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August 21, 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 regarding intimation of 100 Days Campaign – “Saksham Niveshak”

Pursuant to Regulation 30 of the SEBI Listing Regulations, we enclose herewith, the copy of the Newspaper Advertisements published on August 21, 2025, in Businessline (All India edition) and Metro Vartha (Kochi Edition) regarding intimation of 100 days campaign named "Saksham Niveshak" by Investor Education and Protection Fund Authority, Ministry of Corporate Affairs.

The above information is also available on the website of the Company at www.muthootfinance.com

For Muthoot Finance Limited

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

QUICKLY.

IOC, BPCL resume buying Russian oil for Sept



New Delhi: Indian Oil and Bharat Petroleum have bought Russian oil for September and October delivery, resuming purchases after discounts widened, two company officials said. They had halted purchases in July due to narrower discounts and after India was criticised by US for its purchases of Russian oil. REUTERS

India, Saudi Arabia to deepen maritime relations

New Delhi: India and Saudi Arabia have agreed to deepen bilateral maritime relations, an official statement said on Wednesday. Both countries have formed a Joint Working Group (JWG) on maritime cooperation in the shipping and logistics sectors, the statement said. This decision was taken during a virtual meeting between Shipping Minister Sarbananda Sonowal and Saudi Arabia's Minister of Transport and Logistic Services Saleh bin Nasser Al-Jasser. PTI

Will welcome Indian products if they can't enter US, says Russian diplomat

TRADE ASSURANCE. Moscow will continue oil supplies to India through special mechanism: Babushkin

Amiti Sen
New Delhi

Russia will welcome Indian exports if products face difficulties entering the US market, Roman Babushkin, Chargé d'Affaires of the Russian Embassy in India, said. Russian oil supplies to India are to continue despite the threat of sanctions, he added.

"If Indian goods face difficulty in entering the US market, Russia will welcome Indian imports to the most extent possible. Don't worry about that," Babushkin said at a media briefing on Wednesday.

Although bilateral trade between India and Russia rose to \$68.7 billion in FY25, the surge was driven mainly by increased purchases of oil from Russia. India's exports to Russia in FY25 stood at \$4.88 billion and the trade deficit was a staggering \$59 billion. India has thus been urging Russia to import more from the country and Babushkin's assurance on

"If Indian goods face difficulty in entering the US market, Russia will welcome Indian imports to the most extent possible."

ROMAN BABUSHKIN,
Chargé d'Affaires of the Russian Embassy in India



that front is a welcome move for the Indian industry.

He also said that the US sanctions on India were "unjustified and unilateral" reflecting a lack of trust and disrespect for national sovereignty. "Friends do not behave like this," he said.

TIMELY VISIT OF EAM
On Foreign Minister S Jaishankar's ongoing Moscow visit, the Chargé d'Affaires said it was very "timely".

"IRIGC (India-Russia Inter-Governmental Commission) is the main mechanism of the Russian-Indian

practical co-operation. And to prepare the contacts of our leaders, which, as you may be aware, there is some information that by the end of the year, leaders will be meeting here in Delhi. No dates have been announced as yet," Babushkin said, referring to a possible meeting between Russian President Vladimir Putin and Prime Minister Narendra Modi later this year.

NO HALT TO OIL IMPORT
Responding to questions on whether India will stop buying oil from Russia, Babushkin said that he did

not expect that to happen. India's oil imports from Russia are likely to stay at the same level, he said.

"Russia is the largest producer of oil and India the largest consumer. Any kind of unilateral action leads to disruptions in supply chain, imbalance in pricing policies and destabilisation of global markets, endangering the energy security of developing countries. Hypothetically, if India refuses Russian oil, it will not lead to equal co-operation with the West in general because it is not in the West's nature, which was clearly demonstrated in recent years. They behave like neo-colonial powers that think of their own benefit. This pressure is unjustified and unilateral," he said.

Moscow has a special mechanism to continue exporting oil to India, the Russian diplomat added. "There will be a 5 per cent discount, subject to negotiations, on India's Russian crude purchases," Russian Deputy Trade Representative to India, Evgeniy Griva, said.

