



asianpaints

Asian Paints Limited

CIN: L24220MH1945PLC004598

Regd. Office: 6A, Shantinagar, Santacruz (East), Mumbai - 400 055

Phone No.: (022) 6218 1000 Website: www.asianpaints.com

Email: investor.relations@asianpaints.com

RESULTS OF POSTAL BALLOT

In terms of the Postal Ballot Notice dated 1st March, 2022 and Sections 108, 110 and other applicable provisions, if any, of the Companies Act, 2013 (‘the Act’) read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014 (including any statutory modification(s) and/or re-enactment(s) thereof for the time being in force), Guidelines prescribed by the Ministry of Corporate Affairs (the ‘MCA’), vide General Circular nos. 14/2020 dated 8th April, 2020, 17/2020 dated 13th April, 2020 and 20/2021 dated 8th December, 2021 (the ‘MCA Circulars’), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable laws and regulations, the Postal Ballot results declared on Wednesday, 20th April, 2022, based on the report issued by Mr. Makarand M. Joshi (Membership No.: 5533, COP: 3662), Partner of M/s. Makarand M. Joshi & Co., Practicing Company Secretaries, Scrutinizer, dated 20th April, 2022, are summarized as under:

Sr. No.	Type of Resolution(s)	Resolution(s)	% of votes	
			In favour	Against
1.	Special	Appointment of Mr. Milind Sarwate (DIN: 00109854) as an Independent Director of the Company to hold office for 5 (five) consecutive years from 21 st October, 2021 to 20 th October, 2026	88.39	11.61
2.	Ordinary	Appointment of Ms. Nehal Vakil (DIN: 00165627) as a Non-Executive Director of the Company	96.92	3.08

The Postal Ballot as set out in the Notice was conducted only through remote e-voting process in terms of MCA Circulars. The aforesaid resolutions have been passed by the shareholders of the Company with requisite majority.

The results are also available on the website of the stock exchanges where the equity shares of the Company are listed i.e. BSE Limited www.bseindia.com and National Stock Exchange of India Limited www.nseindia.com, on the website of the Company www.asianpaints.com, and on the website of National Securities Depository Limited at www.evoting.nsdl.com.

For ASIAN PAINTS LIMITED

Sd/-

R J JEYAMURUGAN

CFO & COMPANY SECRETARY

Place : Mumbai

Date : 20th April, 2022

GOVERNOR'S SECRETARIAT

JHARKHAND, RANCHI-834008

Tel - 0651 - 2283465, 2283466, 2283467 Fax - 0651 - 2284870

E-mail - jhrgov@jhr.nic.inwww.rajbhavanjharkhand.nic.in

ADVERTISEMENT

Applications are invited online for the post of 1st Registrar/ 1st Registrar (Examination) and 1st Finance Officer, Jharkhand State Open University, Ranchi.

Online applications are invited from interested eligible candidates having required qualifications for the post of:-

1st Registrar/ 1st Registrar (Examination) and 1st Finance Officer, Jharkhand State Open University, Ranchi.

All the instructions and link regarding submission of online application are available on website having URL www.rajbhavanjharkhand.nic.in or www.jharkhanduniversities.nic.in from 21st April, 2022 Thursday 00:00 HRS.

PR 268551 Governor (22-23)_D

O.S.D. (Judicial) to Governor -cum-

Co-ordinator, Search Committee

UNITED SPIRITS LIMITED Regd. Office: 'UB Tower', # 24, Vittal Mallya Road, Bengaluru-560 001. Tel: +91 80 3985 6500; Fax: +91 80 3985 6862 Email: investor.india@diageo.com Website: www.diageoindia.com Corporate Identity Number: L01551KA1999PLC024991		DIAGEO INDIA				
NOTICE OF LOSS OF SHARE CERTIFICATES Notice is hereby given that the Company has received requests from the following shareholders for issue of Duplicate Share Certificate(s) in lieu of the Original Share Certificate(s) reported to have been lost / misplaced. The share certificate(s) mentioned hereunder are therefore deemed to be cancelled and no transactions thereon would be recognized by the Company.						
Sl. No.	Folio No.	Name of the Shareholder	No. of Shares	Certificate Number	Distinctive Nos	
					From	To
01	MS211575	SHAMSUNDAR KONDIBA NIMBHORKAR	225	12117	726093876	726094100
The public are hereby advised against dealing in any way with the above share certificates. Any person(s) who has / have any claims(s) in respect of the said share certificates should lodge such claim(s) along with all documentary evidences with the Company at its Registered Office within 10 days of the publication of this notice, after which no claim(s) will be entertained, and the Company will proceed to issue duplicate share certificates.						
For UNITED SPIRITS LIMITED Sd/- Mital Sanghvi (Company Secretary) Place : Mumbai Dated : 20.04.2022						

PUBLIC NOTICE

This is to inform the public at large that **Deenadhayan Ramakrishnan** (w.e.f. 26th March 2022), **Saipritam Madhav Amin** (w.e.f. 1st December 2021) and **Vinod Mahadev Agre** (w.e.f. 1st December 2021) are no more associated with the Company and their act and transactions **not binding upon the Company and the Company is not responsible for the same.**

From Brunel India Private Limited

HB ESTATE DEVELOPEERS LIMITED CIN : L99999HR1994PLC034146 Regd. Off. : Plot No. 31, Echelon Institutional Area, Sector 32, Gurugram-122001, Haryana Ph. : + 91-124-4675500, Fax No. : + 91-124-4370985 E-mail : corporate@hbestate.com , Website : www.hbestate.com	
NOTICE Notice is hereby given that Bhagauta Devi / Thakur Prasad Saroj, Joint Shareholder of the Company has requested for issuance of Duplicate Share Certificate for 11 Equity Shares of Rs. 10/- each in lieu of lost/misplaced Original Share Certificate No. 505554 having Distinctive Nos. 51734851 - 51734861. The Company shall proceed to issue Duplicate Share Certificate in favour of the above named Shareholder, if no objection is received within 15 days from date of publication of this Notice. For HB Estate Developers Limited Sd/- RADHIKA KHURANA (Company Secretary) M. No.: A32557 Date : 20.04.2022 Place : Gurugram	

This is an advertisement for information purpose only , and not a prospectus announcement.



