

InCred Gold MLD Idea

Oct 2025

InCred Gold MLD Idea – Key Product Specs

- Principal Protected at Maturity.
- Coupon payment linked to the performance of the underlying MCX Gold Index
- Participation Rate of 570% or 5.7x times MCX Gold Index return from 0% to 10% of Gold upside.
- Maximum Coupon of 57% if Gold Performance is 10% or above

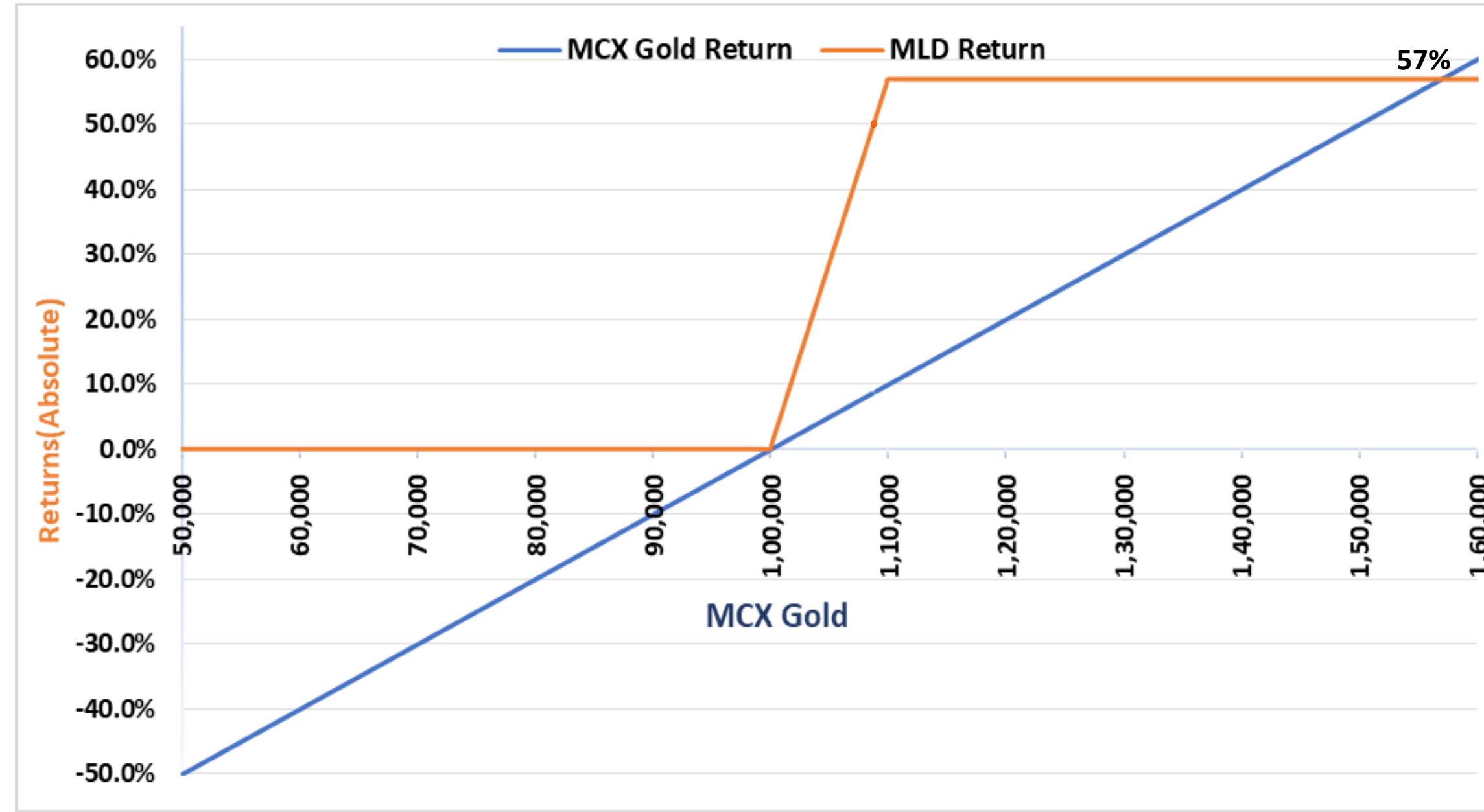
Principal Protection	Principal Protected		
Face Value	Rs. 1,00,000/- each		
Underlying / Reference Index	Near Month Future of Gold on the MCX		
Tenor	~36/42 Months		
Redemption Value	Face Value*(1+Coupon)		
Initial Level	Avg. of official closing level of Near Month Future of Gold on the MCX as on the Trade Date & Fixing Dates of the next five months.		
Final Level	Avg. of official closing level of Near Month Future of Gold on the MCX as on the Fixing Dates of the 31st to 36th month.		
Gold Performance (GP)	Final Level/Initial Level - 1		
Participation Rate (PR)	570% (From 0% to 10% Gold Performance)		
*Maximum Coupon	57%		
Maximum IRR	13.76%		
Coupon	Scenario	Coupon	
	GP ≥ 10%	57%	
	0% < GP < 10%	570%*GP	
	GP ≤ 0%	0%	
Security	Pari Passu First Charge over bonds/investments held by the company with minimum asset cover of 1x times		

Return Scenarios

MCX Gold Level	Gold Perf.	MLD Return	MLD IRR
1,20,000	20%	57.00%	13.76%
1,10,000	10%	57.00%	13.76%
1,09,000	9%	51.30%	12.56%
1,08,000	8%	45.60%	11.34%
1,07,000	7%	39.90%	10.07%
1,06,000	6%	34.20%	8.77%
1,05,000	5%	28.50%	7.43%
1,04,000	4%	22.80%	6.05%
1,03,000	3%	17.10%	4.62%
1,02,000	2%	11.40%	3.13%
1,01,000	1%	5.70%	1.60%
1,00,000	0%	0.00%	0.00%
75,000	-25%	0.00%	0.00%
50,000	-50%	0.00%	0.00%

Note: This scenario analysis is an illustrative representation of the returns on the MLD under different market conditions. Assumed Initial Gold Level is 100000

Payoff Graph



Note: This scenario analysis is an illustrative representation of the returns on the MLD under different market conditions. Assumed Initial Gold Level is 100000

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