Griva added, "As for discounts, it's a commercial secret. I think, because it's usually just a dialogue between businessmen and approximately usually 5 per cent. It's fluctuating, but usually it's plus-minus 5 per cent."

BILATERAL TRADE

Russia has been dealing with sanctions over the past years, despite which bilateral trade with India has grown several times, Babushkin said.

"We have seen this problem of sanctions for many years now, but our trade is growing. In recent years, our trade has grown by seven times," he added.

Even if there are some challenges, the two countries are committed to removing them. "We are able to sit together and remove the problem and minimise the impact. We are capable of finding any solution for mutual satisfaction. The deepening of our partnership will help us grow together," he said.

India, Russia-led trade bloc sign framework for FTA negotiations

Our Bureau
New Delhi

India and the five-member Eurasian Economic Union (EAEU) — comprising Russia, Armenia, Belarus, Kazakhstan, Kyrgyz Republic — signed the terms of reference to launch negotiations on a free trade agreement (FTA) in Moscow on Wednesday, per an official statement.

"With a combined GDP of \$6.5 trillion, the proposed FTA is expected to expand market access for Indian exporters, support diversification into new sectors and geographies, enhance competitiveness against non-market economies, and deliver significant benefits to MSMEs," a statement issued by the Commerce Department noted.

The ToR provides the framework for negotiations and is expected to unlock untapped trade potential, increase investments and establish a stronger, durable India-EAEU economic, the statement added. It was

signed by Commerce Additional Secretary Ajay Bhadoo and Deputy Director, Trade Policy Department, Eurasian Economic Commission (EEC), Mikhail Cherekaev.

India's trade with the region is growing, although it is mostly due to increased imports of oil from Russia. There is a huge scope for growth in Indian exports to the bloc, including to Russia, which India hopes to explore through the FTA.

During his visit, Bhadoo also called on Minister in charge of Trade, EEC, Andrei Slepnev. "The heads of negotiation groups apprised the Minister about the milestone achieved with the signing of the ToR and discussed next steps to formally launch the negotiation process, including organisational aspects of the future trade deal," the statement pointed out.

Discussions on the proposed FTA between India and the EAEU had taken place in early 2020 but had to be stalled because of the Covid-19 pandemic.

Core sector growth slows to 2% in July

Press Trust of India
New Delhi

Eight infrastructure sectors' growth fell to a two-month low of 2 per cent in July due to a dip in the production of coal, crude oil, natural gas and refinery products.

According to official data released on Wednesday, the output of these sectors had risen by 6.3 per cent in July last year. The production growth was 2.2 per cent in the previous month of June.

The growth was dragged by five key sectors of coal, crude oil, natural gas, and refinery products, which recorded a decline in output in July. The production growth of fertilizer and electricity moderated to 2 per cent and 0.5 per cent in July from 5.3 per cent and 7.9 per cent in July 2024, respectively.

However, steel and cement output jumped by 12.8 per cent and 11.7 per cent, respectively, during the month under review.

In April-July of this fiscal year, the eight infrastructure sectors expanded by 1.6 per cent, compared to 6.3 per cent during the same period last year.

Government to launch 13th round of commercial coal mines auction today

Press Trust of India
New Delhi

The government will launch the 13th round of commercial mines auction on Thursday.

The development assumes significance as the government seeks to ramp up coal production and ensure a sufficient supply of the dry fuel to meet the growing energy demand of the country.

"The Ministry of Coal is set to launch the 13th round of commercial coal mine auctions on August 21, 2025, in New Delhi," the Coal Ministry said in a statement. The upcoming round will continue to offer mines with the most liberal terms, promoting ease of doing business and attracting investments from a diverse set of stakeholders.

The Union Minister of Coal and Mines G Kishan Reddy will be the Chief Guest of the launch event.