Muthoot Finance Limited

Our Company was originally incorporated at Kochi, Kerala as a private limited company on March 14, 1997 under the provisions of the Companies Act, 1956, with the name "The Muthoot Finance Private Limited". Subsequently, by a fresh certificate of incorporation dated May 16, 2007, our name was changed to "Muthoot Finance Private Limited". Our Company was converted into a public limited company on November 18, 2008 with the name "Muthoot Finance Limited" and received a fresh certificate of incorporation consequent to change in status on December 02, 2008 from the Registrar of Companies, Kerala and Lakshadweep. For further details regarding changes to the name and registered office of our Company, see section titled "History and Main Objects" on page 88 of the Shelf Prospectus. Our Company is a Systemically Important Non- Deposit Taking Non- Banking Financial Company, registered with the Reserve Bank of India under Section 45-IA of the RBI Act, 1934 having registration no.N.16.00167 dated December 12, 2008.

Corporate identity number: L65910KL1997PLC011300; PAN: AA8CT0343B

Registered and Corporate Office : 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India.Tel : (+91 484) 239 4712; Fax : (+91 484) 239 6506; Website : www.muthootfinance.com; Email : ncd@muthootgroup.com.Company Secretary and Compliance Officer : Rajesh A ; Tel: (+91 484) 669 0255; Fax: (+91 484) 239 6506; E-mail : cs@muthootgroup.comChief Financial Officer: Oommen K Manmen; Tel: (+91 484) 2397156 Email: oommen@muthootgroup.com

PUBLIC ISSUE BY MUTHOOT FINANCE LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT OF ₹ 1,000 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 4,000 MILLION AGGREGATING UP TO 50,00,000 NCDs AMOUNTING TO ₹ 5,000 MILLION ("TRANCHE I ISSUE LIMIT") ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 30,000 MILLION AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED MARCH 30, 2022 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED MARCH 30, 2022 FILED WITH THE REGISTRAR OF COMPANIES, KERALA AND LAKSHADWEEP ("ROC"), BSE LIMITED AND SECURITIES AND EXCHANGE BOARD OF INDIA. THE SHELF PROSPECTUS, THE TRANCHE I PROSPECTUS AND STATUTORY ADVERTISEMENT AND ADDENDUM TO TRANCHE I PROSPECTUS DATED APRIL 1, 2022 CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF 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 TO THE EXTENT NOTIFIED.

PROMOTERS

George Alexander Muthoot

Tel: (+91 484) 6690215, Email: ga.muthoot@muthootgroup.com

George Jacob Muthoot

Tel: (+91 471) 2329058, Email: gj.muthoot@muthootgroup.com

George Thomas Muthoot

Tel: (+91 481) 2581012, Email: gt.muthoot@muthootgroup.com

CREDIT RATING: "[ICRA] AA+/(Stable)" by ICRA LIMITED

The NCDs proposed to be issued under this Issue have been rated [ICRA] AA+/(Stable) (pronounced as ICRA Double A plus rating with stable outlook) by ICRA vide its letter dated February 23, 2022 and further revalidated by rating letter dated March 23, 2022. The aforesaid rating of the NCDs by ICRA indicates high degree of safety regarding timely servicing of financial obligations. The rating provided by ICRA may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating of "[ICRA]AA+" by ICRA Limited indicate that instruments with these ratings are considered to have a high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk. For the rating letter, rationale / press release of these ratings, see pages 130 to 148 of the Tranche I 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 (the "SEBI NCS Regulations"), the Companies Act, 2013 and the Rules made thereunder to the extent notified.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS : INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY FOR THE MAIN OBJECTS AND THE OBJECTS INCIDENTAL AND ANCILLARY TO THE ATTAINMENT OF MAIN OBJECTS OF THE COMPANY. THE MEMORANDUM OF ASSOCIATION OF THE COMPANY IS A MATERIAL DOCUMENT FOR INSPECTION IN RELATION TO THE ISSUE. FOR FURTHER DETAILS, SEE THE SECTION TITLED "MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION" ON PAGE 280 OF THE SHELF PROSPECTUS AND ON PAGE 126 OF THE TRANCHE I PROSPECTUS.

LIABILITY OF THE MEMBERS OF THE COMPANY: LIMITED BY SHARES

AMOUNT OF CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE:
THE ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL OF THE COMPANY AS ON DECEMBER 31, 2021 IS AS FOLLOW:

Particulars	Amount in ₹
Authorised share capital	
450,000,000 Equity Shares of ₹10.00 each	4,500,000,000.00
5,000,000 Redeemable Preference Shares of ₹1,000.00 each	5,000,000,000.00
TOTAL	9,500,000,000.00
Issued, subscribed and paid-up share capital	
401,344,541 Equity Shares of ₹10.00 each	4,013,445,410

NAMES OF SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM :
GIVEN BELOW ARE THE NAMES OF THE SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION.

Name of the Subscriber	Number of Equity Shares of Face Value of ₹10 each
M G George Muthoot	1,000
George Thomas Muthoot	1,000
George Jacob Muthoot	1,000
George Alexander Muthoot	1,000

ADDENDUM TO SHELF PROSPECTUS DATED MARCH 30, 2022, AND TRANCHE I PROSPECTUS DATED MARCH 30, 2022.

