



NOTICE

To all the Members of the Company

Notice is hereby given that the 29th Annual General Meeting (AGM) of the Members of **MUTHOOT MICROFIN LIMITED** ("the Company") shall be held on **Wednesday 29th September 2021 at 4.30 P.M.** at a shorter notice through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") in accordance with the applicable provisions of the Companies Act, 2013 read with MCA General Circular No. 20/2020, 17/2020, 14/2020 and 02/2021 dated 5 May, 2020, 13 April, 2020, 8 April, 2020 and 13 January 2021 respectively to transact the following businesses:

ORDINARY BUSINESS

1. To receive, consider and adopt the Annual Audited Financial Statements for the Financial Year ended 31st March, 2021 including the Balance Sheet as at 31 March, 2021, the Statement of Profit and Loss Account and the Cash Flow Statement for the year ended 31st March, 2021 together with the Reports of the Board of Directors and Auditors thereon.
2. To appoint a Director in place of Mr. Thomas Muthoot John (DIN 07557585) who retires by rotation at this Annual General Meeting, and being eligible, offers himself for re-appointment.
3. Appointment of statutory auditors in place of the retiring auditors and in this regard to pass the following resolution as a special resolution:

"RESOLVED THAT pursuant to the provisions of Section 139, 142 and other applicable provisions of the Companies Act, 2013, if any, read with the Companies (Audit & Auditors) Rules, 2014, including any statutory enactments or modifications thereof for the time being in force and eligibility criteria prescribed under the RBI Guidelines (Ref. No. DoS. CO. ARG/ SEC.01/ 08. 91. 001/2021-22) dated April 27, 2021, M/s. Haribhakti & Co. LLP, Chartered Accountants (Firm Registration No. 103523W/ W100048) having a valid Peer review Certificate issued by the Peer Review Board of ICAI, be and are hereby appointed as the Statutory Auditors of the Company for a period of 3 years starting from Financial Year 2021-22 and that they shall hold office from the conclusion of this Annual General Meeting until the conclusion of the 32nd Annual General Meeting of the Company, at a remuneration to be decided by the Board of Directors in consultation with the Auditors plus applicable taxes and reimbursement of traveling and out of pocket expenses incurred by them for the purpose of audit.

RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to finalize their terms of engagement according to the scope of their services as Statutory Auditors and other permissible assignments, if any, in line with the relevant, prevailing statutory/regulatory provisions including their terms of appointment as per the provisions of RBI Guidelines vide notification dated April 27, 2021 and Policy for appointment of Statutory Auditors of the Company

RESOLVED FURTHER THAT the Board of Directors of the Company, including any Committee thereof, be and are hereby authorized to do all such acts, deeds, matters and things as may be considered necessary, desirable or expedient to give effect to this Resolution."

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th 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
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SPECIAL BUSINESS

4 Amendment of Employees Stock Option Plan 2016.

To consider, and if thought fit, to pass the following resolution as a **special resolution**:

“RESOLVED THAT in partial modification of the special resolution passed by the members of the Company at the Extra Ordinary General Meeting held on December 5, 2016 and pursuant to section 62 (1) (b) and all other applicable provisions, if any, of the Companies Act, 2013 and Rules made thereunder including any statutory modification(s) or re-enactment for the time being in force, the Articles of Association of the Company and subject to such other approvals, permissions and sanctions, as may be necessary and subject to such conditions and modifications as may be prescribed or imposed while granting such approvals, permissions and sanctions which may be agreed to by the Board of Directors of the Company in its sole discretion (hereinafter referred to as the “Board”, which expression shall also include any committee constituted by the Board for this purpose), consent of the members be and is hereby accorded for modification in the Employee Stock Option Plan 2016 (hereinafter referred to as “Plan”) for increase in number of stock options by 1,78,114 equity shares to a total of 14,15,614 options.

RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to create, offer, issue and allot at any time to or for the benefit of such person(s), who are in the permanent employment of the Company, present or future, as decided by the Board, upto 1,78,114 equity shares of the face value of ₹10/- each fully paid-up, in addition to the 12,37,500 equity shares approved on 05th December 2016, upon payment of the requisite exercise price, in such manner, during such period, in one or more tranches and on such other terms and conditions as the Board of Directors may decide in accordance with the terms and conditions specified by the members through the special resolutions dated 05th December, 2016, Employee Stock Option Plan 2016 as approved by the members and as modified by this resolution and provisions of the law as may be prevailing at the relevant time.