"This event will mark another significant step towards enhancing transparency, competition, and self-reliance in India's coal sector. The commercial coal mine auction process, which has witnessed robust participation from both established and new industry players in every round, aims to accelerate coal production and ensure adequate supply for the nation's growing energy demand," it said.

The upcoming round will offer a fresh set of coal mines for auction, covering both fully explored and partially explored blocks, attracting diverse participation from experi-



enced miners, new entrants, and technology-driven enterprises. The event will also showcase the potential benefits of underground and surface coal gasification.

The coal mine development and production agreements (CMDPPA) will be signed for 11 successfully allocated coal mines of the previous rounds of auction.

Launched in 2020, the commercial auction framework has transformed the coal sector by fostering transparency, driving competition, and increasing coal availability for domestic industries, thereby reducing dependence on imports.

Centre's proposal aims to facilitate GST 2.0: FM

Shishir Sinha
New Delhi

Finance Minister Nirmala Sitharaman on Wednesday said the Centre aims to usher in the next generation of GST reforms through a substantive proposal to this effect.

She was addressing the Group of Ministers (GoMs) constituted by the GST Council on Compensation Cess, Health & Life Insurance, and Rate Rationalisation.

"The Union Finance Minister emphasised that the proposal by the Central Government is with a vision to usher in the next generation of GST reforms in India's journey towards becoming Atmanirbhar Bharat," a social media post by the Finance Ministry said.

TWO-TIER RATE

The Centre has proposed a two-tier rate structure — 5 per cent and 18 per cent along with special rate of 40 per cent for sin goods such as tobacco and ultra luxury cars. At present there are four main rate slabs: 5, 12, 18 and 28 per cent. In addition to the main slabs, there are three special rates: 3 per cent on gold and silver, 1.5 per cent on cut and polished diamonds and 0.25 per cent on rough diamonds. Cess is also levied on some items under 28 per cent category such as automobiles, tobacco and aerated beverages.

Meanwhile, the post mentioned that the reforms, proposed by the Centre to the GoMs, are based on three key pillars — structural reforms, rate rationalisation and ease of living. Under the structural reforms, efforts would be to correct inverted duty structures (higher taxes on inputs and lower tax on output) to cut input tax credit accumulation and boost domestic value addition, resolve classification issues for simpler compliance and ensure stability & predictability in GST policy to strengthen industry confidence and long-term planning.

RATE RATIONALISATION

The rate rationalisation exercise aims at providing



Finance Minister Nirmala Sitharaman

greater relief to the common man, farmers, the middle class and MSMEs, while ensuring a simplified, transparent and growth-oriented tax regime. This would enhance affordability, boost consumption and make essential and aspirational goods more accessible to a wider population.

Under ease of living the reforms will ensure seamless, tech-driven and time-bound registration, introduce pre-filled returns to reduce errors and mismatches and enable faster, automated refunds, all aimed at simplifying compliance, supporting businesses and enhancing the overall ease of living and doing business.

The Central government remains committed to building a broad-based consensus with the States in the coming weeks to implement the next generation of GST reforms in the spirit of cooperative federalism, the report said.

INFLATION FORECAST

Meanwhile, a note by HDFC Bank said that the revision in GST rates likely to see a downside of 20 bps to its inflation forecast of 2.8 per cent for FY26.

The note estimated that the revenue foregone due to these GST changes could be close to ₹37,500 crore for the Centre alone or 0.1 per cent of GDP for half of the year, assuming that lower rates are effective October.

As direct tax collections likely to undershoot the budget target, there could be a fiscal slippage of ₹60,000 crore, which could be broadly manageable (through expenditure rationalisation if required).

Exports of major textile commodities rise 5.37% in July despite global uncertainties

Press Trust of India
New Delhi

Despite global uncertainties, exports of major textile commodities increased 5.37 per cent to \$3.10 billion in July compared to \$2.94 billion in the year-ago period, the government said on Wednesday.

Despite global uncertainties, India's textile exports continue to chart a positive growth trajectory, reaffirming the sector's role as a key driver of employment, exports, and economic growth, the Textile Ministry said.

