



December 16, 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 Listed, Rated, Senior, Secured, Transferable, Redeemable 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 Non-Convertible Debentures on November 27, 2025. 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 December 16, 2025, has allotted of the **first tranche** consisting of up to 15,000 (Fifteen 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. 150,00,00,000/- (Rupees One Hundred and Fifty Crores only) in two series with the: (a) first series consisting of up to 7500 (seven thousand five hundred) 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. 75,00,00,000 (Rupees Seventy Five Crores) each ("**Series I Debentures**"); and (b) second series consisting of up to 7500 (seven thousand five hundred) 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. 75,00,00,000 (Rupees Seventy Five Crores) each ("**Series II 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 th Floor, 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:

Sl No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Senior, Secured, Transferable, 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 allotted;	First tranche consisting of up to 15,000 (Fifteen 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. 150,00,00,000/- (Rupees One Hundred and Fifty Crores only) in two series with the: (a) first series consisting of up to 7500 (seven thousand five hundred) 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, 75,00,00,000 (Rupees Seventy Five Crores) each (“ Series I Debentures ”); and (b) second series consisting of up to 7500 (seven thousand five hundred) 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, 75,00,00,000 (Rupees Seventy Five Crores) each (“ Series II Debentures ”)
4	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes BSE Limited
5	Tenure of the instrument - date of allotment and date of maturity;	<u>Series I</u> 24 months. December 16, 2025 (Date of Allotment)

		<p>December 16, 2027 (Maturity)</p> <p><u>Series II</u></p> <p>36 Months. December 16, 2025 (Date of Allotment)</p> <p>December 16, 2028 (Maturity)</p>
6	Coupon/interest offered, schedule of payment of coupon/interest and principal;	<p><u>Series I</u></p> <p>9.85% (Nine point Eight Five percentage) per annum</p> <p><u>Series II</u></p> <p>9.95% (Nine point Nine Five percentage) per annum</p> <p>Schedule: Monthly</p>
7	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.
8	Special right/interest/privileges attached to the instrument and changes thereof;	Nil
9	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
10	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
11	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Not Applicable