

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 **MUTHOOT FINCORP LIMITED Prospectus dated June 25, 2014 ("Prospectus")**
2. I/We hereby apply for allotment of the Bonds to me/us and the amount payable on application is remitted herewith.
3. I/We hereby agree to accept the Bonds 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 SBICAP Trustee Company Limited, 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/I we are Indian National(s) resident in India and I am/ we are not applying for the said Bonds as nominee(s) of any person resident outside India and/or Foreign National(s).
6. The application made by me/us do not exceed the investment limit on the maximum number of Bonds 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 company 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 Bonds applied for.
9. **Additional Undertaking, in case of ASBA Applicants:**
 - 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) the Lead Managers/Lead Brokers/Sub Brokers 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 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. **Additional Undertaking in case the Applicant wishes to hold the Bonds in physical form:**
 1. In terms of Section (8)(1) of the Depositories Act, 1996, I/we wish to hold the Bonds in physical form. 2. I/We confirm that the information provided in this form is true and correct and I/We enclose herewith self attested copies of the KYC Documents. 3. I/We confirm that we do not hold any Demat Account.

ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

KYC Documents: (To be submitted only for holding Bonds in Physical Form) Self-attested copies of the following documents are required to be submitted by the Applicants as KYC Documents:

1. PAN card; 2. Self-attested copy of a cancelled cheque of the bank account to which the amounts pertaining to payment of refunds, interest and redemption as applicable, should be credited; 3. Proof of residence: Any of the following documents shall be considered as a verifiable proof of residence: • ration card issued by the GoI; or • valid driving license issued by any transport authority of the Republic of India; or • electricity bill (not older than three months); or • landline telephone bill (not older than three months); or • valid passport issued by the GoI; or • voter's identity card issued by the GoI; or • Government ID Card; or • Defence ID Card; or • passbook or latest bank statement issued by a bank operating in India; or • registered lease and license agreement or agreement for sale or rent agreement or flat maintenance bill; or • Aadhaar Letter issued by Unique Identification Authority of India (UIDAI); 4. Proof of identification in case of Applications by or on behalf of the Central or State Government and the officials appointed by the courts and by the Applicants residing in the State of Sikkim.

INVESTOR CATEGORIES:

Category I	Sub Category Code	Category II	Sub Category Code
Public Financial Institutions	11	Companies within the meaning of section 3 of the Companies Act and bodies corporate registered under the applicable laws in India and authorized to invest in Bonds	21
Scheduled Commercial Banks / Co-operative Banks Regional Rural Banks	12	Public / Private / Charitable Trusts	22
Provident Funds, Pension Funds, Superannuation Funds and Gratuity Funds	13	Resident Indian Scientific & Industrial Research Organisation	23
Multilateral and bilateral development financial institution	14	Partnership firms in the name of partners	24
Insurance Companies registered with the IRDA	15	Limited liability Partnership	25
National Investment Fund set up by resolution No. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India	16	Category III	
Mutual Funds registered with SEBI	17	Resident Indian Individual	31
Alternative Investment Funds registered with SEBI	18	Hindu Undivided Families applying through the Karta.	32
Insurance Companies registered with IRDA	19		
State Industrial Development Corporations	20		
Insurance Funds set up and managed by army, navy or air force of the Union of India	55		
Insurance Funds set up and managed by the Department of Posts, India	56		

Issue Structure

Series	I	II	III	IV	V	VI	VII	VIII	IX	X
Frequency of Interest Payment	Monthly**	Monthly**	Monthly**	Annual*	Annual*	Annual*	Cumulative	Cumulative	Cumulative	Cumulative
Minimum Application	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)	₹ 10,000/- (10 Bonds)
In Multiples of	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)	₹ 1,000/- (1 Bond)
Face Value (₹)	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-
Issue Price (₹)	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-	₹ 1,000/-
Mode of Interest Payment	Through various options available									
Coupon (% per annum)	11.25%	11.75%	11.25%	11.75%	12.00%	11.75%	10.75%	11.75%	12.00%	11.75%
Effective Yield (per annum)	11.25%	11.75%	11.25%	11.75%	12.00%	11.75%	10.75%	11.75%	12.00%	11.75%
Tenor	24 Months	36 months	60 months	24 months	36 months	60 months	400 days	24 months	36 months	60 months
Amount on Maturity***	Repayment of the Face Value plus any interest at the applicable Coupon that may have accrued at the Redemption Date						₹ 1,119 per Bond**** at the end of 400 days from the Deemed Date of Allotment	₹ 1,249 per Bond**** at the end of 24 months from the Deemed Date of Allotment	₹ 1,405 per Bond**** at the end of 36 months from the Deemed Date of Allotment	₹ 1,743 per Bond**** at the end of 60 months from the Deemed Date of Allotment

** Relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the Face Value of the Series of Bonds. The last interest payment will be made at the Redemption Date of the Bonds.

*** Relevant interest will be calculated from the first day till the last date of every month during the tenor of such the Series of Bonds, and paid on the first day of every subsequent month. For the first interest payment for the Series of Bonds, 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.

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

***** Interest has been compounded annually.

The Company shall Allot Series V Bonds, to all valid applications, wherein the Applicants have not indicated their choice of the relevant Series.

- Note:**
- a. Our Company would have the discretion to allot Series V Bonds to all valid Applications, wherein the Applicants have not selected any option.
 - b. Series VII, VIII, IX and X (Maturity Scheme) can be applied for only in demat form.
 - c. Please note that you cannot apply for the Bonds through the ASBA process if you wish to be Allotted the Bonds in physical form.
 - d. Escrow Collection Banks for the Issue are AXIS Bank and Indusind Bank.
 - e. Basis of Allotment : For details, please refer to page no. 15 of the Abridged Prospectus.
 - f. For Grounds for Technical Rejection. Please refer to page no. 17 of the Abridged Prospectus.
 - g. The Members of the Syndicate and the Trading Members of the Stock Exchange shall ensure they shall accept Application Forms only in such cities/ towns where the banking branches (escrow banks) are available.
 - h. Applicants to ensure that they are competent to contract under the Indian Contract Act, 1872 including minors applying through guardians.
 - i. Based on the information provided by the Depositories, the Company shall have the right to accept Applications belonging to an account for the benefit of a minor (under guardianship)
 - j. The details of the collection centres of the EThrough various options available/escrow Collection Banks shall be available on the website of BSE at www.bseindia.com.
 - k. Interest on application money (from the date of credit of cheque to date of allotment) will be 6%.
 - l. For further details please refer to the Prospectus.

TEAR HERE

- While submitting the Application Form, the Applicant should ensure that the date stamp being put on the Application Form by the Lead Managers/Lead Brokers/Sub Brokers/Trading Member/SCSB matches with the date stamp on the Acknowledgement Slip.
- In case of queries related to allotment/ credit of Allotted Bond/Refund, the Applicants should contact Registrar to the Issue.
- In case of ASBA Application submitted to the SCSBs, the Applicants should contact the relevant SCSB.
- In case of queries related to upload of ASBA Applications submitted to the Lead Managers/Lead Brokers/Sub Brokers/Trading Members Applicants should contact the relevant Lead Managers/Lead Brokers/Sub Brokers/Trading Members.
- The grievance arising out of Applications for Bonds made through Trading Members may be addressed directly to BSE.

COMPANY CONTACT DETAILS
MUTHOOT FINCORP LIMITED Registered office: Muthoot Centre, Punnen Road, Trivandrum 695 034 Tel: +91 (471) 3911550 Fax: +91 (471) 2331560 Compliance Officer and Contact Person: Mr. T.D. Mathai Tel: +91 (471) 3911561 Fax: +91 (471) 3911569 / 2351494 Website: www.muthootfincorp.com Email: cs@muthootfincorp.com

REGISTRAR CONTACT DETAILS
Integrated Enterprises (India) Limited II, Floor, Kences Towers, I, Ramakrishna Street, North Usman Road, T.Nagar, Chennai 600 017 Tel: +91 (44) 2814 0801 - 803, Fax: +91 (44) 2814 2479 Email: mfinfo@integratedindia.in Investor Grievance Email: sureshbabu@integratedindia.in Website: http://www.integratedindia.in Contact Person: Mr. SriRam S SEBI Registration Number: INR00000544