



20.01.2026

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 January 20, 2026, approved issuance of Non-Convertible Debentures on Private Placement basis, within the limits as approved by the Board of Directors and Shareholders of the Company:

1. 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹50,00,00,000 (Indian Rupees Fifty Crores).
2. 10,000 (Ten Thousand) Secured, Rated, Listed, Redeemable, Taxable Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹ 100,00,00,000 (Indian Rupees One Hundred Crores) in two series with the: (a) first series consisting of up to 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs, 50,00,00,000 (Rupees Fifty Crores) each (“**Series I Debentures**”); and (b) second series consisting of up to 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs, 50,00,00,000 (Rupees Fifty Crores) each (“**Series II Debentures**”)

Further, kindly take on record that the second tranche of the proposed issuance intimated on November 27, 2025, has been cancelled due to unforeseen circumstances. The cancelled tranche comprised of 15,000 secured, rated, listed, redeemable, taxable NCDs of face value ₹1,00,000 each, aggregating up to ₹150 crore, proposed to be issued in two series. Accordingly, the said tranche will not be issued.

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

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 06.30 PM and concluded at 07.00 PM.

Thanking you,

Yours faithfully,

For Muthoot Microfin Limited

Neethu Ajay
Chief Compliance Officer and Company Secretary

ANNEXURE – I

Details of the issuance is as follows:

Sl No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Secured, Redeemable Non-Convertible Debentures (“NCDs”)
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 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each
4	Size of the issue;	5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹50,00,00,000 (Indian Rupees Fifty Crores).
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 January 23, 2026 (Deemed Date of Allotment) January 23, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.70% (Nine point Seven Zero percentage) 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 1.05x 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

ANNEXURE – II

Details of the issuance is as follows:

Sl No.	Particulars		
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Senior, Secured, Redeemable, Taxable Non-Convertible Debentures (“NCDs”)	
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 10,000 (Ten Thousand) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only) with first series consisting of up to 5,000 (Five Thousand) Non-Convertible Debentures and second series consisting of up to 5,000 (Five Thousand) Non-Convertible Debentures.	
4	Size of the issue;	The first series consisting of 5,000 (Five Thousand) Senior, secured, rated, listed, redeemable, taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000/- (Rupees Fifty Crores only) (“Series I Debentures”);	The second series consisting of 5,000 (Five Thousand) Senior, secured, rated, listed, redeemable, taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000/- (Rupees Fifty Crores only) (“Series II Debentures”);
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes BSE Limited	Yes BSE Limited

6	Tenure of the instrument - date of allotment and date of maturity;	24 months January 30, 2026 (Deemed Date of Allotment) December 16, 2027(Maturity)	36 months January 30, 2026 (Deemed Date of Allotment) December 16, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.85% (Nine point Eight Five percentage) per annum Schedule: Monthly	9.95% (Nine point Nine Five percentage) 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 1.05x 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	