MCSL/SEC/26-27/184
August 24, 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: <u>Allotment of Non-Convertible Debentures on Private Placement basis</u>

Pursuant to Regulation 30 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the Debenture Issue and Allotment Committee has today, i.e., on August 24, 2026, approved the allotment of 1,00,000 (One Lakh) Senior, Secured, Rated, Listed, Redeemable, Taxable, Transferrable, Non-Convertible Debentures each having a face value of ₹ 10,000/- (Rupees Ten Thousand only) aggregating to up to ₹ 100 Crores (Rupees One Hundred Crores only), on private placement basis, in accordance with the terms and conditions as mentioned in the transaction documents executed in connection with the issuance. The NCDs have a coupon rate of 9.25 % p.a., payable monthly, and are proposed to be listed on BSE Limited.

The relevant details of the allotment are given in **Annexure I.** Further, it may be noted that the Meeting commenced at 10:00 a.m. and concluded at 10:45 a.m.

This is for your kind information and records.

Thanking you,

Yours faithfully,
For **Muthoot Capital Services Limited**

DEEPA GOPALAKRISHNAN Digitally signed by DEEPA GOPALAKRISHNAN
Date: 2026.08.24 10:45:19 +05'30'

Deepa G
Company Secretary & Compliance Officer
Membership No.: A68790

Annexure A

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 coupon rate shall go below the initial Coupon Rate.

Particulars	Details
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.