



03.09.2025

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai- 400001

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (E), Mumbai - 400 051

BSE Scrip Code: **544055**

Symbol: **MUTHOOTMF**

Dear Sir/Madam,

Sub: Disclosure pursuant to Regulation 30 of SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015 – Issue of Securities

Pursuant to Regulation 30 of SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015, we wish to inform you that the Debenture Issue and Allotment Committee at its meeting held on September 3, 2025, approved issuance of Non-Convertible Debentures/ Bonds on Private placement basis, within the limits as approved by the Board of Directors and Shareholders of the Company;

- i. Up to 1500 (One Thousand and five hundred) secured, rated, listed, redeemable, US Dollar Denominated Bonds of the face value of USD 10,000 (United States Dollars Ten Thousand Only) each, collectively aggregating up to USD 15,000,000 (United States Dollars Fifteen Million Only).
- ii. Up to 5000 (Five Thousand) Rated Unsubordinated Secured Listed Taxable Transferable Redeemable Non-Convertible Debentures having face value of INR 1,00,000 (Rupees One Lakh only) each for an aggregate nominal value of INR 50,00,00,000/- (Indian Rupees Fifty Crore only)
- iii. Up to 1,00,000 (One Lakh) Listed, Rated, Senior, Secured, Transferable, Redeemable, Non-Convertible Debentures having face value of INR 10,000 (Rupees Ten Thousand only) each for an aggregate nominal value of INR 100,00,00,000 (Indian Rupees One Hundred Crore only)

The relevant details of the issuance as required under SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are given as Annexure I.

Meeting commenced at 3.00 PM and concluded at 3.45 PM

Thanking you,

Yours faithfully,

For Muthoot Microfin Limited

Neethu Ajay
Chief Compliance Officer and Company Secretary

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

ANNEXURE – I

Details of the issuance is as follows:

i.

SI No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Secured, rated, listed, redeemable, US Dollar Denominated Bonds
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Private Placement
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	Upto 1500 Non-Convertible Debentures/Bonds of USD 10,000 (United States Dollars Ten Thousand only) each
4	Size of the issue;	USD 15,000,000 (United States Dollars Fifteen Million only).
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes NSE IFSC Limited
6	Tenure of the instrument - date of allotment and date of maturity;	36 Months September 15, 2025 (Deemed Date of Allotment) September 15, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	6 Month CME Term SOFR + 275 bps Schedule: Semi – Annual
8	Charge/security, if any, created over the assets;	The Company shall create (i) a first ranking exclusive and continuing charge by way of hypothecation in favour of the Trustee (acting in trust for, on behalf of and for the benefit of the Bond Holder(s)) over certain identified receivables/ book debts and eligible portfolio loans of the Company, with a cover of 1.05x (One Decimal Zero Five) times of the value of the outstanding principal amount and accrued interest of the Bonds or such other cover as may be required by the Bond Holder(s); and/or (ii) such other security or contractual comfort as may be required in terms of the Subscription Agreement and

		the other Transaction Documents to be entered into in relation to the Issue, in favour of the Trustee acting for the benefit of and on behalf of the Bond Holder(s) (collectively the “Security”), in a form and manner satisfactory to the Trustee and the Bond Holder(s).
9	Special right/interest/privileges attached to the instrument and changes thereof;	Nil
10	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;	Nil
11	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;	Nil
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Not Applicable

ii.

Sl No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Rated Unsubordinated Secured Listed Taxable Transferable Redeemable Non-convertible Debentures
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Private Placement
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	Upto 5,000 Non-Convertible Debentures/ Bond of INR 1,00,000 (Rupees One Lakh only) each
4	Size of the issue;	INR. 50,00,00,000/- (Indian Rupees Fifty Crore only)
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes BSE Limited
6	Tenure of the instrument - date of allotment and date of maturity;	24 Months September 18, 2025 (Deemed Date of Allotment) September 18, 2027 (Maturity)

7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.80% (Nine point eight zero per cent) per annum Schedule: Monthly
8	Charge/security, if any, created over the assets;	The Debentures shall be secured by way of a first ranking, exclusive and continuing charge on identified receivables (“ Hypothecated Book Debts ”/ “ Hypothecated Assets ”) created pursuant to the deed of hypothecation to be executed between the Company and the Debenture Trustee as described herein. The Hypothecated Securities shall at all times be equal to 1.1 times of the outstanding amount of the Debentures.
9	Special right/interest/privileges attached to the instrument and changes thereof;	Nil
10	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;	Nil
11	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;	Nil
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Not Applicable

iii.

SI No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Senior, Secured, Transferable, Redeemable, Non-Convertible Debentures
2	Type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Private Placement
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	Up to 1,00,000 (One Lakh) Non-Convertible Debentures/ Bond of INR 10,000 (Rupees Ten Thousand only) each

4	Size of the issue;	INR 100,00,00,000 (Indian Rupees One Hundred Crore only)
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes BSE Limited
6	Tenure of the instrument - date of allotment and date of maturity;	24 Months September 12, 2025 (Deemed Date of Allotment) September 12, 2027 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.80% (Nine point eight zero per cent) per annum Schedule: Monthly
8	Charge/security, if any, created over the assets;	The outstanding principal amount, together with accrued interest, if any shall be secured by a first ranking and exclusive charge of 1.1x over (including but not limited to) receivables, including present and future receivables (“Company’s Receivables”) which are free from any encumbrances/charge/lien.
9	Special right/interest/privileges attached to the instrument and changes thereof;	Nil
10	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;	Nil
11	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;	Nil
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Not Applicable