

Date: 11/09/2025

To,  
Listing & Compliance Department,  
National Stock Exchange of India Limited  
Exchange Plaza, Plot No. C/1, G Block,  
Bandra - Kurla Complex,  
Bandra, Mumbai- 400051.

**Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**  
**Ref: Stock Symbol: MOS**

Dear Sir/Madam,

Pursuant to Regulation 30, read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed a Press Release dated September 11, 2025, regarding the MOU signed between JC Ventures Private Limited (Subsidiary of MOS Utility Limited) and My Mudra Fincorp Limited. This collaboration shall accelerate financial inclusion and revolutionize financial services accessibility across India, empowering communities and bridging financial gaps through innovative solutions and expansive reach.

You are requested to kindly take the information on your record.

Thanking You,

**For MOS Utility Limited**

**Mansi Bhatt**  
**Company Secretary & Compliance Officer**  
**Membership No. A70589**  
**Encl: A/a**

**MOS Utility Limited**

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12th floor First Avenue, Goregaon - Mulund Link Rd, Malad West, Mumbai, Maharashtra 400064

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CIN NO: L66190MH2009PLC194380



**MOS Utility Limited through its subsidiary JC Ventures Private Limited, partners with  
Mudra Fincorp Limited to redefine financial services.**

Mumbai, 11<sup>th</sup> September 2025 – MOS Utility Limited (hereinafter referred to as "MOS"), through its subsidiary JC Ventures Private Limited, having its registered office at 7<sup>th</sup> Floor, 714-716, Princess Business Skypark, PU-3 Commercial Scheme No.54, A.B. Road, Indore – 452010 (MP), India is pleased to announce the signing of a Memorandum of Understanding (MOU) with My Mudra Fincorp Limited, a leading financial service provider specializing in unsecured business loans, insurance, and mortgage consultancy across India.. My Mudra Fincorp Limited, a Company registered under the Companies Act, 1956 having its Corporate Office at 17A/45, 2nd Floor, Ajmal Khan Road, New Delhi 110005 (hereinafter referred to as 'MY MUDRA LIMITED", which expression shall, unless repugnant to the context hereof, mean and include its successes in interest, representatives and permitted assigns).

MOS Utility Limited through its subsidiary JC Venture Private Limited is proud to announce collaboration with My Mudra Fincorp Limited. This MOU aims to financial services across India. JC Venture is leveraging its Extensive Distribution CSP & BC Network and its advance technology platform to delivered seamless secure and accessible financial services. With this strategic initiative, MOS Utility Limited, through its subsidiary JC Ventures, is set to revolutionize financial services accessibility by delivering vital Financial Services Solutions to the most remote communities in India. Leveraging JC Ventures extensive CSP network across the country, this breakthrough effort eliminates geographical barriers and ensures equitable access to financial opportunities for all.

JC Ventures is dedicated to driving financial inclusion across India by providing essential banking services through its expansive Customer Service Point (CSP) and Business Correspondent (BC) network, reaching every corner of the country.

MOS has rich and varied experience with reputed Giant corporations in India, MOS is conglomerate of various businesses web & App based banking /travel/utility services etc. JC Ventures, a subsidiary of MOS, is a leading financial services provider with a strong PAN-India CSP/BC network. With operations spanning over 25 states, JC Ventures is poised to revolutionize

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digital financial services by driving deeper penetration across both rural and urban markets. Through its expansive reach, the company is committed to ensuring equitable access to financial opportunities for all.

**Impact of the Collaboration:**

This partnership is expected to revolutionize financial services in India. My Mudra Fincorp Limited, a leading giant in financial services, will collaborate and expand financial services through its diversified products such as Loans, insurance & investment products through JC Ventures.

- 1. Revolutionizing Financial Services** – The partnership aims to transform the financial services landscape in India.
- 2. Expanded Product Portfolio** – My Mudra Fincorp Limited will offer loans, insurance, and investment products through JC Ventures (a subsidiary of MOS Utility Limited).
- 3. Leveraging Strong Network** – JC ventures CSP/BC network across India will enhance product reach and accessibility.
- 4. Customer-Centric Approach** – The collaboration will provide seamless, secure, and convenient financial solutions to individuals and businesses.
- 5. Driving Financial Inclusion** – Together, the companies will work toward empowering communities and bridging the financial gap across India.

**Message from Leader:**

**Chirag Shah, Founder, Chairman and Director of MOS Utility Limited, remarked:**

“This partnership is a key step in advancing financial inclusion across India. Together with My Mudra Fincorp Limited through JC Ventures, we aim to deliver accessible, secure, and diverse financial solutions—empowering communities, bridging gaps, and driving India’s digital growth.”

**Ravi Ruparelia, Managing Director of MOS Utility Limited, stated:**

“We are delighted to partner with MOS Utility Limited through JC Ventures. This collaboration will help us extend our loans, insurance, and investment products across India, leveraging MOS’s strong network to make quality financial services accessible even in the most remote areas.”

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**Jignesh Jutthani, CEO of MOS Utility Limited, added:**

“This partnership with My Mudra Fincorp Limited enables us to expand our services through JC Ventures, ensuring accessible, secure, and innovative financial solutions for communities across India, especially in underserved regions.”

**Operational Framework:**

JC ventures will provide financial services to the citizens of India under the specifications of work, conduct, requirement, standards, and operating procedures mentioned in the Agreement. The Agreement will be valid for a period of 3 years from the signing of the Agreement and may be extended on terms and conditions mutually agreed by both parties. The new business agreement is also expected to have a positive impact on the revenue and profitability of MOS Utility Limited.

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**For media inquiries, please contact:**

**Name:** Mr. Satyendra Giri

**Designation:** Chief Operating Officer

**Email ID:** [satyendra@mos-world.com](mailto:satyendra@mos-world.com)

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