RESOLVED FURTHER THAT such shares as are issued by the Company in the manner aforesaid shall rank pari-passu in all respects with the then existing fully paid-up shares of the Company.

RESOLVED FURTHER THAT approval of the members be and is hereby given to the Plan, as amended considering the increased number of equity shares and the Board of Directors be and is hereby authorised on behalf of the Company to make any modifications, changes, variations, alterations or revisions in the said Plan from time to time or to suspend, withdraw or revive the Plan from time to time as may be specified by any statutory authority and/or to give effect to any laws, rules and regulations and to do all other acts, deeds, matters and things as are necessary to give effect to the above resolution and with power on behalf of the Company to settle any questions or difficulties that may arise with regard to the creation, offer, issue and allotment of shares without requiring the Board to secure any further consent or approval of the members of the Company in this regard.”

5 Enhancement of borrowing limits from ₹ 4,000 Crores to ₹ 10,000 Crores

To consider and, if thought fit, to pass the following Resolution as a **Special Resolution**:

“RESOLVED THAT in supersession of the earlier Resolutions passed by the Members of the Company in the Annual General Meetings held on July 07, 2016 and May 10, 2017 and pursuant to

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the provisions of section 180(1)(c) and other applicable provisions if any, of the Companies Act, 2013, consent of the Company be and is hereby accorded to the Board of Directors and/ or any Committee of Directors thereof, to borrow, from time to time, any amount, secured or unsecured, as it may deem requisite for the purpose of business of the Company, notwithstanding that the amount to be borrowed together with the amount already borrowed by the Company (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business) would exceed the aggregate of paid-up share capital and free reserves of the company, provided that the amount to be borrowed together with the amount already borrowed by the Company shall not at any time exceed ₹ 10,000 Crores (Rupees Ten Thousand Crores Only).

RESOLVED FURTHER THAT Board of Directors and/or any Committee of Directors thereof, be and is hereby authorized to do all such acts, deeds and things, and to execute all such documents, instruments and writings as may be required to give effect to this resolution.”

6 Creation of Charge on the assets/receivables of the Company

To consider and, if thought fit, to pass the following Resolution as a **Special Resolution**:

“RESOLVED THAT in supersession of the resolution passed by the Members of the Company at the Annual General Meeting held on 07th July 2016 and May 10, 2017 and pursuant to the provisions of Section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 consent of the Company be and is hereby accorded to the Board of Directors and/ or any Committee of Directors thereof, to pledge, mortgage and/or charge in all or any part of the moveable or immovable assets/ receivables of the Company and the whole or part of the undertaking of the Company of every nature and kind whatsoever and/or creating a floating charge in all or any movable or immovable assets/ receivables of the Company and the whole of the undertaking of the Company to or in favour of Banks, Financial Institutions, any other lenders or debenture trustees to secure the amount borrowed by the Company or any third party from time to time for the due payment of the Principal together with interest, charges, costs, expenses and all other monies payable by the Company or any third party in respect of such borrowings provided that the maximum extent of the indebtedness secured by the assets/ receivables of the Company does not exceed ₹ 10,000 Crores (Rupees Ten Thousand Crores Only) at any time.”

RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to do all such acts, deeds and things, to execute all such documents, instruments and writings as may be required to give effect to this Resolution.”

