

**Praveen T**  
**Chief Financial Officer**

5th Floor, Muthoot Towers M.G Road, Kochi KL 682035

To,

The Board of Directors  
**Muthoot Microfin Limited**  
13<sup>th</sup> Floor  
Parinee Crescenzo  
Bandra Kurla Complex  
Bandra East, Mumbai 400 051  
Maharashtra, India

**Re: Proposed initial public offering of equity shares of face value of ₹10 each (the "Equity Shares") of Muthoot Microfin Limited (the "Company" and such offering, the "Offer")**

Dear Ladies and Gentlemen,

I, Praveen T, hereby give my consent to act as the Chief Financial Officer of the Company and for my name and other details mentioned herein being included as chief financial officer of the Company in the draft red herring prospectus ("DRHP"), which the Company intends to file, with the Securities and Exchange Board of India ("SEBI"), and the stock exchanges where the Equity Shares are proposed to be listed ("Stock Exchanges"), and the red herring prospectus ("RHP") and the prospectus ("Prospectus") (collectively, the "Offer Documents") which the Company intends to file with SEBI, Registrar of Companies, Maharashtra at Mumbai ("RoC") and the Stock Exchanges, as applicable and any other Offer related material.

I hereby authorise you to deliver this consent letter to SEBI, the Stock Exchanges, the RoC and any other regulatory authorities as may be required and/or for the records to be maintained by the BRLMs in connection with the Offer.

The following details with respect to me may be disclosed in the Offer Documents [*AZB: Please provide relevant details as required below*]:

**Name: Praveen T**  
**Designation: Chief Financial Officer**  
**Address:**  
**Thoroppady, Thuruthy, Thuruthy P.O,**  
**Vengoor West, Thuruthy, Ernakulam-683545**  
**Telephone Number: 8589987603**  
**Email: praveen.t@muthootmicrofin.com**

I further confirm that the above information in relation to me is true, correct, accurate and adequate, and not misleading in any respect.


We agree to keep the information regarding the Offer strictly confidential.

I confirm that I will immediately communicate any changes in writing in the above information to the Company, book running lead manager to the Offer ("BRLMs") until the date when the Equity Shares that are allotted and transferred in the Offer, commence trading on the Stock Exchanges. In the absence of any such communication from us, BRLMs and the legal counsel, each to the Company and the BRLMs, can assume that there is no change to the above information until the Equity Shares commence trading on the Stock Exchanges pursuant to the Offer.

I also consent to the inclusion of this letter as a part of "*Material Contracts and Documents for Inspection*" in connection with the Offer, which will be available for public for inspection from date of the filing of the RHP until the Bid/Offer Closing Date including through online means on the website of the Company.

This consent letter is for information and for inclusion (in part or full) in the Offer Documents, and may be relied upon by the Company, BRLMs and the legal counsel to each of the Company and the BRLMs in relation to the Offer.

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the Offer Documents.

Yours faithfully,   
**Name:** Praveen T  
**Date:** 30.06.2023  
**Designation:** Chief Financial Officer

Cc:

**Book Running Lead Managers**

**ICICI Securities Limited**  
ICICI Venture House  
Appasaheb Marathe Marg  
Prabhadevi, Mumbai 400 025  
Maharashtra, India

**Axis Capital Limited**  
1<sup>st</sup> Floor, Axis House,  
C-2 Wadia International Centre  
PB Marg, Worli,  
Mumbai 400 025  
Maharashtra, India

**JM Financial Limited**  
7<sup>th</sup> Floor, Cnergy  
Appasaheb Marathe Marg  
Prabhadevi  
Mumbai 400 025  
Maharashtra, India

**SBI Capital Markets Limited**  
1501, 15<sup>th</sup> Floor  
Parinee Crescenzo, G Block  
Bandra Kurla Complex, Bandra (East)  
Mumbai- 400 051

(collectively with any other book running lead managers that may be appointed in connection with the Offer, the "Book Running Lead Managers")

**Legal Counsel to the Company as to Indian Law**

**Cyril Amarchand Mangaldas**  
3<sup>rd</sup> Floor, Prestige Falcon Tower  
19, Brunton Road, Off M.G. Road  
Bengaluru 560 025  
Karnataka, India

**Legal Counsel to the Book Running Lead Managers as to International Law**

**Sidley Austin LLP**  
Level 31, Six Battery Road  
Singapore 049909

**Legal Counsel to the Book Running Lead Managers as to Indian Law**

**AZB & Partners**  
AZB House, Peninsula Corporate Park  
Ganpatrao Kadam Marg, Lower Parel  
Mumbai 400 013

**AZB & Partners**  
7<sup>th</sup> Floor, Embassy Icon,  
Infantry Road, Vasanth Nagar,  
Bengaluru, Karnataka 560051