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November 20, 2025

National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex
Bandra (E), Mumbai - 400 051
Symbol: MUTHOOTFIN

Department of Corporate Services
BSE Limited,
P. J. Tower, Dalal Street,
Mumbai - 400 001
Scrip Code: 533398

NSE IFSC Limited (NSE IX)
Unit 1201, Brigade, International Financial
Center, 12th Floor, Building No. 14-A, GIFT
SEZ Gandhinagar,
Gujarat 382 355

Dear Sir/Madam,

Sub: Newspaper Advertisement of Special Window for Re-lodgement of Transfer Requests of Physical Shares

We enclose herewith, the copy of the Newspaper Advertisements published on November 20, 2025, in Business Standard (All India edition) and Metro Vartha (Kochi Edition) pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025 regarding opening of special window for shareholders who are holding physical shares for re-lodgement of transfer requests of physical shares.

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

QUICKLY.

CAG to set up financial audit centre in Hyderabad

New Delhi: The Comptroller and Auditor General of India on Wednesday announced the setting up of a centre of excellence for financial audit in Hyderabad. “This national hub is envisioned to be at the forefront of innovation, research and professional development in financial auditing,” AM Bajaj, Deputy CAG, told reporters. It will serve as an incubator for global best practices, foster advanced skills and drive the standardisation of high-quality financial audit methodologies across the department. OUR BUREAU

India-Israel FTA review likely during Goyal’s visit

New Delhi: The progress on the proposed India-Israel free trade agreement (FTA) is expected to be reviewed during Commerce and Industry Minister Piyush Goyal’s three-day visit to Tel Aviv this week, an official statement said on Wednesday. The Minister is leading a 60-member business delegation to Israel, where he will hold discussions with leaders and businesses on ways to boost bilateral trade. »11

Competition Bill: MCA moves to fix thresholds for large digital cos

RE-LOOKING LIMITS. ‘Request for proposal’ floated for market study on qualitative and quantitative thresholds

Shishir Sinha
New Delhi

The Ministry of Corporate Affairs (MCA) has renewed efforts to finalise the threshold of systemically-significant digital enterprises (SSDE) for redrafting the Digital Competition Bill (DCB).

Last year, following strong opposition from various stakeholders including big tech companies, the draft Bill was withdrawn.

It was decided that “an evidence-based foundation through market studies is required to consider all relevant aspects for ex-ante regulation, considering that it is in nascent stage of implementation”.

KEY OBJECTIVES

Accordingly, the Ministry floated a ‘request for proposal’ (RFP) to undertake a market study on the ‘qualitative and quantitative thresholds for big tech com-

panies and core digital services’. According to the RFP, the study will have four key objectives.

First, to review and evaluate the proposed qualitative and quantitative thresholds outlined in the draft Digital Competition Bill.

Second, to review the list of proposed core digital services included in Schedule I of the draft DCB.

Third, to evaluate the implications of the draft DCB for the services and their stakeholders, including the potential impact on competition and market entry.

Fourth, to assess the potential impact of the proposed ex-ante framework on smaller players, including start-ups and micro, small and medium enterprises (MSMEs).

Earlier, the draft Bill had proposed that an entity engaged in “core digital services” shall be deemed as an SSDE if its turnover in India is at least ₹4,000 crore, or global turnover is at least \$30 billion, or gross merchandise



STAKEHOLDER VIEW. The study will gather data from major tech firms, platforms, think tanks, start-ups, MSMEs and experts

value in India is at least ₹16,000 crore, or global market capitalisation or fair market value is \$75 billion; and if its core digital service had at least 1 crore end-users or at least 10,000 business users in India in each of the preceding three financial years.

Now, the study will gather data/ facts from major technology firms/ e-commerce platforms, think tanks, domestic and foreign digital enterprises providing digital services in India, start-ups

and MSMEs, civil society organisations, experts in competition law and policy and from industry associations. “The sample of stakeholders will be constructed including at least 30 big technology firms/ 30 start-ups/ research-ers/ domestic firms/ MSMEs and 5 firms supplying core digital services,” the RFP document said.

OTHER PROPOSALS

Earlier, the draft Bill was mooted to bring in a separate

Digital Competition Act and an ex-ante framework to enable the Competition Commission of India (CCI) to selectively regulate large digital enterprises.

Post the submission of the draft, the Ministry had initiated e-consultation between March and May 2024.

There were responses from more than 100 stakeholders, ranging from legal professionals to industry associations, civil society organisations, and domestic and foreign digital enterprises providing digital services in India.

The important suggestions included ex-ante regulation under the DCB; reconsideration of quantitative thresholds, which suffer from both over-inclusivity and under-inclusivity; reconsideration of key obligations related to data usage; and reconsideration of services included in core digital services list under the schedule of the draft.

Govt to release ₹1,100 cr arrears to exporters

Amiti Sen
New Delhi

In what could spell some relief for exporters struggling with US tariffs and a slow-down in global demand, the government is set to release over ₹1,100 crore outstanding payments for the interest equalisation schemes (IES) and market access initiative (MAI) pending for over a year in some cases.