The Board of Directors at their meeting held on April 18, 2022 has considered and approved an interim dividend for the financial year 2021-22 at the rate of Rs.20 per equity share. Accordingly, following disclosure with respect to dividends declared by the Company shall be added under chapter titled "Material Developments" on page 153 of the Shelf Prospectus and page 42 of Tranche I Prospectus

"Board of Directors of the Company at their meeting held on April 18, 2022 had declared an interim dividend of ₹ 20 per equity share."

Further, the disclosure with respect to dividends declared by the Company appearing in chapter titled "Other Regulatory and Statutory Disclosures" on page 234 of the Shelf Prospectus and on page 119 of the Tranche I Prospectus shall stand updated as hereunder:

Dividend: Our Company has a dividend policy approved by the Board. The Board of Directors may declare one or more interim dividends any time during the financial year. The Board may recommend final dividend after approval of the audited financial statements by the Board and will be paid after approval of shareholders in the Annual General Meeting. The Board will consider financial and other parameters stated in the policy for declaring both interim dividend and also for recommending final dividend as stated in the policy.

The dividends paid by our Company are as follows:

Financial Year	Nature of Dividend	Dividend Per Equity Share of ₹ 10 each (in ₹)
2021-22	Interim	20.00
2020-21	Interim	20.00
2019-20	Interim	15.00
2018-19	Interim	12.00

ASBA | Simple, Safe, Smart way of Application!!!

* Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.
Mandatory in public issues from October 1, 2018. No cheque will be accepted.



UPI – Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN.

UPI is now available for Retail Individual Investors submitting bids upto an application value of ₹ 2,00,000, applying through Designated Intermediaries, SCBs or through the BSE Direct App / Web interface of stock exchange or any 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 "Issue Procedure" beginning on page 67 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 requirements of the SEBI Operational Circular.

PROPOSED LISTING : The NCDs offered through the Tranche I Prospectus are proposed to be listed on BSE. For the purposes of the Tranche I Issue, BSE shall be the Designated Stock Exchange. Our company has received an "in-principle" approval from BSE vide their letter no. DCS/BM/PI-BOND/029/21-22 dated March 25, 2022.

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

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM : "It is to be distinctly understood that the permission given by BSE to use their network and software of the Online system should not in any way be deemed or construed that the 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 soundness of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by BSE is only to use the software for participating in system of making application process."

DISCLAIMER CLAUSE OF ICRA : "ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents."

DISCLAIMER CLAUSE OF RBI : "The company is having a valid Certificate of Registration dated December 12, 2008 issued by The Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the 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 deposits/ discharge of liability by the company."

GENERAL RISK : Investors are advised to read the Risk Factors carefully before taking an investment decision 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. Specific attention of the investors is invited to the section titled Risk Factors on pages 14 to 36 of the Shelf Prospectus before making an investment in the Tranche I Issue. 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"), the Registrar of Companies at Kerala and Lakshadweep ("RoC") or any Stock Exchange in India.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY
 A. K. Capital Services Limited 603, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz – (East), Mumbai – 400 098, India Tel: (+91 22) 6754 6500 Fax: (+91 22) 6610 0594 Email: mfl.ncd2022@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Ms. Aanchal Wagle/ Mr. Milan Soni Compliance Officer: Mr. Tejas Darda SEBI Registration No.: INM000010411	 Link Intime India Private Limited C-101, 1st Floor, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India Tel: (+91 22) 4818 6200 Fax: (+91 22) 4918 6195 Email: mfl.ncd2022@linkintime.co.in Investor Grievance Email: mfl.ncd2022@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalakrishnan SEBI Registration No.: INR000004058	 IDBI Trusteeship Services Ltd IDBI Trusteeship Services Limited** Asian Building, Ground Floor 17 R, Kamani Marg, Ballard Estate Mumbai 400 001, India Tel: (+91 22) 4080 7018 Fax: (+91 22) 6631 1776 Email: anjalee@idbitrustee.com Website: www.idbitrustee.co.in Contact Person: Anjalee Athalye SEBI Registration No.: IND000000460	 ICRA Limited Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon – 122002 Tel: (+91) (124) 4545 300; Email: amit.gupta@icraindia.com ; Website: www.icra.in Contact Person: Mr. Amit Kumar Gupta

COMPANY SECRETARY AND COMPLIANCE OFFICER

Rajesh A, Company Secretary, Muthoot Finance Ltd., 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Kochi - 682 018, Kerala, India, Tel: (+91 484) 669 0255, Fax: (+91 484) 239 6506, Email: cs@muthootgroup.com. Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post-issue related issues such as non-receipt of intimation of allotment, demat credit of allotted NCDs or refunds, as the case may be.

**IDBI Trusteeship Services Limited under regulation 8 of the SEBI NCS Regulations has by its letter dated March 14, 2022 given its consent for its appointment as Debenture Trustee to this Issue and for its name to be included in the Shelf Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Issue.

AVAILABILITY OF APPLICATION FORMS : MUTHOOT FINANCE LIMITED TEL: (+91 484) 239 4712, A. K. CAPITAL SERVICES LIMITED TEL: (+91 22) 67546500.

Application Forms will be available for download on the website of BSE at www.bseindia.com and the website of the Lead Manager at www.akgroup.co.in. Application Forms will be available for download on the website of the Company at www.muthootfinance.com. Application Form can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager and Lead Brokers. Application Forms are also available at the designated branches of SCBs and Designated Intermediaries at the Syndicate ASBA Application Locations. Electronic Application Forms will also be available on the website of the Stock Exchange. A hyperlink to the website of the Stock Exchange for this facility will be provided on the website of the Lead Manager and the SCBs. Further, Application Forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF PROSPECTUS : Investors are advised to read the Risk Factors on page 14 to 36 of the Shelf Prospectus before applying to the issue. The Prospectus is available on the website of the BSE at www.bseindia.com, Company at www.muthootfinance.com, Lead Manager at www.akgroup.co.in and at the website of SEBI at www.sebi.gov.in. Physical copies of the Prospectus can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager.

