss of the Company, its promoters, its management or any scheme or project of the Company.

DISCLAIMER STATEMENT OF CRISIL: Crissil Ratings Limited ("Crissil Ratings") has taken due care and caution in preparing the material based on the information provided by its client and/or (or obtained) by Crissil Ratings from sources which it considers reliable information. A rating by Crissil Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by Crissil Ratings. Crissil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crissil Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The rating is not a recommendation to invest / disinvest in any entity covered in the material and no part of the material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. Crissil Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters / distributors of the material. Without limiting the generality of the foregoing, nothing in the material is to be construed as Crissil Ratings providing or intending to provide any services in jurisdictions where Crissil Ratings does not have the necessary permission and/or registration to carry out its business activities in the region. Muthoot Fincorp Limited will be responsible for ensuring compliances and consequences of non-compliance for use of the material or part thereof outside India. Current rating status and Crissil Ratings' rating criteria are available without charge to the public on the website, www.crisilratings.com. For the latest rating information on any instrument of any company rated by Crissil Ratings, please contact customer service.

DISCLAIMER CLAUSE OF RBI: The company is having a valid certificate of registration dated July 23, 2026 bearing registration no. N-16.00170 issued by the Reserve Bank of India under section 451A of the Reserve Bank of India Act, 1934. However, RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of the NCDs.

CREDIT RATING: Our Company has received rating of "Crissil AA/Stable" (pronounced as Crissil double A rating with Stable outlook) each, for an amount of ₹10,00,00,000 lakhs and ₹2,30,00,00,000 lakhs of NCDs by Crissil Ratings Limited vide its letters dated September 18, 2026 and for an amount of ₹2,73,704 lakhs (of which ₹41,205 lakhs is unutilised) vide its revocation letter dated October 6, 2026 along with the rating rationale dated September 17, 2026 for the NCDs proposed to be issued pursuant to the Issue. Further, our Company has received rating of "BWR AA+/Stable" for an amount of ₹3,60,00,00,000 lakhs and ₹3,00,00,00,000 lakhs (of which ₹41,205 lakhs is unutilised) by Brickwork Ratings India Private Limited vide its letter dated September 23, 2026 along with rating rationale dated September 23, 2026, for the NCDs proposed to be issued pursuant to the Issue. The rating given by Crissil Ratings Limited and Brickwork Ratings India Private Limited is valid as on the date of the Tranche I Prospectus and shall remain valid on date of issue and allotment of the NCDs and the listing of the NCDs on BSE. The ratings of the NCDs indicates that instruments with this rating are considered to have high degree of safety regarding timely servicing of financial obligations, such instruments carry very low credit risk. The ratings provided by Crissil Ratings Limited and Brickwork Ratings India Private Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other ratings. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. Please refer to Annexure A on page 140 of the Tranche I Prospectus for the rationale and press release for the above ratings. There are no unaccepted ratings and any other ratings other than as specified in the Tranche I Prospectus.

Availability of Application Form: Application form can be obtained from: Muthoot Centre, Near Spencer Junction, M.G. Road, Travancore - 695 039, Kerala; Tel: +91 471 491 1430; Lead Manager: NuVama Wealth Management Limited, Tel: +91 22 4009 4400 and offices of Sub Syndicate Members, Trading Members and Designated Branches of the SCBSs. The Application forms may be downloaded from the websites of the Company, BSE and the Lead Manager.

Availability of Shelf Prospectus and Tranche I Prospectus: Investors are advised to refer to the Shelf Prospectus and Tranche I Prospectus and the Risk Factors contained therein, before applying in the Tranche I Issue. Physical copy of the Shelf Prospectus and Tranche I Prospectus may be obtained from Registered Office of the Company and the Lead Manager. The soft copy of the Abridged Prospectus can be downloaded from the website of Company at www.muthootfincorp.com, Lead Manager to the issue at www.nuvama.com and Registrar to the issue at www.integratedregid.in.

Public Issue Account Bank, Sponsor Bank and Refund Bank: Axis Bank Limited.
Note: All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Shelf Prospectus dated October 19, 2026 and Tranche I Prospectus dated October 19, 2026.

Name of the Consortium Member: NuVama Wealth and Investment Limited.

Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-Issue or post issue related issues such as non-receipt of Allotment Advice, demat credit, or interest on application money etc.

*Muthoot Fincorp Limited has its letter dated October 12, 2026 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Draft Shelf Prospectus, the Shelf Prospectus and the Tranche I Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

Disclaimer: MUTHOOT FINCORP LIMITED ("Company"), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible debentures ("NCDs") and has filed Tranche I Prospectus dated October 19, 2026 ("Tranche I Prospectus") which should be read together with the Shelf Prospectus dated October 19, 2026 (the "Shelf Prospectus") (together with the Tranche I Prospectus, the "Prospectus") with the Registrar of Companies, Kerala and Lakshadweep ("ROC"). BSE Limited ("BSE" or "Stock Exchange") and Securities and Exchange Board of India ("SEBI"). The Shelf Prospectus and Tranche I Prospectus is available on the website of the Company at www.muthootfincorp.com, on the website of BSE at www.bseindia.com, on the website of the lead manager at www.nuvama.com, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Tranche I Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche I Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Shelf Prospectus, including the section titled "Risk Factors" beginning on page 20 of the Shelf Prospectus and "Material Developments" beginning on page 21 and 42 of the Shelf Prospectus and the Tranche I Prospectus, respectively. The Issuer and the Lead Manager accept no responsibility for statements made otherwise than in the Shelf Prospectus and Tranche I Prospectus or in the advertisement or for any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at their own risk. Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus and Tranche I Prospectus dated October 19, 2026.

For MUTHOOT FINCORP LIMITED
Sd/-
Thomas John Muthoot
Managing Director
(DIN: 0001618)

Place: Travancore
Date: October 21, 2026

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