

APPLICATION FORM
(FOR RESIDENT APPLICANTS)

MUTHOOT FINCORP LIMITED
Credit Rating : "BWR A+" (BWR A Plus, outlook, stable) by Brickworks

COMMON APPLICATION
FORM FOR ASBA

ISSUE OPENS ON : FRIDAY, SEPTEMBER 20, 2019
ISSUE CLOSES ON : FRIDAY, OCTOBER 18, 2019



To, The Board of Directors,
MUTHOOT FINCORP LIMITED

Application
Form No.

90001256

*For Early Closure or extension of the Issue refer to page 21 of the Abridged Prospectus

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000/- EACH (SECURED NCDs) VIDE THE PROSPECTUS DATED SEPTEMBER 13, 2019

I/we hereby confirm that I/We have read and understood the terms and conditions of this Application Form and the attached Abridged Prospectus and agree to the 'Applicant's Undertaking' as given overleaf. I/we hereby confirm that I/we have read the instructions for filling up the Application Form given overleaf.

LEAD MANAGER/ LEAD BROKER / TRADING MEMBERS / CRTA / CDP / SCSB STAMP & CODE	BROKER STAMP & CODE	AGENTS STAMP & CODE	SCSB BRANCH STAMP & CODE	SCSB BRANCH SERIAL NO.	DATE OF RECEIPT

1. APPLICANT'S DETAILS - PLEASE FILL IN BLOCK LETTERS (Please refer to page 12 of the Abridged Prospectus)

First Applicant (Mr./Ms./M/s.) _____
Date of Birth [D | D | M | M | Y | Y | Y | Y] Name of Guardian (if Applicant is minor) (Mr./ Ms.) _____
Address _____
Pin Code (Compulsory) _____ Tel. No.(with STD code) / Mobile _____ Email _____
Second Applicant (Mr./ Ms./M/s.) _____
Third Applicant (Mr./ Ms./M/s.) _____

2. Investor Category (Please refer overleaf) Category I Category II Category III Sub Category Code (Please see overleaf)

3. PLEASE PROVIDE APPLICANT'S DEPOSITORY DETAILS

For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID

NSDL / CDSL

4. INVESTMENT DETAILS (For details, please refer Issue Structure overleaf)

Options	I	II	III	IV	V	VI	VII	VIII
Nature	Secured							
Nature	400 days	24 months	36months	24 months	36 months	400 days	24 months	36 months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annually	Annually	Cumulative	Cumulative	Cumulative
Minimum Application	₹ 10,000 (10 NCDs)							
In multiples of thereafter	1 NCD after the minimum application							
Face Value of NCDs (₹ /NCD)	₹ 1,000 (1 NCD)							
Issue Price (₹ / NCD)	₹ 1,000 (1 NCD)							
Mode of Interest Payment/ Redemption	Through various options available							
Coupon (%) per annum*	9.00	9.25	9.50	9.50	10.00	9.25	9.50	10.00
Coupon Type	Fixed							
Redemption Amount (₹ /NCD) for Debenture Holders*	1000	1000	1000	1000	1000	1102	1199	1331
Effective Yield (%) (per annum)*	9.38	9.65	9.92	9.50	10.00	9.30	9.95	11.03
No. of NCDs applied								
Amount Payable (₹)								
Grand Total (₹)								

5. PAYMENT DETAILS

Amount Paid (₹ in figures) _____ (₹ in words) _____

ASBA

Bank A/c No. _____

ASBA A/c. Holder Name _____

Bank Name & Branch _____

(in case Applicant is different from ASBA A/c. Holder)

5A. PAN & SIGNATURE OF SOLE/FIRST APPLICANT

5B. PAN & SIGNATURE OF SECOND APPLICANT

5C. PAN & SIGNATURE OF THIRD APPLICANT

5D. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S) (AS PER BANK RECORDS)

LEAD MANAGER / LEAD BROKERS / BROKERS / TRADING MEMBERS / SCSB(S) / CRTAs / CDPs STAMP (Acknowledging upload of Application in Stock Exchange(s) system) (Mandatory)

PAN _____

PAN _____

PAN _____

I/We authorize the SCSB to do all acts as are necessary to make the Application in the Issue

(1) _____
(2) _____
(3) _____

Date: _____

Furnishing of PAN of the Applicant is mandatory, including Minor's PAN in case of Application by Minor, please refer page no. 13 of this Abridged Prospectus.