PUBLIC ISSUE ACCOUNT BANK / REFUND BANK / SPONSOR BANK : Axis Bank Limited

DISCLAIMER OF THE ISSUER : Muthoot Finance Limited ("Company"), is proposing, subject to market conditions and other considerations, to make a public issue of secured, redeemable and non-convertible debentures and has filed a Draft Shelf Prospectus dated March 16, 2022 ("Draft Shelf Prospectus") with the Securities and Exchange Board of India ("SEBI"), the BSE Limited ("BSE"). The Company has filed the Shelf Prospectus dated March 30, 2022 as well as Tranche I Prospectus dated March 30, 2022 ("Prospectus") with the Registrar of Companies, Kerala and Lakshadweep ("RoC"), SEBI and BSE. The Shelf Prospectus and the Tranche I Prospectus are available on the websites of SEBI at www.sebi.gov.in, BSE at www.bseindia.com, Company at www.muthootfinance.com and of the Lead Manager at www.akgroup.co.in. All investors proposing to participate in the Tranche I Issue should invest only on the basis of the information contained in the Draft Shelf Prospectus and the Prospectus (including the risk factors therein).

Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus dated March 30, 2022 and the Tranche I Prospectus dated March 30, 2022, including the section "Risk Factors" beginning on page 14 of the Shelf Prospectus dated March 30, 2022 and section titled "Material Developments" on page 153 of the Shelf Prospectus dated March 30, 2022 and on page 42 of the Tranche I Prospectus dated March 30, 2022.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

Place : Kochi

Date : April 20, 2022

For Muthoot Finance Limited

Sd/-

George Alexander Muthoot

ഡബ്ബുഎച്ച്ഒ ഡയറക്റ്റർ ഇനി ഇന്ത്യയുടെ സ്വന്തം ‘തുള്ളസി ഭായ്’

ഗാന്ധിനഗർ: ലോകാരോഗ്യ സംഘടന (ഡബ്ബുഎച്ച്ഒ) ഡയറക്റ്റർ ഡോ. ഒഡ്രോസ് അധാനത്തിന് പ്രധാനമന്ത്രി നരേന്ദ്ര മോദി തുളസി ഭായ് എന്നു പേരിട്ടു. ഗാന്ധിനഗറിൽ ആഗോള ആയുഷ് നിക്ഷേപ സംഗമത്തിലായിരുന്നു കൗതുകകരമായ പേരിടൽ ചടങ്ങ്. രാവിലെ ചടങ്ങിനെ അഭിസംബോധന ചെയ്യവെയാണ് ഇരുനൂറ്റാണ്ടിനു മോദി, തുളസി ഭായ് എന്ന ഗുജറാത്തി പേര് സമ്മാനിച്ചത്.

“ ഡബ്ബുഎച്ച്ഒ ഡയറക്റ്റർ ജനറൽ ഒഡ്രോസ് എന്റെ ഉത്തമ സുഹൃത്താണ്. താൻ ഇന്നത്തെ നിലയിലെത്തിയത് അധ്യാപകരുടെ ശിക്ഷണത്തിന്റെ ഫലമാണെന്നും ഇന്ത്യൻ അ

ഒഡ്രോസ് അധാനത്തിന് ഗുജറാത്തി പേര് നൽകി പ്രധാനമന്ത്രി

ധ്യാപകരാണ് തനിക്കുണ്ടായിരുന്നതെന്നും അധാനം പറയാറുണ്ട്. ഇന്ന് അദ്ദേഹം എന്തോടു പറഞ്ഞു, ഒരു ഗുജറാത്തി പേര് വിളിക്കാൻ. അദ്ദേഹത്തിനു ഞാൻ തുളസിഭായ് എന്നു പേരിടുന്നു. ഇപ്പോഴത്തെ തലമുറ മാനുഫാക്ചറായ ചെടിയായ് തുളസി. എത്രയോ തലമുറകൾ തുളസിയെ ആരാധിച്ചു. വിവാഹത്തിലടക്കം തുളസി ഉപയോഗിച്ചിട്ട് പ്രധാനമന്ത്രി പറഞ്ഞു.

മുന്നു ദിവസത്തെ ഗുജറാത്ത് സന്ദർശനത്തിനെത്തിയതാണ് അധാനം. തികളാഴ്ച എത്തിയ അദ്ദേ

ഹം ചൊവ്വാഴ്ച ജാനഗരിൽ ഡബ്ബുഎച്ച്ഒയുടെ ആഗോള പൈതൃക ഔഷധ കേന്ദ്രത്തിന്റെ ഉദ്ഘാടനച്ചടങ്ങിൽ പങ്കെടുത്തിരുന്നു. പ്രധാനമന്ത്രി പങ്കെടുത്ത ചടങ്ങിൽ ഗുജറാത്തി ഭാഷയിലാണ് അധാനം സംസാരിച്ചു തുടങ്ങിയത്. നമസ്കാർ എന്നു പറഞ്ഞു തുടങ്ങിയ അധാനം ഗുജറാത്തി ഭാഷയിൽ എല്ലാവരും നന്നായിക്കുറേ എന്നു ചോദിച്ചത് സന്ദർഭകൈയടികളോടെയാണു സ്വീകരിച്ചത്. പ്രധാനമന്ത്രിയും കൈയടിക്കുന്നത് വീഡിയോ റൂശ്യത്തിൽ കാണാം.