By order of the Board of Directors

Place: Kochi
Dated: 15.09.2021

For **MUTHOOT MICROFIN LIMITED**

Sd/-

Neethu Ajay

Company Secretary

Membership No. A34822

Registered Office:
13th Floor, Parinee Crescenzo,
Bandra Kurla Complex, Bandra East,
Mumbai, Maharashtra - 400051

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NOTES:

1. In view of the current extraordinary circumstances due to Covid-19 pandemic, the Ministry of Corporate Affairs (“MCA”), has vide its circular dated 5 May, 2020 read with circulars dated 13 April, 2020, 8 April, 2020 and 13 January 2021(collectively referred to as “MCA Circulars”), permitted the Companies to conduct their Annual General Meeting through Video Conferencing (VC) or other audio visual means (OAVM), without the physical presence of the Members at a common venue, subject to the fulfilment of conditions as specified in the MCA Circulars. In compliance with the provisions of the Companies Act, 2013 (“Act”) and MCA Circulars, the AGM of the Company is being held through VC / OAVM. Further, for the purpose of technical compliance of the provisions of section 96(2) of the Companies Act, 2013 we are assuming the place of meeting as the place where the Company is domiciled i.e. the registered office of the Company.
2. In compliance with the aforesaid MCA Circulars and in view of the prevailing situation, owing to the difficulties involved in dispatching of physical copies of the financial statements (including Board’s report, Auditor’s report or other documents required to be attached therewith), such statements shall therefore be sent only by email to the members and to all other persons so entitled. Further, the notice for AGM and Annual Report shall be given only through emails registered with the Company or with the depository participant / depository. Members may note that the Notice and Annual Report for FY 2020-21 will also be available on the Company’s website at www.muthootmicrofin.com
3. The Members can attend the meeting through VC from their laptop/mobile. Members are requested to follow the steps mentioned in the file named ‘**INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC**’ which is enclosed with the Notice of the AGM and shall also be attached separately on the e-mail, with the Notice of the AGM.
4. The Company shall provide VC facility via “**Microsoft Teams**” in order to make it convenient for the Members to attend the Meeting. The Company Secretary shall send a meeting invite at the registered email addresses of the persons entitled to attend the Annual General Meeting.
5. Pursuant to the provisions of the Companies Act, 2013 a Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a Member of the Company. Since this AGM is being held pursuant to the MCA Circulars through VC / OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members will not be available for the AGM and hence the Proxy Form and Attendance Slip are not annexed to this Notice.
6. Corporate Members are requested to send a duly certified scanned copy (PDF/JPG Format) of the Board Resolution/Power of Attorney authorizing their representative(s) pursuant to Section 113 of the Companies Act, 2013 to attend and vote on their behalf at the AGM through email to neethu.ajay@muthoot.com.
7. The members desiring to inspect the relevant documents referred to in the accompanying notice and other statutory registers are required to send requests on the Company Secretary’s email address: neethu.ajay@muthoot.com. An extract of such documents would be sent to the members on their registered email address. The same will also be made available for inspection by the members at the Meeting in electronic mode.

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8. Members seeking any information with regard to the matters to be placed at the AGM, are requested to write to the Company Secretary at neethu.ajay@muthoot.com. The same shall be taken up in AGM and replied by the Company suitably.
9. Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Companies Act, 2013 and the Register of Contracts and Arrangements in which Directors are interested, maintained under Section 189 of the Companies Act, 2013 read with Rules issued thereunder will be made available for inspection by the members at the Meeting in electronic mode.
10. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote at the AGM.
11. Members seeking any information with regard to the accounts or any matter to be placed at AGM are requested to submit their questions in advance, on or before September 28, 2021 through the Company Secretary's email address i.e. neethu.ajay@muthoot.com. The same will be replied by the Company suitably.
13. The notice is being sent to all the members of the Company, whose names appear on the register of members/ record(s) of depositories as on Friday, July 9, 2021. A person who is not a member as on cut-off date should treat this Notice for information purpose only
14. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.
15. Since the AGM will be held through VC/OAVM, the Route Map is not annexed in this Notice.
16. Please Propose and Second any of the Resolution by raising your hand/ Show of hands and by saying "I Propose the Resolution" or "I Second the Resolution" whenever it is asked by the Company Secretary.
17. If a poll is ordered to be taken by the Chairman or demanded in accordance with Section 109 of the Companies Act, 2013, members can cast their vote during the meeting by sending an email to neethu.ajay@muthoot.com (designated email address) from their email addresses registered with Company.
18. Statement of material facts in respect of Item no.3 under the Ordinary Business and, also for Item nos. 4 to 6 under the Special Business pursuant to Section 102 of the Companies Act 2013) is annexed hereto

Place: Kochi Dated: 15.09.2021	By order of the Board of Directors
Registered Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051	For MUTHOOT MICROFIN LIMITED Sd/- Neethu Ajay Company Secretary Membership No. A34822

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EXPLANATORY STATEMENT

Explanatory Statement for Resolutions mentioned under Item Nos. 3 to 6 pursuant to Section 102 of the Companies Act, 2013 (hereinafter referred to as the “Act”)

In respect of Item No. 03 - Appointment of statutory auditors in place of the retiring auditors

The RBI vide Circular Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021 issued Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs).