STEADY GROWTH

India's textile and apparel sector has continued to demonstrate resilience in July, recording a steady growth trajectory.

As per quick estimates released by the Directorate General of Commercial Intelligence & Statistics (DGCI) for the period April-July 2025, cumulative textile exports rose 3.87 per cent to \$12.18 billion against \$11.73 billion a year ago.

The total exports of the six major textile commodity groups crossed \$3.1 billion in July 2025, showing resilience against mixed global trade conditions. Sustained demand in ready-made garments, jute, carpets, and handicrafts contributed significantly to the growth momentum.

READY-MADE GARMENTS

Ready-made garments (RMG) exports rose to \$1.34 billion in July 2025 from \$1.28 billion in July 2024 (4.75 per cent growth). Cumulative exports for April-July 2025 stood at \$5.53 billion compared to \$5.13 billion last year, recording 7.87 per cent growth.

The industry's performance highlights India's diversified product strength, spanning from cotton and MMF-based textiles to traditional handicrafts and eco-friendly jute.



Muthoot Finance Ltd

NOTICE TO INVESTORS

100 DAYS CAMPAIGN – "SAKSHAM NIVESHAK"

Pursuant to letter dated 16th July, 2025 issued by the Ministry of Corporate Affairs (MCA), Investor Education and Protection Fund Authority (IEPFA), has initiated a 100 Days Campaign - "Saksham Niveshak", starting from 28th July, 2025 to 6th November, 2025 to reach out to investors whose dividend(s), interest on non-convertible debentures, and/or maturity proceeds of non-convertible debentures which has remained Unpaid/Unclaimed and whose Know Your Customer (KYC) records or other details have not been updated.

In line with this initiative, the investors of Muthoot Finance Limited, who have unpaid/unclaimed dividend(s), unpaid/unclaimed interest on non-convertible debentures, and/or unpaid/unclaimed maturity proceeds of non-convertible debentures with the Company and/or investors whose KYC details have not been updated are requested to contact the Company's Registrar and Transfer Agent in the following address to claim the unpaid/unclaimed interest on non-convertible debentures, and/or unpaid/unclaimed maturity proceeds of non-convertible debentures:

Equity Shareholders	Non-Convertible Debenture Holders
MUFG Intime India Private Limited "Surya" 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore, 641028 Tel: +91 422 2314792, 2539835 / 836, 4958995 Email: coimbatore@in.mfpm.mufg.com	MUFG Intime India Private Limited C-101, 1st Floor, 247 Park, L B S Marg, Vikhroli West Mumbai 400 083, Maharashtra, India Tel: (+91 22) 4918 6200 Email: team.bonds@in.mfpm.mufg.com

Procedure for Updating the KYC:

- For shares held in physical form – Download the forms for KYC updation from <https://web.in.mfpm.mufg.com/KYC-downloads.html> and submit the duly filled and signed forms along with KYC documents to Company's Registrar and Transfer Agent (RTA).
- For shares held in dematerialised form – Update the KYC details with their respective Depository Participant (DP) and submit the self-attested copy of the updated Client Master List to Company's RTA.


Additionally, shareholders are encouraged to register and track their requests through the SWAYAM portal: <https://swayam.in.mfpm.mufg.com>.

The unclaimed/unpaid dividend(s) or maturity proceeds of NCD's will be credited to investors bank account only after the KYC details are updated. Details of shares due for transfer to IEPF Authority and unclaimed dividend(s) are available on the website of the Company at <https://www.muthootfinance.com/transfer-of-shares>. Shareholders may also reach out to Company at investors@muthootfinance.com or raise a service request at https://web.in.mfpm.mufg.com/helpdesk/Service_Request.html for any assistance in this regard.