TEAR HERE



MUTHOOT FINCORP LIMITED

Acknowledgement Slip for Lead Manager / Lead Brokers / Brokers / Trading Members / SCSB(s) / CRTAs / CDPs

Application
Form No.

90001256

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000/- EACH (SECURED NCDs) VIDE THE PROSPECTUS DATED SEPTEMBER 13, 2019

DPID / CLIENT ID												PAN							
------------------	--	--	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--

Amount Paid (₹ in figures) _____ Bank & Branch _____ Date, Stamp & Signature of SCSB Branch (Mandatory) _____
ASBA Bank A/c No. _____ Dated _____
Received from Mr./Ms./M/s. _____
Telephone / Mobile _____ Email _____

TEAR HERE

PUBLIC ISSUE OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000/- EACH (SECURED NCDs) VIDE THE PROSPECTUS DATED SEPTEMBER 13, 2019

NCD Series	I	II	III	IV	V	VI	VII	VIII
Face Value/Issue Price (₹/NCD)	₹ 1,000							
No. of NCDs applied for								
Amount Payable (₹)								
Grand Total (₹)								
ASBA Bank A/c No.	Dated							
Drawn on (Name of Bank & Branch)								

Date Stamp & Signature of Lead Managers / Lead Brokers / Brokers / Trading Members / SCSB(s) / CRTAs / CDPs

Name of Sole / First Applicant (Mr./Ms./M/s.)

All future communication in connection with this application should be addressed to the Registrar to the Issue. For details, please refer overleaf. Acknowledgement Slip for Applicant

Acknowledgement is subject to Availability of Funds in the ASBA account.

Application
Form No.

90001256

While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Manager / Lead Brokers / Brokers / Trading Members / SCSB(s) / CRTA / CDP matches with the date stamp on the Acknowledgement Slip. Applications submitted without being uploaded on the terminals of the Stock Exchange will be rejected.

APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

1. I/We have read, understood and agreed to the contents and terms and conditions of the Prospectus dated September 13, 2019 of MUTHOOT FINCORP LIMITED. The Prospectus constitute the ("Prospectus").
2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.
3. I/We hereby agree to accept the NCDs applied for or such lesser number as may be Allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.
4. I/We irrevocably give my/our authority and consent to Catalyst Trusteeship Limited (the "**Debenture Trustee**") to act as my/our trustees and for doing such acts as are necessary to carry out their duties in such capacity.
5. I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or Foreign National(s).
6. The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.
7. In making my/our investment decision I/We have relied on my/our own examination of the MUTHOOT FINCORP LIMITED and the terms of the issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.
8. I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for and are eligible to apply in accordance with the applicable law.
9. Undertaking:
 - 1) I/We hereby undertake that I/We am/are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Prospectus, I/We authorize
 - (a) Lead Manager, Lead Brokers, Brokers, CRTA, CDP and Trading Members (in specified cities only) or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue, after finalization of Basis of Allotment; and (b) the Registrar to the Issue to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.
10. I/We confirm that I/We shall be allocated and allotted Series III NCDs wherein I/We have not indicated the choice of the relevant Series of NCDs.

IMPERSONATION

Attention of the Applicants is specifically drawn to sub-section (1) of Section 38 of the Companies Act 2013, reproduced below: "Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under Section 447".

ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

THE FOLLOWING CATEGORIES OF PERSONS ARE ELIGIBLE TO APPLY IN THE ISSUE:

INVESTOR CATEGORIES

Category I (Institutional Category)	Sub-category code	Category II (Non-Institutional Category)	Sub-category code									
Resident public financial institutions as defined in Section 2(72) of the Companies Act 2013, statutory corporations including state industrial development corporations, scheduled commercial banks; co-operative banks and regional rural banks, and multilateral and bilateral development financial institutions which are authorised to invest in the NCDs	11	Companies falling within the meaning of Section 2(20) of the Companies Act 2013; bodies corporate and societies registered under the applicable laws in India and authorised to invest in the NCDs	21									
Co-operative banks and regional rural banks, which are authorised to invest in the NCDs	12	Educational institutions and associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment; which are authorised to invest in the NCDs	22									
Provident funds of minimum corpus of ₹ 2,500 lakhs, pension funds of minimum corpus of ₹ 2,500 lakhs, superannuation funds and gratuity fund, which are authorised to invest in the NCDs	13	Trust including public/private charitable/religious trusts which are authorised to invest in the NCDs	23									
Venture capital funds and/or alternative investment funds registered with SEBI	14	Association of persons	24									
Insurance Companies registered with the IRDAI	15	Scientific and/or industrial research organisations, which are authorised to invest in the NCDs	25									
National Investment Fund (set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India and published in the Gazette of India)	16	Partnership firms in the name of the partners	26									
Insurance funds set up and managed by the Indian army, navy or the air force of the Union of India or by the Department of Posts, India	17	Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009)	27									
Mutual Funds registered with SEBI	18	Resident Indian individuals and Hindu undivided families through the Karta aggregating to a value exceeding ₹ 5 lakhs	28									
Systemically Important NBFCs	19	<table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2">Category III (Individual Category)</th> <th>Sub-category code</th> </tr> </thead> <tbody> <tr> <td colspan="2">Resident Indian individuals applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue</td> <td>31</td> </tr> <tr> <td colspan="2">Hindu undivided families through the Karta applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue</td> <td>32</td> </tr> </tbody> </table>	Category III (Individual Category)		Sub-category code	Resident Indian individuals applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue		31	Hindu undivided families through the Karta applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue		32	
Category III (Individual Category)		Sub-category code										
Resident Indian individuals applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue		31										
Hindu undivided families through the Karta applying for an amount aggregating up to and including ₹ 5 lakhs across all Series of NCDs in the Issue		32										

ISSUE STRUCTURE

The terms of the Secured NCDs offered pursuant to the Issue are as follows:

Options	I	II	III	IV	V	VI	VII	VIII
Nature	Secured							
Nature	400 days	24 months	36months	24 months	36 months	400 days	24 months	36 months
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annually	Annually	Cumulative	Cumulative	Cumulative
Minimum Application	₹ 10,000 (10 NCDs)							
In multiples of thereafter	1 NCD after the minimum application							
Face Value of NCDs (₹ /NCD)	₹ 1,000 (1 NCD)							
Issue Price (₹ / NCD)	₹ 1,000 (1 NCD)							
Mode of Interest Payment/ Redemption	Through various options available							
Coupon (%) per annum*	9.00	9.25	9.50	9.50	10.00	9.25	9.50	10.00
Coupon Type	Fixed							
Redemption Amount (₹ /NCD) for Debenture Holders*	1000	1000	1000	1000	1000	1102	1199	1331
Effective Yield (%) (per annum)*	9.38	9.65	9.92	9.50	10.00	9.30	9.95	11.03
Put and Call Option	Not applicable							

*Basis of Allotment : For details, please refer to page no. 17 of the Abridged Prospectus.

For Grounds for Technical Rejection, Please refer to page no. 16 of the Abridged Prospectus.

Also for details of the interest payment please refer to "Interest and Payment of Interest" at page no 447 of the Prospectus.

For further details, please refer to the Prospectus dated September 13, 2019.

TEAR HERE

- Applicants may contact the Registrar to the Issue or Compliance Officer in case of any pre-issue or post-issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs).
- In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.
- In case of queries related to upload of Applications submitted to the Lead Manager/Lead Brokers/Brokers/Trading Member should contact the relevant Lead Managers/Lead Brokers/ Brokers/ Trading Member.
- The grievances arising out of Applications for the NCDs made through Trading Members may be addressed directly to Stock Exchanges.

COMPANY CONTACT DETAILS

MUTHOOT FINCORP LIMITED
Registered office: Muthoot Centre, TC No 14/2074-7 Punnen Road
 Trivandrum – 695 039, Kerala; **Tel:** +91 471 491 1550, **Fax:** +91 471 233 1560
Corporate office: Muthoot Centre, Near Spencer Junction, M.G. Road,
 Trivandrum – 695 001, Kerala; **Tel:** +91 471 491 1430, **Fax:** +91 471 491 1569
Compliance Officer and Contact Person: Mr. T.D. Mathai
Email: cs@muthootfincorp.com; **Tel:** +91 471 491 1649; **Fax:** +91 471 233 1560
CIN: U65929KL1997PLC011518; **Website:** www.muthootfincorp.com

REGISTRAR CONTACT DETAILS

Integrated Registry Management Services Private Limited
 II Floor, Kences Towers, No. 1 Ramakrishna Street,
 North Usman Road, T. Nagar, Chennai – 600 017, Tamil Nadu
Tel: +91 44 2814 0801 - 803; **Fax:** +91 44 2814 2479
Email: mfinipo@integratedindia.in;
Investor Grievance Email: sureshbabu@integratedindia.in
Website: http://www.integratedindia.in
Contact Person: Mr. Sriiram S
SEBI Registration Number: INR000000544