

To

**Mr. Mathews Markose**

**Chief Executive Officer**

**Muthoot Capital Services Ltd**

3rd Floor, Muthoot Towers, MG Road, Kochi – 682 035

**Subject: Resignation from the position of Chief Risk Officer of the Company**

Dear Sir,

I hereby tender my resignation from the position of **Chief Risk Officer** of Muthoot Capital Services Limited due to personal reasons.

I request that my resignation be accepted and that I be relieved from my duties and responsibilities as **Chief Risk Officer** with effect from the **closing hours of October 14, 2026**.

I would like to express my sincere gratitude to the Management and the Board of Directors for the support, guidance and opportunities extended to me during my tenure with the Company.

I shall extend all necessary cooperation to ensure a smooth transition and handover of my responsibilities prior to my relieving date.

I wish the Company and the entire team continued success and growth in the future.

Yours faithfully,



**Umadevi Pazhoor Unnikrishnan**

**Date:** 17.07.2026