For Muthoot Finance Limited
Sd/-
Rajesh.A
Company Secretary

Place: Kochi
Date : August 20, 2025

STOVE KRAFT LIMITED
Registered Office: #81, Harohalli Industrial Area, Kanakapura Taluk, Ramnagara District - 562112.
Corporate Office: No.39, 2nd Cross, CSI Compound, Mission Road, Bangalore - 560027
Ph: 080 28016222 | Email: sg@stovekraft.com
Website: www.stovekraft.com
CIN No.: L2901KA1999PLC025387



NOTICE

NOTICE is hereby given that the 26th Annual General Meeting ('AGM') of the members of the Company is scheduled to be held on Friday, September 26, 2025 at 11.00 A.M through VC/OAVM without physical presence of the members at a common venue, in compliance with the provisions of the Companies Act 2013 (the 'Act'), MCA circulars dated April 08, 2020, April 13, 2020, May 05, 2020, December 08, 2021, May 5, 2022, December 28, 2022, September 25, 2023 and September 19, 2024 (collectively referred to as "MCA Circulars") and SEBI circulars dated May 12, 2020, May 13, 2022, January 05, 2023, October 7, 2023 and October 03, 2024 to transact the business as set out in the Notice convening the 26th AGM.

In compliance with the said MCA circulars and SEBI circulars, electronic copies of the Annual Report for FY2024-25 comprising the Notice of the AGM, financial statements for the financial year ended 31 March 2025 along with Board's Report, Auditors Report and other documents required to be attached thereto will be sent shortly to members whose e-mail addresses are registered with the Depository Participants.

The Notice of the 26th AGM and Annual Report for FY2024-25 will also be made available on the Company's website at <https://www.stovekraft.com/investors/>, website of the Stock Exchanges i.e. BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the website of KFin Technologies Ltd (RTA) at <https://evoting.kfintech.com>.

The Company is providing remote e-voting facility ('remote e-voting') to all its members to cast their vote on all resolutions set out in the Notice of the AGM. Additionally, the Company is providing the facility of voting through e-voting system during the AGM ('e-voting'). Detailed procedure for joining the AGM and remote e-voting/e-voting is provided in the Notice of AGM. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.

Therefore, members who have not registered their e-mail addresses and mobile numbers may contact their respective Depository Participant for registering the same. Members may also get their email address and mobile number temporarily registered with the Company's Registrar and Share Transfer Agent viz, KFin Technologies Limited by following the procedure mentioned in the link <https://ris.kfintech.com/clientservices/mobilereg/mobileemailreg.aspx>. In case of queries, members are requested to write to einward.ris@kfintech.com or call at the toll-free number 18003094001.

Further, Final Dividend of Rs.3 per Equity Share of Rs 10/- each, recommended by the Board of Directors of the Company for FY2024-25, if declared at the 26th AGM, will be paid, after deduction of tax at source, through electronic mode to those members who have furnished their requisite bank details to their respective Depository Participants ('DPs'). Members who have not updated the same and wish to avail the facility for remittance of dividend through electronic mode are requested to provide the said details including IFSC (Indian Financial System Code) and MICR ('Magnetic Ink Character Recognition') Number, PAN, address etc., to the respective DPs on or before September 16, 2025 failing which dividend warrants / cheques / demand drafts will be sent to their registered address by post.

At the 25th AGM held on September 20, 2024, a dividend of Rs. 2.5 for FY2023-24 has been declared and paid to the shareholders. All the shareholders who have not claimed their dividend for FY2023-24 or have not updated their KYC or any issues related to unclaimed dividends may write to the Company's Registrar and Transfer Agent (RTA) i.e., KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad - 500 032, Contact No.: 040-6716 2222 / Toll Free No.: 18003094001 E-mail: Einward.ris@kfintech.com, Web: <https://www.kfintech.com/>. This would enable the shareholders to encash the dividend. In case their dividend remains unclaimed / unpaid for seven consecutive years then not only such unclaimed / unpaid dividend amount but also the underlying shares will be liable for transfer to Investor Education and Protection Fund constituted by Government of India in this regard.

By order of the Board
For Stove Kraft Limited

Shrinivas P Harapanahalli
(Company Secretary & Compliance Officer)
Membership no: A26590

Place: Bangalore
Date: August 21, 2025