അജയ് കുമാർ സുദ് പ്രിൻസിപ്പൽ ശാസ്ത്ര ഉപദേഷ്ടാവ്



ന്യൂഡൽഹി: കേന്ദ്ര സർക്കാരിന്റെ പ്രിൻസിപ്പൽ ശാസ്ത്ര ഉപദേഷ്ടാവായി അജയ് കുമാർ സുദ്നെ നിയമിച്ചു. പെഴ്സണൽ മന്ത്രാലയം ഇതു സംബന്ധിച്ച ഉത്തരവിറക്കി. പ്രധാനമന്ത്രിയുടെ ശാസ്ത്ര, സാങ്കേതിക വിദ്യാ, ഇന്നവേഷൻ ഉപദേശക സമിതി അംഗമാണ് സുദ്. പ്രശസ്ത ബയോളജിസ്റ്റ് കെ. വിജയരാഘവന്റെ പിൻഗാമിയായാണ് സുദിന്റെ പുതിയ നിയമനം. മുന്തു വർഷത്തേക്കാണ്.

ശാസ്ത്ര-സാങ്കേതിക വിദ്യാ മേഖലകളിൽ സർക്കാരിന് ഉപദേശം നൽകുകയാണ് പ്രിൻസിപ്പൽ ശാസ്ത്ര ഉപദേഷ്ടാവിന്റെ ഓഫീസിന്റെ മുഖ്യ ദൗത്യം.

കൊവിഡ് കേസുകളിൽ വീണ്ടും വർധന

ന്യൂഡൽഹി: രാജ്യത്തെ കൊവിഡ് ആക്റ്റീവ് കേസുകൾ 12,340 ആയി ഉയർന്നു. കഴിഞ്ഞ ദിവസത്തേതിനെക്കാൾ 480 കേസുകളുടെ വർധനയാണ് ഉണ്ടായിരിക്കുന്നത്. അവസാന ദിവസം 2,067 പുതിയ കേസുകളാണ് രാജ്യത്തു സമീകരിച്ചത്. ഇതിൽ 600ൽ ഏറെ കേസുകളും ഡൽഹിയിലേതാണ്. ഡൽഹിയിൽ മാസ്ക് വീണ്ടും നിർബന്ധമാക്കിയിട്ടുണ്ട്. ഇന്നലെ ചേർന്ന ഡൽഹി മുൻമന്ത്രിമാരുടെയും അ

മാസ്ക് നിർബന്ധമാക്കി ഡൽഹി

മോറിറ്റിയൂടേതാണ് തീരുമാനം. പൊതുസ്ഥലങ്ങളിൽ മാസ്ക് ധരിച്ചില്ലെങ്കിൽ 500 രൂപ പിഴ ഊടാക്കും. സംസ്ഥാനത്തെ സ്കൂളുകൾ ഇപ്പോൾ അടയ്ക്കേണ്ടതില്ലെന്നും തീരുമാനമായിട്ടുണ്ട്. സ്കൂളുകൾക്കായി പ്രത്യേക പ്രവർത്തന ചട്ടങ്ങൾ കൊണ്ടുവരും. ജനങ്ങൾ സംഘം ചേരുന്നതു സൂക്ഷ്മമായി നിരീക്ഷിക്കും. പരിശോധന

കൾ വർദ്ധിച്ചിരുന്നും ഡിഡിഎംഎ യോഗം തീരുമാനിച്ചിട്ടുണ്ട്. കേസുകൾ കുടുന്നൂണ്ടെങ്കിലും ആശുപത്രിയിൽ എത്തുന്നവരുടെ എണ്ണം കുറവാണെന്നാണ് ഡൽഹി ആരോഗ്യ വകുപ്പ് വിശദീകരിക്കുന്നത്. ഈ സാഹചര്യത്തിൽ ആശങ്ക വേണ്ടെന്ന് വിദഗ്ധർ പറയുന്നു. എന്നാൽ, രോഗഗ്യാപനം തടയാനുള്ള നടപടികൾ ആവ

ശ്യമാണ്. ഇതു കണക്കിലെടുത്താണ് മാസ്ക് നിർബന്ധമാക്കുന്നത്.

രാജ്യത്തെ മൊത്തം പ്രതിദിന ടെസ്റ്റ് പോസിറ്റിവിറ്റി നിരക്ക് 0.49 ശതമാനമാണ്. എന്നാൽ, ഡൽഹിയിൽ അത് നാലു ശതമാനത്തിലേറെയായിട്ടുണ്ട്. രാജ്യത്ത് 40 മരണം കൂടി കണക്കുകളിൽ രേഖപ്പെടുത്തി. ഇതോടെ ഇതുവരെ മരിച്ചവർ 5,22,006 ആയി. പുതുതായി രേഖപ്പെടുത്തിയതിൽ 34 മരണവും കേരളത്തിലേതാണ്.

ആർ വാല്യു വീണ്ടും ഒന്ന് കടന്നു

ന്യൂഡൽഹി: മൂന്നു മാസത്തിനിടെ ഇതാദ്യമായി രാജ്യത്ത് കൊവിഡ് വ്യാപനത്തിന്റെ ആർ വാല്യു ഒന്ന് കടന്നു. ഒരാളിൽ നിന്ന് എത്ര പേരിലേക്കു രോഗം പടരുന്നൂ എന്നു സൂചിപ്പിക്കുന്നതാണ് ആർ വാല്യു. അത് ഒന്നിൽ കൂടുതലാണെങ്കിൽ രാജ്യത്തു മോശം വ്യാപിക്കുകയാണ് എന്നാണ് അർഥം.

കഴിഞ്ഞ ഏതാനും ആഴ്ചകളായി ആർ വാല്യു ക്രമമായി വർദ്ധിക്കുകയാണ് ചെയ്തതെങ്കിലും ഇൻസിറ്റുട്ട് ഓഫ് മാത്തമാറ്റിക്കൽ സയൻസ് ഗവേഷകർ ചൂണ്ടിക്കാട്ടുന്നു. ഏപ്രിൽ 12 മുതൽ 18 വരെയുള്ള വാരത്തിൽ 1.07 ആണ് ആർ വാല്യു. അതിനു മുമ്പുള്ള വാരം 0.93 ആയിരുന്നു. ജനുവരി 16-22 വാരത്തിലാണ് ഇതിനു മുമ്പ് അവസാനമായി ആർ വാല്യു ഒന്നിനു മുകളിൽ ഉണ്ടായിരുന്നത്. അന്ന് 1.28 ആയിരുന്നു.