The guidelines will be applicable to the NBFCs for Financial year 2021-22 and onwards in respect of appointment/ re-appointment of Statutory Auditors. It provides that in order to protect the independence of the auditors/audit firms, Entities will have to appoint the Statutory Auditors for a continuous period of three years, subject to the firms satisfying the eligibility norms each year. An audit firm would not be eligible for reappointment in the same Entity for six years (two tenures) after completion of full or part of one term of the audit tenure.

The Members of the Company had, in accordance with Section 139 of the Companies Act, 2013, M/s. Walker Chandiok & Co LLP., Chartered Accountants, (FRN 001076N), were appointed as Statutory Auditors of the Company at the Annual General Meeting held on 07th July 2016. The appointment is for a period of 5 years to hold office until the conclusion of the ensuing 29th Annual General Meeting.

As M/s. Walker Chandiok & Co LLP has already completed 5 years as a Statutory Auditors of the Company, therefore in terms of the RBI Circular they are not eligible to continue w.e.f. October 1, 2021 i.e. w.e.f. applicability of the RBI Circular. In compliance with the above said guidelines, M/s. Walker Chandiok & Co LLP cannot be re-appointed as Statutory Auditors of the Company for next 6 years commencing from 2021-22.

The Audit Committee of the Company at their meeting held on 10th September, 2021 considered the above facts and the Management’s proposals for the suitable auditor candidate and recommended to the Board the appointment of M/s. Haribhakti & Co. LLP, Chartered Accountants as Statutory Auditors of the Company for a period of 3 years from FY 2021-22 to FY 2024-2025.

Pursuant to the provisions of Sections 139 & other applicable provisions of the Companies Act, 2013 and the Rules framed thereunder, the Board of Directors at their meeting held on 11th September 2021 considered the proposal of the Audit Committee and approved the same for recommendation to the Members of the Company at this Annual General Meeting.

M/s. Haribhakti & Co. LLP, being eligible in terms of RBI Circular and other applicable provisions have provided their consent and eligibility letter to act as the Statutory Auditors of the Company along with a confirmation that, their appointment, if made, would be within the limits prescribed under the Companies Act, 2013, and RBI Circulars, vide their letter dated September 08, 2021.

Since the retiring auditors are not eligible for reappointment pursuant to the Circular Ref. No. DoS. CO. ARG /SEC.01/08.91.001/2021-22 dated April 27, 2021, the new auditor shall be appointed by the members way of a special resolution as provided in section 139 (9) of the Act. Hence, the Board recommends the Resolutions at Item No.3 of the Notice for approval of the shareholders by a Special Resolution.

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None of the Directors and key managerial personnel of the Company or their respective relatives are concerned or interested in the Resolution mentioned at Item 3 of the Notice.

In respect of Item No. 04 - Amendment of ESOP Plan

The Company offers stock options to select employees to foster a spirit of ownership and an entrepreneurial mindset. Because of their nature, stock options help to build a holistic, long term view of the business and a sustainability focus in the senior management team. The Company has been granting stock options since 2016 to its employees under the Employee Stock Option Plan, 2016 ("Plan"). Vide special resolution dated 05 December 2016, the Plan authorises grant of stock options up to 12,37,500 stock options. The Company had made a rights offer of shares during March 2018 and allotted 1,78,114 equity shares to the MML Employee Welfare Trust (ESOP Trust) on 31.03.2018 as rights issue entitlement sing the ESOP Trust being an existing shareholder at the time of issue of Right shares. Those equity shares are lying in the hands of ESOP trust and available to be offered as options to the employees. In this regard, the Board of Directors at its meeting held on 11th September 2021 decided to recommend the inclusion of this 1,78,114 equity shares to the Employee Stock Option Plan 2016. Apart from the increase in options approved to the extent of rights issue entitlement as herein mentioned, there is no modifications are made to the existing ESOP Plan 2016 as approved by the members on 05.12.2016.

