



MCSL/SEC/26-27/180
August 18, 2026

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001, Maharashtra

Scrip Code (Equity) - 511766

**Scrip Code (Debenture and CP) - 975282,
975513, 975662, 976146, 976183, 976213,
976233, 976363, 976458, 976806, 976898,
976933, 976965, 729732, 729733 and
730251**

National Stock Exchange of India Limited

Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051, Maharashtra

Trading Symbol - MUTHOOTCAP

Dear Sir / Ma'am,

Sub: Issuance of Securities

Pursuant to the applicable Regulations of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the Debenture Issue and Allotment Committee of the Board of Directors of Muthoot Capital Services Limited ("the Company"), at its Meeting held on **Tuesday, August 18, 2026**, approved issue and allotment of Senior, Secured, Rated, Listed, Redeemable, Taxable, Transferrable, Non-Convertible Debentures up to Rupees One Hundred Crores, on Private Placement basis, within the limits as approved by the Board.

The relevant details of the issuance as required under SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, are given as **Annexure I**. Further, it may be noted that the Meeting commenced at 10:00 a.m. and concluded at 11:00 a.m.

This is for your kind information and record.

Thanking You,

Yours Faithfully,

For Muthoot Capital Services Limited

Deepa G

Company Secretary and Compliance Officer
(Membership No.: A68790)

Annexure I

Particulars	Details
Type of Securities proposed to be issued	Senior, Secured, Rated, Listed, Redeemable, Taxable, Transferrable, Non-Convertible Debentures (“NCDs”)
Type of Issuance	Private Placement
Total Number of Securities proposed to be issued or the total amount for which the Securities will be issued (approximately)	1,00,000 NCDs of Face Value of ₹ 10,000 each, aggregating up to ₹ 100 Crores (Rupees One Hundred Crores only)
Size of Issue	The proposed issue will be up to ₹ 100 Crores (Rupees One Hundred Crores only), within the limits as approved by the Board.
Whether proposed to be listed? If yes, name of the stock exchange	Yes, BSE Limited
Tenure of the Instrument	36 months
Deemed Date of Allotment	August 24, 2026
Deemed Date of Maturity	August 24, 2029
Coupon / interest offered and Schedule of payment of coupon / interest and principal	Coupon Rate: 9.25% per annum Coupon Frequency: Monthly Principal Payment Frequency: Bullet
Charge / security, if any, created over the assets	Pari Passu with existing secured creditors on standard loan receivables and current assets (both present and future) of the Issuer, in favour of the Debenture Trustee, to be held on pari passu basis among the present and/or future NCD holders holding, as may be applicable, with a minimum asset coverage ratio of 1.1 times of the value of the outstanding amounts of the Debentures and it shall be maintained at all times until the redemption of the Debentures.
Special right / interest / privileges attached to the instrument and changes thereof	Step up in coupon of up to 25 basis points for each notch downgrade in the debentures from the current rating i.e ‘AA-’ during the tenor of the debentures. However, in case rating is upgraded after any rating downgrade, the coupon shall be decreased by 25 basis points for each notch upgrade in the rating of the debenture by such rating agency up to the existing rating i.e. restored to ‘AA’. It is hereby clarified that, in no circumstance, the



Particulars	Details
	coupon rate shall go below the initial Coupon Rate.
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Default interest rate of 2% p.a. over and above the Coupon Rate per annum, for the defaulting period, if the Issuer fails to make interest or principal payments on respective due dates.
Details of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and / or the assets along with its comments thereon, if any	Not Applicable
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	As per the terms as may be mutually agreed between the parties.