NORTHERN ARC

Privileged and confidential

Term Sheet – Issuance of Commercial Paper

Date: 25-06-2024

All terms of the investment, including structure, tenor, amount and pricing are subject to change as a result of adverse changes in the capital markets or the financial condition of the Issuer or the Group.

The contents of this Term Sheet are confidential, and no person may release or disclose the contents without the prior written consent of Northern Arc Capital Limited.

Issuer	Muthoot Capital Services Limited
Investor	Northern Arc Capital Limited
Facility	INR Commercial Paper, issued in dematerialized form
Issuance Amount	INR 30,00,00,000.00
Discounted Amount	INR 29,34,16,200.00
Face Value Per CP	INR 5,00,000.00
Discounted Value Per CP	INR 4,89,027.00
Price	97.8054
Purpose	Working capital requirements
Issuance Date	28 June 2024
Maturity Date	27 September 2024
Tenor	91 Days
Coupon/Discount Rate	9.00%, FIMMDA convention
Rating	CRISIL A1+
Issuing and Paying Agent	IndusInd Bank
Mode of Redemption	On redemption the holder of the Commercial Paper shall have the Commercial Paper redeemed through the depository and receive payment from the Issuing and Paying Agent.
Business Days	Means any day (other than a Sunday) on which banks are functional and is not a declared Bank holiday under the Negotiable Instruments Act.
Governing Law	Indian Law shall govern the transaction documentation and the parties shall submit to the jurisdiction of the courts of Maharashtra.

For Muthoot Capital Services Limited

Name: Mr. Ramandeep Singh
Chief Finance Officer

MUTHOOT CAPITAL SERVICES LTD. Regd. Office 3rd Floor Muthoot Towers M.G. Road, EKM KOCHI-682035

For I Northern Arc Capital Limited

Name: Padmanabhan N
Executive Vice President