



November 11, 2025

To,

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

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: 544055

Scrip Code: MUTHOOTMF

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

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 11, 2025, has allotted 15,000 (Fifteen 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 ₹ 150,00,00,000 (Indian Rupees One Hundred and Fifty Crores)(the “**Debentures**”), i.e, Series I: 7,500 debentures having face value of ₹ 1,00,000/- (Indian Rupees One lakh only) aggregating ₹ 75,00,00,000/- (Rupees Seventy-Five Crores only) and Series II: 7,500 debentures having face value of ₹ 1,00,000/- (Indian Rupees One lakh only) aggregating ₹ 75,00,00,000/- (Rupees Seventy-Five Crores only), both, excluding the green shoe option, 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

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www.muthootmicrofin.com

ANNEXURE – I

Details of the allotment is as follows:

Sl No.	Particulars		
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Secured, Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures (“NCDs” or “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 15,000 (Fifteen Thousand) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only) each.	
4	Size of the issue;	Series I	Series II
		7,500 debentures having face value of ₹ 1,00,000/- (Indian Rupees One lakh only) aggregating Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only)	7,500 debentures having face value of ₹ 1,00,000/- (Indian Rupees One lakh only) aggregating Rs.75,00,00,000/- (Rupees Seventy-Five Crores only)
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	36 Months
		November 11, 2025 (Date of Allotment) November 11, 2027 (Maturity)	November 11, 2025 (Date of Allotment) November 11, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.90% (Nine point Nine Zero percentage) per annum	10% (Ten Percentage) per annum
		Schedule: Monthly	Schedule: Monthly
8	Charge/security, if any, created over the assets;	Exclusive Charge via a deed of hypothecation over specific asset portfolio of receivables of the Issuer (“Hypothecated Assets”) with a security cover of 1.05x times (“Minimum Security Cover”) to be maintained on the Outstanding Principal Amounts of the NCDs along with coupon thereon at all times during the tenor of the NCDs. (“Security”)	
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