കേരളത്തിൽ 0.72

ഡൽഹിയിൽ മാത്രമല്ല ഹരിയാനയിലും ഉത്തർപ്രദേശിലും കർണാടകയിലും ആർ വാല്യു ഉയരുകയാണെന്ന് ഗവേഷകർ ചൂണ്ടിക്കാണിക്കുന്നു. അതേസമയം, കേരളത്തിലും മഹാരാഷ്ട്രയിലും ഒന്നിൽ താഴെയാണ്. കേരളത്തിൽ 0.72, മഹാരാഷ്ട്രയിൽ 0.88 എന്നിങ്ങനെ. ബംഗളൂരു നഗരത്തിൽ കേസുകൾ കൂടുന്നതു കണക്കാക്കി കർണാടകയിലെ ആർ വാല്യു ഒന്നിനു മുകളിലായത്.

പ്രമുഖ നഗരങ്ങളായ മുംബൈ, ചെന്നൈ എന്നിവിടങ്ങളിലും ആർ വാല്യു ഒന്നിനു മുകളിലാണ്. നഗരപ്രദേശങ്ങളിൽ വീണ്ടും കൊവിഡ് കേസുകൾ വർദ്ധിക്കുന്നു എന്നാണ് ഇതു കാണിക്കുന്നത്. രോഗവ്യാപനം നിയന്ത്രിക്കുവാൻ ആർ വാല്യു ഒന്നിൽ താഴെയാക്കേണ്ടതുണ്ട്. ഡൽഹിയിലും ഉത്തർപ്രദേശിലും ആർ വാല്യു രണ്ടിൽ കൂടുതലായിട്ടുണ്ട് -2.12. കർണാടകയിൽ 1.04, ഹരിയാനയിൽ 1.70, മുംബൈയിൽ 1.13, ചെന്നൈയിൽ 1.18, ബംഗളൂരുവിൽ 1.04 എന്നിങ്ങനെ. കോൽക്കത്തയിലെ കണക്കു ലഭ്യമായിട്ടില്ല.

കുറഞ്ഞിട്ട് ആർ വാല്യു ഒന്നിൽ താഴെയാക്കേണ്ടതുണ്ട്. ഡൽഹിയിലും ഉത്തർപ്രദേശിലും ആർ വാല്യു രണ്ടിൽ കൂടുതലായിട്ടുണ്ട് -2.12. കർണാടകയിൽ 1.04, ഹരിയാനയിൽ 1.70, മുംബൈയിൽ 1.13, ചെന്നൈയിൽ 1.18, ബംഗളൂരുവിൽ 1.04 എന്നിങ്ങനെ. കോൽക്കത്തയിലെ കണക്കു ലഭ്യമായിട്ടില്ല.

ഓക്സഫോർഡ് വ്യാപനം തുടങ്ങിയതിനു 2021 ഡിസംബർ 30- 2022 ജനുവരി 10 കാലഘട്ടത്തിലാണ് രാജ്യത്ത് ഏറ്റവും ഉയർന്ന ആർ വാല്യു ഉണ്ടായിരുന്നത്- 2.98. ഒന്നാം തരംഗകാലത്ത് 2020 മാർച്ച് 14 മുതൽ ഏപ്രിൽ അത്തുവരെ 2.51 ആർ വാല്യു ഉണ്ടായിരുന്നു. മാസ്ക് നിർബന്ധമാക്കേണ്ടതിന്റെ ആവശ്യകതയാണ് ഉയരുന്ന ആർ വാല്യു കാണിക്കുന്നതെന്ന് ശാസ്ത്രജ്ഞർ ചൂണ്ടിക്കാണിക്കുന്നു.

This is an advertisement for information purpose only, and not a prospectus announcement.



Muthoot Finance Limited

Our Company was originally incorporated at Kochi, Kerala as a private limited company on March 14, 1997 under the provisions of the Companies Act, 1956, with the name "The Muthoot Finance Private Limited". Subsequently, by a fresh certificate of incorporation dated May 16, 2007, our name was changed to "Muthoot Finance Private Limited". Our Company was converted into a public limited company on November 18, 2008 with the name "Muthoot Finance Limited" and received a fresh certificate of incorporation consequent to change in status on December 02, 2008 from the Registrar of Companies, Kerala and Lakshadweep. For further details regarding changes to the name and registered office of our Company, see section titled "History and Main Objects" on page 88 of the Shelf Prospectus. Our Company is a Systemically Important Non-Deposit Taking Non-Banking Financial Company, registered with the Reserve Bank of India under Section 45-IA of the RBI Act, 1934 having registration no.N.16.00167 dated December 12, 2008.

Corporate identity number: L65910KL1997PLC011300; **PAN:** AABC03438
Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India.
Tel: (+91 484) 239 4712; **Fax:** (+91 484) 239 6506; **Website:** www.muthootfinance.com; **Email:** ncd@muthootgroup.com.
Company Secretary and Compliance Officer: Rajesh A.; **Tel:** (+91 484) 689 0255; **Fax:** (+91 484) 239 6506; **E-mail:** cs@muthootgroup.com
Chief Financial Officer: Doreen K. Mannen; **Tel:** (+91 484) 239 7156; **Email:** cormen@muthootgroup.com

PUBLIC ISSUE BY MUTHOOT FINANCE LIMITED "COMPANY" OR THE "ISSUER" OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs") FOR AN AMOUNT OF ₹ 1,000 MILLION ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 4,000 MILLION AGGREGATING UP TO ₹ 50,00,000 NCDs AMOUNTING TO ₹ 5,000 MILLION ("TRANCHES I ISSUE LIMIT") ("TRANCHES I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 30,000 MILLION AND IS BEING OFFERED BY WAY OF THE TRANCHES I PROSPECTUS DATED MARCH 30, 2022 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHES I ISSUE ("TRANCHES I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED MARCH 30, 2022 FILED WITH THE REGISTRAR OF COMPANIES, KERALA AND LAKSHADWEEP ("ROC"), BSE LIMITED AND SECURITIES AND EXCHANGE BOARD OF INDIA. THE SHELF PROSPECTUS, THE TRANCHES I PROSPECTUS AND STATUTORY ADVERTISEMENT AND ADDENDUM TO TRANCHES I PROSPECTUS, DATED APRIL 1, 2022 CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF 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 TO THE EXTENT NOTIFIED.

