



October 29, 2025

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

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400 051

Scrip Code: 544055

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Outcome of the Debenture Issue and Allotment Committee held on October 29, 2025, under Reg 50 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 50(1) & 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 October 29, 2025, 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;

- i. Up to 12,500 (Twelve Thousand Five Hundred) Rated Unsubordinated Secured Listed Taxable Transferable Redeemable Non-Convertible Debentures having face value of ₹ 1,00,000 (Rupees One Lakh only) each for an aggregate nominal value of ₹ 125,00,00,000 (Indian Rupees One Hundred and Twenty-Five Crore only) including green shoe option of ₹ 50,00,00,000 (Indian Rupees Fifty Crores).
- ii. Up to 25,000 (Twenty-Five Thousand) Secured, Rated, Listed, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" or "Debentures") having face value of ₹ 1,00,000 (Rupees One Lakh only) each for an aggregate nominal value of ₹ 250,00,00,000 (Indian Rupees Two Hundred and Fifty Crore only) including green shoe option of ₹ 100,00,00,000 (Indian Rupees One Hundred Crores).

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 3.30 PM and concluded at 4.00 PM

Thanking you,

Yours faithfully,

For Muthoot Microfin Limited

Neethu Ajay
Chief Compliance Officer and Company Secretary

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

Regd. Office: 13 *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

i.Details of the issuance is as follows:

Sl No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Rated, Unsubordinated, Secured, Listed, Taxable, Transferable, Redeemable Non-Convertible 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 12,500 (Twelve Thousand Five Hundred) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only) each.
4	Size of the issue;	INR. 125,00,00,000/- (Indian Rupees One Hundred Twenty-Five Crore only) Including the Green Shoe option of INR. 50,00,00,000/- (Indian Rupees Fifty Crores only)
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 November 04, 2025 (Deemed Date of Allotment) November 04, 2027 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.80% (Nine point eight zero percentage) per annum Schedule: Monthly
8	Charge/security, if any, created over the assets;	The Debentures shall be secured by way of a first ranking, exclusive and continuing charge on identified receivables (“Hypothecated Book Debts”/ “Hypothecated Assets”) created pursuant to the deed of hypothecation to be executed between the Company and the Debenture Trustee as described herein. The Hypothecated Securities shall at all times be equal to 1.1 times of the outstanding amount of the Debentures.
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	Nil

	matter concerning the security and /or the assets along with its comments thereon, if any;	
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

ii.Details of the issuance 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 25,000 (Twenty-Five Thousand) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only) each.	
4	Size of the issue;	Series I Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only) plus green-shoe option of up to Rs. 25,00,00,000/- (Rupees Twenty-Five Crores only)	Series II Rs.75,00,00,000/- (Rupees Seventy-Five Crores only) plus green-shoe option of up to 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 November 11, 2025 (Deemed Date of Allotment) November 11, 2027 (Maturity)	36 Months November 11, 2025 (Deemed 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 Schedule: Monthly	10% (Ten Percentage) per annum 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