The salient features of the Plan for disclosure purpose is given below:

1. Total number of options to be granted:

The total number of options equal to 14,15,614 (Fourteen Lakhs Fifteen Thousand Six Hundred and Fourteen only) Equity Shares would be available for being granted to eligible employees of the Company under ESOP 2016. Each option when exercised would be converted into one Equity share of Rs.10/- per share each fully paid-up.

In case of any corporate action (s) such as rights issues, bonus issues, merger and sale of division and others, a fair and reasonable adjustment will be made to the options granted. Accordingly, if any additional equity shares are issued by the Company to the Option Grantees for making such fair and reasonable adjustment, the ceiling of 14,15,614 Equity Shares shall be deemed to be increased to the extent of such additional Equity Shares issued.

2. Identification of classes of employees entitled to participate in the Employee Stock Option Plan:

All permanent employees of the Company including the Directors but excluding –

- a. Independent Directors,
- b. promoters or persons belonging to promoter group,
- c. director who either himself or through his relative or through any body corporate, directly or indirectly, holds more than ten percent of the outstanding equity shares of the company.

ESOPs may be granted to such employees as decided by the Nomination and Remuneration Committee/ Board in compliance with the applicable laws from time to time.

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3. Appraisal Process for determining the eligibility of the employees to ESOPs:

The appraisal process for determining the eligibility of the employee will be specified by the Nomination and Remuneration Committee/ Board, and will be based on criteria such as role / designation of the employee, length of service with the Company, performance achievement, future potential of the employee and/or such other criteria that may be determined by the Nomination and Remuneration Committee/ Board at its sole discretion.

4. Requirements of vesting and period of vesting:

The Options granted shall vest so long as the employee continues to be in the employment of the Company and achievement of performance criteria specified, if any, by the Board.

The vesting period of options granted shall vest in not less than one year and not more than four years from the date of grant of such options. The exact proportion in which and the exact period over which the options would vest would be determined by the Nomination and Remuneration Committee/ Board, subject to the minimum vesting period of one year from the date of grant of options.

5. The maximum period within which the options shall be vested:

The options granted shall vest in not more than four years from the date of grant of such options.

6. Exercise Price or pricing formula:

The Exercise Price shall be equal to fair market value as on date of grant of options.

7. Exercise Period and the process of Exercise:

The options granted shall be exercisable within one year from the date of vesting as approved by the Nomination and Remuneration Committee/ Board.

The options will be exercisable when the Company receives: (i) a written notice of Exercise duly complete in all respects in prescribed format whether in physical or in electronic form from the person entitled to exercise the option, and (ii) full payment comprising of exercise price and applicable tax thereon.

8. Lock-in period for options:

The shares issued pursuant to exercise of options shall not be subject to any lock-in period.

9. Maximum number of options to be issued per employee and in aggregate:

The number of options that may be granted to any specific employee under the ESOP 2016 shall be not exceed 14,15,614

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10. Method of option valuation:

To calculate the employee compensation cost, the Company shall use the Intrinsic Value Method for valuation of the options granted.

In case the Company calculates the employee compensation cost using the Intrinsic Value of the stock options, the difference between the employee compensation cost so computed and the cost that shall have been recognized if it had used the Fair Value of the options, shall be disclosed in the Directors' Report and also the impact of this difference on profits and on EPS of the Company shall also be disclosed in the Directors' Report.

11. The conditions under which option vested in employees may lapse:

The vested options will lapse in case of resignation or termination of employment due to misconduct or due to breach of Company policies or the terms of employment. The vested options may also get cancelled in event of abandonment of employment by an employee.

12. The specified time period within which the employee shall exercise the vested options in the event of a proposed termination of employment or resignation of employee:

In case of resignation all vested options can be exercised the employee within last working day of the Company.