“The clearance of the pending payments has been approved as part of the export promotion mission (EPM) package. Once the funds are allocated under revised estimates for budget FY26, the exporters’ dues can be cleared,” a source tracking the matter told *businessline*.

The popular IES, under which the government subsidised interest on pre- and post-shipment export credit for eligible exporters, was allowed to lapse on December 31, 2024. Not only did the government not continue the scheme despite strong protests from exporters, who argued that high costs of funds were hurting their competitiveness, past dues were also kept pending.

“The Commerce Department did not have enough funds to clear exporters’ dues under the IES which adds up to around ₹800-850 crore. But now that the Cabinet has cleared the EPM, the payments are accounted for. The allocation will be made as part of the revised estimates for the budget for the ongoing fiscal. Exporters will hopefully get the payments soon,” the source said.

Similarly, payments are also pending under the MAI for exporters, totalling about ₹300 crore, the source pointed out.

MAI SCHEME

Under the MAI scheme, financial assistance is given to Indian exporters to help them develop new markets and increase their share in existing ones, by giving funds for activities such as participating in exhibitions,



BENEFICIARIES

Pending payments for interest equalisation scheme and market access initiative have received government approval as part of the export promotion mission, said an official

trade fairs and conducting market studies.

“Under the MAI scheme, funds were sanctioned by the government till the end of FY25. Payments are due not only for FY25 but in some cases also for the previous fiscal,” a Delhi-based exporter pointed out.

While announcing the ₹25,000 crore EPM cleared by the Cabinet earlier this month, the government clarified that both the IES and the MAI would be subsumed in it. The EPM is for a period of six years, from FY26 to FY31.

“We do not know yet if exporters will get any interest subvention for the last quarter of FY25 as the scheme was suspended on December 31. Whatever new scheme would be there, is likely to be applicable from April 1, 2025,” the source said.

The IES was first implemented in April 2015 for five years. It covered non-MSME exporters of about 410 identified products and all exporters from the MSME sector.

The scheme was subsequently extended for limited periods of time and the last extension, which only covered MSME exporters, lapsed on December 31, 2024.

PM releases ₹18,000 cr to 9 cr farmers under 21st instalment of PM-KISAN

Our Bureau
Chennai

Prime Minister Narendra Modi on Wednesday released the 21st instalment under the PM-KISAN scheme, amounting to over ₹18,000 crore to support 9 crore farmers across the country. Lakhs of farmers in Tamil Nadu have received funds in their accounts, he said during the release at the South India Natural Farming Summit in Coimbatore.

The Prime Minister said that under PM-KISAN, ₹4 lakh crore had been directly transferred to the bank accounts of small farmers to meet various agricultural needs.

He said that in the last 11 years, the agricultural sector had undergone significant changes. Agricultural exports had nearly doubled, and the government had opened every possible avenue to support farmers in modernising agriculture, he said.

KISAN CARD SCHEME

For instance, through the Kisan Credit Card (KCC) scheme alone, farmers had received assistance exceeding ₹10 lakh crore this year. Since the extension of KCC benefits to the livestock and fisheries sectors seven years



GREEN FIELD. Prime Minister Narendra Modi with Tamil Nadu Governor RN Ravi (left) and others during the inauguration of the South India Natural Farming Summit-2025 in Coimbatore »11

ago, they too had benefited extensively, he said.

He added that the reduction in GST on bio-fertilizers had further benefited farmers.

The Prime Minister stated that in the coming years, he envisioned major transformations in Indian agriculture. India is on the path to becoming a global hub for natural farming.

The country’s biodiversity is evolving, and the youth now view agriculture as a modern, scalable opportunity. This shift will greatly strengthen the rural economy, he added.

NATURAL FARMING

Emphasising that the expansion of natural farming is the need of 21st-century agriculture, the Prime Minister observed that rising demand had led to a sharp increase in the use of chemicals across farms and various agriculture-related sectors.

Excessive use of chemical fertilizers and pesticides is reducing soil fertility, affecting soil moisture and increasing the cost of farming year after year.

He stressed that the solution lay in crop diversification and natural farming. Building a futuristic agricul-

tural ecosystem for a developed India requires collective effort, he stated, urging farmers to practise “one acre, one season” of natural farming and proceed ahead based on the results.

‘LIVING LABORATORIES’

He appealed to scientists and research institutions to include natural farming as a core part of the agricultural curriculum, encouraging them to treat farmers’ fields as living laboratories.

“Our goal must be to make natural farming a fully science-backed movement,” he said

Oil India teams up with Total for deep water hunt

Press Trust of India
New Delhi

Oil India Ltd has roped in French energy giant TotalEnergies to provide technical assistance in finding oil and natural gas reserves in deep and ultra-deepwater areas. “OIL and TotalEnergies inked a technology service agreement to strengthen strategic collaboration for exploration activities in deep and ultra-deepwater offshore frontiers of Indian sedimentary basins, including the stratigraphic wells as mandated by the government,” OIL said in a statement on Wednesday.

The agreement puts in place a framework to leverage ‘TotalEnergies’ expertise in deep and ultra-deepwater exploration value chain across OIL’s current and future offshore portfolio.