PROMOTERS

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CREDIT RATING: "[ICRA] AA +/(Stable)" by ICRA LIMITED

The NCDs proposed to be issued under this Issue have been rated [ICRA] AA +/(Stable (pronounced as ICRA Double A plus rating with stable outlook)) by ICRA vide its letter dated February 23, 2022 and further revalidated by rating letter dated March 23, 2022. The aforesaid rating of the NCDs by ICRA indicates high degree of safety regarding timely servicing of financial obligations. The rating provided by ICRA may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating of [ICRA]AA+ by ICRA Limited indicates that instruments with these ratings are considered to have a high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk. For the rating letter, rationale / press release of these ratings, see pages 130 to 148 of the Tranche I 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 (the "SEBI NCS Regulations"), the Companies Act, 2013 and the Rules made thereunder to the extent notified.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: INVESTORS ARE REQUESTED TO REFER CLAUSE III OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY FOR THE MAIN OBJECTS AND THE OBJECTS INCIDENTAL AND ANCILLARY TO THE ATTAINMENT OF MAIN OBJECTS OF THE COMPANY. THE MEMORANDUM OF ASSOCIATION OF THE COMPANY IS A MATERIAL DOCUMENT FOR INSPECTION IN RELATION TO THE ISSUE. FOR FURTHER DETAILS, SEE THE SECTION TITLED "MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION" ON PAGE 280 OF THE SHELF PROSPECTUS AND ON PAGE 126 OF THE TRANCHES I PROSPECTUS.

LIABILITY OF THE MEMBERS OF THE COMPANY: LIMITED BY SHARES

AMOUNT OF CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: THE ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL OF THE COMPANY AS ON DECEMBER 31, 2021 IS AS FOLLOWS:

Particulars	Amount in ₹
Authorised share capital	
450,000,000 Equity Shares of ₹10.00 each	4,500,000,000.00
5,000,000 Redeemable Preference Shares of ₹1,000.00 each	5,000,000,000.00
TOTAL	9,500,000,000.00
Issued, subscribed and paid-up share capital	
401,344,541 Equity Shares of ₹10.00 each	4,013,445,410

NAMES OF SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM:
GIVEN BELOW ARE THE NAMES OF THE SIGNATORIES OF THE MEMORANDUM OF ASSOCIATION AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION.

Name of the Subscriber	Number of Equity Shares of Face Value of ₹10 each
M.G George Muthoot	1,000
George Thomas Muthoot	1,000
George Jacob Muthoot	1,000
George Alexander Muthoot	1,000

ADDENDUM TO SHELF PROSPECTUS DATED MARCH 30, 2022, AND TRANCHES I PROSPECTUS DATED MARCH 30, 2022.

The Board of Directors at their meeting held on April 18, 2022 has considered and approved an interim dividend for the financial year 2021-22 at the rate of Rs.20 per equity share. Accordingly, following disclosure with respect to dividends declared by the Company shall be added under chapter titled "Material Developments" on page 153 of the Shelf Prospectus and page 42 of Tranche I Prospectus

"Board of Directors of the Company at their meeting held on April 18, 2022 had declared an interim dividend of ₹ 20 per equity share."

Further, the disclosure with respect to dividends declared by the Company appearing in chapter titled "Other Regulatory and Statutory Disclosures" on page 234 of the Shelf Prospectus and on page 119 of the Tranche I Prospectus shall stand updated as herunder:

Dividend: Our Company has a dividend policy approved by the Board. The Board of Directors may declare one or more interim dividends any time during the financial year. The Board may recommend final dividend after approval of the audited financial statements by the Board and will be paid after approval of shareholders in the Annual General Meeting. The Board will consider financial and other parameters stated in the policy for declaring both interim dividend and also for recommending final dividend as stated in the policy.

The dividends paid by our Company are as follows:

Financial Year	Nature of Dividend	Dividend Per Equity Share of ₹ 10 each (in ₹)
2021-22	Interim	20.00
2020-21	Interim	20.00
2019-20	Interim	15.00
2018-19	Interim	12.00

ASBA | Simple, Safe, Smart way of Application!!!

* Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.
Mandatory in public issues from April 1, 2018. No cheque will be accepted.



UPI – Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN.

UPI is now available for Retail Individual Investors submitting bids upto an application value of ₹ 2,00,000, applying through Designated Intermediaries, SCSSs or through the BSE Direct App / Web interface of stock exchange or any 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 "Issue Procedure" beginning on page 87 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 requirements of the SEBI Operational Circular.

PROPOSED LISTING: The NCDs offered through the Tranche I Prospectus are proposed to be listed on BSE. For the purposes of the Tranche I Issue, BSE shall be the Designated Stock Exchange. Our company has received an "in-principle" approval from BSE vide their letter no. DCS/BM/PI-BOND/029/21-22 dated March 25, 2022.

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

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: "It is to be distinctly understood that the permission given by BSE to use their network and software of the Online system should not in any way be deemed or construed that the 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 soundness of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by BSE is only to use the software for participating in system of making application process."