In event of termination of employment due to Death or Permanent Incapacity of the employee, all Vested Options may be exercised by the employee's nominee or legal heirs exercised within six months from date of death and permanent incapacity as defined in ESOP 2016.

13. Disclosure and Accounting Policies:

The Company shall comply with the disclosure and the accounting policies prescribed as per prevailing Accounting guidelines.

A draft copy of the ESOP 2016 is available for inspection at the Company's Registered Office during official hours on all working days. The Board recommends the resolutions set out in item no. 4 of the Notice for your approval. Except to the extent of their entitlement of the ESOPs.

The Board recommends the Resolutions at Item No.4 of the Notice for approval of the shareholders by a Special Resolution.

The Key Managerial Personnel of the Company are deemed to be concerned or interested in the said resolution to the extent of the employee stock options granted or exercised by them. None of the other Directors or their relatives/ Relatives of Key Managerial Personnel of the Company is/are in any way, concerned or interested, financially or otherwise in the resolution set out at Item 4 of the Notice.

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In respect of Item No. 5 and 6 - Increasing borrowing limit to ₹ 10,000 Crores and creation of charge on the assets/receivables of the Company.

The Members of the Company at the Annual General Meeting held on 10th May, 2017 authorised the Board of Directors (which term shall be deemed to include any Committee of the Board) to borrow money(ies) on behalf of the Company (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business) and for creation of charge on moveable and immovable properties of the Company as security in favour of lending agencies for a sum not exceeding ₹ 4,000 Crores (Rupees Four Thousand Crores only), or the aggregate of the paid-up share capital and free reserves of the Company whichever is higher.

Keeping in view your Company's business requirements and growth plans, it is considered desirable to increase the said borrowing limits under the provisions of Section 180(1)(c) of the Companies Act, 2013 (the "Act") from ₹ 4,000 Crores to ₹ 10,000 Crores (Rupees Ten Thousand Crores only). The borrowings by a Company, in general, are required to be secured by mortgage or charge on all or any of the moveable or immovable properties of the Company in such form, manner and ranking as may be determined by the Board from time to time, in consultation with the lender(s).

Consent of the Members is required under the provisions of Sections 180(1)(c) and 180(1)(a) of the Act, to increase the borrowing limits and to mortgage and / or create a charge on any of the moveable and / or immovable assets/receivables and / or the whole or any part of the undertaking(s) of your Company to secure its borrowings.

The Board recommends the Resolutions at Item No.5 and Item No.6 of the Notice for approval of the shareholders by a Special Resolution.

None of the Directors and key managerial personnel of the Company or their respective relatives are concerned or interested in the Resolution mentioned at Item No.5 and 6 of the Notice.

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Instructions for participating in the 29th (Twenty Ninth) Annual General Meeting of the Members of Muthoot Microfin Limited, to be held on September 29, 2021, at 4.30p.m through Video Conference, by using “Microsoft Teams Application”.

Instructions for participating the aforesaid AGM through Video Conference:

1. In your email invite, select Join Microsoft Teams Meeting.
You can also use a dial-in number and conference ID from the email to call in.
2. You have two choices:
 - Download the Windows app: Download the Teams app.
 - Join on the web instead: Join a Teams meeting on the web.
3. Type in your name.
4. Choose the audio and video settings you want.
5. Select Join now.
6. Depending on meeting settings, you'll get in right away, or go to a lobby where someone in the meeting can admit you.

Other instructions:

1. Please note that, if you have already downloaded /using Microsoft Teams Application, then you need not to do the aforesaid activities and you have to just open the Calendar, select Join on an in-progress meeting.
2. You can sign-in/join the meeting before 15 minutes on the meeting day for timely participation in the AGM through video conference. Further, any member may join the meeting within 15 minutes from the commencement of the meeting.
3. Please listen and participate in the discussion carefully.
4. Please click on the “Mute” tab, when there is any disturbance or noise around you or not talking.
5. Please ensure that, no other person is sitting with you /participating in the aforesaid Meeting through Video Conference.
6. Please click on “Unmute” tab when you want to say something.
7. In case of any assistance before or during the video conference as aforesaid, you can contact the Company Secretary, Ms. Neethu Ajay, at neethu.ajay@muthoot.com

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

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