It includes the ongoing appraisal programme of gas find in the shallow offshore blocks in the Andaman basin as well as exploration in OIL’s ultra-deepwater blocks in the Mahanadi and Krishna-Godavari Basins.

Busting fraud calls: TRAI sets deadline for banks to adopt ‘1600’ series

Our Bureau
New Delhi

The Telecom Regulatory Authority of India (TRAI) on Wednesday issued a direction specifying the last dates for the adoption of the ‘1600’ numbering series by entities regulated by the Reserve Bank of India, the Securities and Exchange Board of India and the Pension Fund Regulatory and Development Authority (PFRDA).

It said RBI-regulated entities such as commercial banks (including public sector banks, private sector banks and foreign banks) should onboard the ‘1600’ numbering series by January 1, 2026, while SEBI-regulated entities, including all mutual funds and asset management companies (AMCs), should adopt it by February 15, 2026.

ENHANCING TRUST

“The direction has been issued with the objective of enhancing consumer trust, curbing spam and preventing fraudulent activities perpetrated through voice

ROLLOUT SCHEDULE

- Commercial banks must complete the adoption of the ‘1600’ numbering series by January 1
- Mutual funds and asset management companies should onboard by February 15



calls,” it said. The ‘1600’ numbering series has been assigned by the Department of Telecommunications (DoT) in response to TRAI’s initiative for entities in the banking, financial services and insurance (BFSI) sector and government organisations to distinguish their service and transactional calls from other commercial communications.

“The series will enable citizens to reliably identify legitimate calls originating from regulated financial institutions,” the sector regulator said.

After the assignment of the series and allocation of numbering resources to the telecom service providers (TSPs), TRAI has regularly

engaged with TSPs and the BFSI sector regulators for the adoption of the 1600 series by BFSI entities.

Consequent to these efforts, about 485 entities have already adopted the ‘1600’ series, subscribing to over 2,800 numbers, it said.

“Based on TRAI’s interactions with stakeholders, it was considered that time is now ripe to mandate time-bound completion of the exercise so that entities continuing to use standard 10-digit numbers for service and transactional calls, also shift to ‘1600’ series numbers to reduce the risk of fraudulent or misleading calls being made in the guise of trusted financial institutions,” it added.

TMB
Tamilnad Mercantile Bank Ltd
Be a step ahead in life

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CIN: L66110TN1921PLC001908
Regd. office: 67, V. E. Road, Thoothukudi – 628 002
Phone: 0461-2321932 (E), 2321929 (E)
Website: www.tmb.bank.in | e-mail: shareholders@tmbank.in

IMPORTANT NOTICE TO SHAREHOLDERS
Special Window for Re-lodgement of Transfer Requests of Physical Shares
Pursuant to SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/CIR/2025/97 dated July 2, 2025, shareholders are hereby informed that a **Special Window** has been opened for a period of **six (6) months**, from **July 7, 2025 to January 6, 2026**, for the re-lodgement of transfer requests for physical share certificates. This facility is applicable to transfer deeds lodged prior to April 1, 2019 which were rejected, returned, or not attended due to deficiencies in documents, process, or otherwise. Shareholders may now avail this opportunity by submitting the requisite documents to the Bank’s Registrar and Share Transfer Agent at the address mentioned below:
MUFG Intime India Private Limited
(formerly Link Intime India Private Limited)
Surya 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore – 641 028
Phone: 0422- 2314792, 2539835, 2539836
email: investor.helpdesk@in.mpms.mufg.com
For Tamilnad Mercantile Bank Limited
Sd/-
Swapnil Ashok Yelgaonkar
Company Secretary
(Membership No: ACS 21877)
Place: Thoothukudi
Date: 19th November, 2025

**SPECIAL WINDOW FOR RE-LODGE-
MENT OF TRANSFER REQUESTS
OF PHYSICAL SHARES**

Pursuant to the SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/CIR/2025/97, dated July 02, 2025, the Company is pleased to offer a one-time special window for physical shareholders to submit re-lodgement requests for the transfer of shares.
This Special window is open from July 07, 2025 to January 06, 2026 and is applicable to cases where original share transfer requests were lodged prior to April 01, 2019 and rejected/returned/not attended due to deficiency in the documents/process/or otherwise.
Eligible shareholders may submit their transfer requests along with the requisite documents to the Company’s Registrar and Share Transfer Agent (RTA) at MUFG Intime India Private Limited, Surya 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore, Tamil Nadu – 641025 (Tel: (91 422) – 2314792, 2315792).

UPDATE KYC AND CONVERT PHYSICAL SHARES INTO DEMAT MODE
The shareholders who are holding shares in physical form are requested to update their KYC to credit unclaimed dividends to their bank account through electronic mode and also requested to convert their physical Share Certificates in to dematerialized form (electronic form). The shareholders are also requested to claim their unclaimed dividend amounts, otherwise the same will be transferred to Investor Education and Protection Fund (IEPF) after expiry of seven years along with the Shares there on.
For Muthoot Finance Limited
Sd/-
Rajesh A
Company Secretary

Muthoot Finance Limited
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A Muthoot M George Enterprise