DISCLAIMER CLAUSE OF ICRA: "ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in rating. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings and outlook. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents."

DISCLAIMER CLAUSE OF RBI: "The company is having a valid Certificate of Registration dated December 12, 2008 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the 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 deposits/ discharge of liability by the company."

GENERAL RISK: Investors are advised to read the Risk Factors carefully before taking an investment decision in the Issue. For taking an investment decision, the investors must rely on their own examination of the Issue, and the Issue including the risks involved. Specific attention of the investors is invited to the section titled Risk Factors on pages 14 to 36 of the Shelf Prospectus before making an investment in the Tranche I Issue. 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"), the Registrar of Companies at Kerala and Lakshadweep ("RoC") or any Stock Exchange in India.

LEAD MANAGER TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY
 A. K. Capital Services Limited 603, 8th Floor, Windsor, Off CST Road, Kalina, Santacruz – (East), Mumbai- 400 098, India Tel: (+91 22) 6754 6500 Fax: (+91 22) 6610 0594 Email: mfl.ncd2022@akgroup.co.in Investor Grievance Email: investor.grievance@akgroup.co.in Website: www.akgroup.co.in Contact Person: Ms. Anshul Vajpey/ Mr. Milan Soni Compliance Officer: Mr. Tejas David SEBI Registration No.: INM000010411	 Link Intime India Private Limited C-101, 1st Floor, 247 Park, L B S Marg, Vikhroli West, Mumbai 400 083, Maharashtra, India Tel: (+91 22) 4918 6200 Fax: (+91 22) 4918 6195 Email: mfl.ncd2022@linkintime.co.in Investor Grievance Email: mfl.ncd2022@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalakrishnan SEBI Registration No.: INR000004058	 IDBI Trustee Services Limited** Asian Building, Ground Floor 17 R, Kamani Marg, Ballard Estate Mumbai 400 001, India Tel: (+91 22) 4080 7018 Fax: (+91 22) 6631 1776 Email: anjalee@idbitrustee.com Website: www.idbitrustee.co.in Contact Person: Anjalee Athalye SEBI Registration No.: IND000000460	 ICRA Limited Building No.8, 2nd Floor, Tower A, DLF Cyber City, Phase II, Gurgaon – 122002 Tel: (+91) (124) 4545 300; Email: amit.gupta@icraindia.com; Website: www.icra.in Contact Person: Mr. Amit Kumar Gupta

COMPANY SECRETARY AND COMPLIANCE OFFICER

Rajesh A. Company Secretary, Muthoot Finance Ltd., 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Kochi - 682 018, Kerala, India, Tel: (+91 484) 689 0255, Fax: (+91 484) 239 6506, Email: cs@muthootgroup.com. Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post-issue related issues such as non-receipt of intimation of allotment, demat credit of allotted NCDs or refunds, as the case may be.

**IDBI Trusteeship Services Limited under regulation 8 of the SEBI NCS Regulations has by its letter dated March 14, 2022 given its consent for its appointment as Debenture Trustee to this Issue and for its name to be included in the Shelf Prospectus and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to this Issue.

AVAILABILITY OF APPLICATION FORMS: MUTHOOT FINANCE LIMITED Tel: (+91 484) 239 4712, A. K. CAPITAL SERVICES LIMITED Tel: (+91 22) 67546500.

Application Forms will be available for download on the website of BSE at www.bseindia.com and the website of the Lead Manager at www.akgroup.co.in. Application Forms will be available for download on the website of the Company at www.muthootfinance.com. Application Form can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager and Lead Brokers. Application Forms are also available at the designated branches of SCSSs and Designated Intermediaries at the Syndicate ASBA Application Locations. Electronic Application Forms will also be available on the website of the Stock Exchange. A hyperlink to the website of the Stock Exchange for this facility will be provided on the website of the Lead Manager and the SCSSs. Further, Application Forms will also be provided to Designated Intermediaries at their request.

AVAILABILITY OF PROSPECTUS: Investors are advised to read the Risk Factors on page Pages 14 to 36 of the Shelf Prospectus before applying to the issue. The Prospectus is available on the website of the BSE at www.bseindia.com, Company at www.muthootfinance.com, Lead Manager at www.akgroup.co.in and at the website of SEBI at www.sebi.gov.in. Physical copies of the Prospectus can be obtained from the Company's Registered Office and Corporate Office as well as the office of the Lead Manager.

PUBLIC ISSUE ACCOUNT BANK / REFUND BANK / SPONSOR BANK: Axis Bank Limited

DISCLAIMER OF THE ISSUER: Muthoot Finance Limited ("Company"), is proposing, subject to market conditions and other considerations, to make a public issue of secured, redeemable and non-convertible debentures and has filed a Draft Shelf Prospectus dated March 16, 2022 ("Draft Shelf Prospectus") with the Securities and Exchange Board of India ("SEBI"), the BSE Limited ("BSE"), the Company has filed the Shelf Prospectus dated March 30, 2022 as well as Tranche I Prospectus dated March 30, 2022 ("Prospectus") with the Registrar of Companies, Kerala and Lakshadweep ("RoC"), SEBI and BSE. The Shelf Prospectus and the Tranche I Prospectus are available on the websites of SEBI at www.sebi.gov.in, BSE at www.bseindia.com, Company at www.muthootfinance.com and of the Lead Manager at www.akgroup.co.in. All investors proposing to participate in the Tranche I Issue should invest only on the basis of the information contained in the Draft Shelf Prospectus and the Prospectus (including the risk factors therein).

Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus dated March 30, 2022 and the Tranche I Prospectus (including the risk factors therein).
Investors should note that and on page 42 of the Tranche I Prospectus dated March 30, 2022.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

Place: Kochi
Date: April 20, 2022

For Muthoot Finance Limited
Sd/-
George Alexander Muthoot
Managing Director
DIN : 06016767