



November 27, 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 November 27, 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 November 27, 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;

- 1,50,000 (One Lakh Fifty Thousand) Listed, Rated, Senior, Secured, Transferable, Redeemable Non-Convertible Debentures ("NCDs"), having face value of ₹ 10,000/- (Indian Rupees Ten Thousand only) each for an aggregate nominal value of ₹ 150,00,00,000 (Indian Rupees One Hundred and Fifty Crores) in 2 (Two) series with: (i) the first series consisting of up to 75,000 (Seventy-Five Thousand) Senior, secured, rated, listed, redeemable, transferable non-convertible debentures each having a face value of Rs. 10,000/- (Rupees Ten Thousand only) of the aggregate nominal value of up to Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only) ("Series A Debentures"); and (ii) the second series consisting of up to 75,000 (Seventy-Five Thousand) Senior, secured, rated, listed, redeemable, transferable non-convertible debentures each having a face value of Rs. 10,000/- (Rupees Ten Thousand only) of the aggregate nominal value of up to Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only) ("Series B Debentures").
- 30,000 (Thirty 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 ₹ 300,00,00,000 (Indian Rupees Three Hundred Crores) in 2 (Two) tranches with: (i) the first tranche consisting of up to 1,50,000 (One Lakh Fifty 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) ("Tranche I Debentures"); and (ii) the second tranche consisting of up to 1,50,000 (One Lakh Fifty 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) ("Tranche II Debentures"), (the Tranche I Debentures and the Tranche II Debentures shall hereinafter collectively referred to as the "Debentures") to be issued in multiple series.

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

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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 4.30 PM and concluded at 5.00 PM

Thanking you,

Yours faithfully,

For Muthoot Microfin Limited

Neethu Ajay
Chief Compliance Officer and Company Secretary

ANNEXURE – I

Details of the issuance 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 proposed to be issued or the total amount for which the securities will be issued (approximately); | Up to 1,50,000 (One Lakh Fifty Thousand) Non-Convertible Debentures having face value of ₹10,000 (Rupees Ten Thousand only) with first series consisting of up to 75,000 (Seventy-Five Thousand) Non-Convertible Debentures and second series consisting of up to 75,000 (Seventy-Five Thousand) Non-Convertible Debentures. | |
| 4 | Size of the issue; | The first series consisting of 75,000 (Seventy-Five Thousand) Senior, secured, rated, listed, redeemable, transferable non-convertible debentures each having a face value of Rs. 10,000/- (Rupees Ten Thousand only) of the aggregate nominal value of up to Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only) (“Series A Debentures”); | The second series consisting of up to 75,000 (Seventy-Five Thousand) Senior, secured, rated, listed, redeemable, transferable non-convertible debentures each having a face value of Rs. 10,000/- (Rupees Ten Thousand only) of the aggregate nominal value of up to Rs. 75,00,00,000/- (Rupees Seventy-Five Crores only) (“Series B Debentures”). |
| 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 December 03, 2025 (Deemed | 23 months January 03, 2026 (Deemed |

| | | Date of Allotment) December 03, 2027 (Maturity) | Date of Allotment) December 03, 2027 (Maturity) |
|----|--|--|---|
| 7 | Coupon/interest offered, schedule of payment of coupon/interest and principal; | 9.70% (Nine point seven zero percentage) per annum Schedule: Monthly | 9.70% (Nine point seven zero percentage) per annum Schedule: Monthly |
| 8 | 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. | |
| 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 | |

ANNEXURE – 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 30,000 (Thirty thousand) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only). | |
| 4 | Size of the issue; | Tranche I | Tranche II |

| | | | | | |
|----|--|---|--|--|---|
| | | ₹150,00,00,000/- (Rupees One Fifty Crores only) to be issued in two series of ₹75,00,00,000 (Indian Rupees Seventy-Five Crore) each. | | ₹150,00,00,000/- (Rupees One Fifty Crores only) to be issued in two series of ₹75,00,00,000 (Indian Rupees Seventy-Five Crore) each.) | |
| 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; | <u>Series I</u> Tenure: 24 Months December 16, 2025 (Deemed Date of Allotment) December 16, 2027 (Maturity) | <u>Series II</u> Tenure: 36 Months December 16, 2025 (Deemed Date of Allotment) December 16, 2028 (Maturity) | <u>Series I</u> Tenure: 23 months January 16, 2026 (Deemed Date of Allotment) December 16, 2027 (Maturity) | <u>Series II</u> Tenure: 35 months January 16, 2026 (Deemed Date of Allotment) December 16, 2028 (Maturity) |
| 7 | Coupon/interest offered, schedule of payment of coupon/interest and principal; | 9.85% (Nine point Eight Five percentage) per annum Schedule: Monthly | 9.95% (Nine point Nine Five Percentage) per annum Schedule: Monthly | 9.85% (Nine point Eight Five percentage) per annum Schedule: Monthly | 9.95% (Nine point Nine Five 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 |
|----|---|----------------|