



November 04, 2025

To,

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001

Scrip Code: 544055

To,

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai 400 051

Scrip Code: MUTHOOTMF

Subject: Intimation for allotment of Rated, Unsubordinated, Secured, Listed, Taxable, Transferable, Redeemable Non-Convertible Debentures (“NCDs”) (“Debentures”)

Dear Madam /Sir,

In accordance with the approval received from the Board of Directors at their meeting dated May 8, 2025, the Debenture Issue and Allotment Committee has considered and approved the issuance of Debentures on October 29, 2025 and pursuant to Regulation 30 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform that the Debenture Issue and Allotment Committee of Muthoot Microfin Limited in its meeting held on November 04 2025, has allotted 7,500 (Seven Thousand Five Hundred) Rated, Unsubordinated, Secured, Listed, Taxable, Transferable, Redeemable Non-Convertible Debentures (NCDs), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each, for an aggregate nominal value of ₹ 75,00,00,000 (Indian Rupees Seventy Five Crores)(the “**Debentures**”), on private placement basis.

The said allotment is within the limits approved by the Board of Directors at their meeting dated May 8, 2025.

The relevant detail of the allotment is given as Annexure I.

Kindly take the same on record.

Thanking You.

Yours faithfully,
For **Muthoot Microfin Limited**

Neethu Ajay
Chief Compliance Officer & Company Secretary
Membership No. A34822

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

Regd. Office: 13 thFloor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051
Administrative: Office 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91 -484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com
www.muthootmicrofin.com

ANNEXURE – I

Details of the allotment is as follows:

SI No.	Particulars	
1	Type of securities allotted (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 allotted;	Up to 7,500 (Seven Thousand Five Hundred Only) Rated, Unsubordinated, Secured, Listed, Taxable, Transferable, Redeemable Non-Convertible Debentures having face value of INR 1,00,000 (One Lakh only) each.
4	Size of the issue;	7,500 (Seven Thousand Five Hundred Only)) Rated, Unsubordinated, Secured, Listed, Taxable, Transferable, Redeemable Non-Convertible Debentures having a face value of INR 1,00,000/- (One Lakh only) each, for an aggregate nominal value of INR 75,00,00,000 (Indian Rupees Seventy Five crores 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 November 04, 2025 (Deemed Date of Allotment) November 04, 2027 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.80% (Nine point eight zero percentage) 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	Nil

	months from the due date or default in payment of interest / principal;	
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