



December 29, 2025

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai- 400001

Scrip Code: 544055

National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (E),
Mumbai 400 051

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) - Press Release

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find herewith the press release titled "**Muthoot Microfin Individual Loan AUM Crosses Rs. 1000 Crore, Overall AUM Surpasses Rs. 13,000 Crore**"

Kindly take the same on records.

Thanking you,

Yours faithfully,
For **Muthoot Microfin Limited**

Neethu Ajay
Chief Compliance Officer and Company Secretary

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

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Muthoot Microfin Individual Loan AUM Crosses Rs. 1000 Crore, Overall AUM Surpasses Rs. 13,000 Crore

Mumbai, 29 December 2025: Muthoot Microfin Limited (NSE: MUTHOOTMF, BSE: 544055), among India's leading Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI), today announced a significant business milestone, with its Individual Loan portfolio AUM crossing Rs. 1000 crore, while the Company's overall AUM has surpassed Rs. 13,000 crore.

The milestone reflects Muthoot Microfin's steady progress in strengthening its diversified lending portfolio, while microfinance continues to remain the foundation of the Company's business. The growth in the Individual Loan portfolio has been supported by disciplined underwriting, focused execution at the ground level, and a sustained emphasis on portfolio quality, complementing its core microfinance operations.

Muthoot Microfin continues to demonstrate stable operating performance, supported by improving disbursement momentum, strong customer engagement, and consistent collection efficiency. As on 30th September 2025, the Company had 3.36 million active customers served through a network of 1,718 branches spread across 21 states and Union Territories and 392 districts, with a strong focus on rural and semi-urban markets.

Commenting on the milestone, **Mr. Thomas Muthoot, Chairman and Non-Executive Director, Muthoot Microfin**, said, "These achievements mark an important milestone in our growth journey. While microfinance remains the foundation of our business, our calibrated expansion into individual lending is aimed at building a more resilient and balanced portfolio. This progress reflects our long-term commitment to responsible growth, strong governance, and delivering sustainable value to our customers and stakeholders."

Mr. Sadaf Sayeed, Chief Executive Officer, Muthoot Microfin, added, "The steady scale-up of our Individual Loan portfolio is the outcome of focused execution and disciplined risk management. This portfolio has been built with disciplined credit assessment and strong collection processes, ensuring healthy performance as it grows. With improving business momentum and a strengthened operating framework, we remain confident in sustaining quality-led growth while continuing to support financial inclusion."

Muthoot Microfin remains focused on empowering women entrepreneurs through access to affordable and responsible credit, while selectively expanding into adjacent lending segments to support long-term growth. The Company continues to invest in strengthening its risk management framework, operational efficiency, and digital capabilities to enhance customer experience and portfolio resilience.

About Muthoot Microfin Limited

Muthoot Microfin Ltd. is a part of Muthoot Pappachan Group (also known as Muthoot Blue) and is one of the leading listed MFIs in India. It has inherited values, principles of integrity, collaboration, and excellence to take forward the legacy of 138+ years. The microfinance operations of the Company are designed to promote entrepreneurship among women and inclusive growth. It provides financial assistance through micro loans such as income generating loans to women engaged in small businesses. It is involved in delivering financial services to masses including underprivileged and disadvantaged people, living in the rural sectors of the Indian society at affordable terms, in quick turnaround time and with hassle-free processing is the aim of our financial inclusion drive. As on 30th September 2025, the Company has 33.6 lakh active customers served through 1,718 branches spread across 21 states and 392 districts with a Gross Loan Portfolio (GLP) of 12,558.8 Cr. It is also part of S&P BSE Financial Services Index.



For more information, please contact:

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Caution Concerning Forward- Looking Statements:

This document includes certain forward-looking statements. These statements are based on management's current expectations or beliefs and are subject to uncertainty and changes in circumstances. Actual results may vary materially from those expressed or implied by the statements herein due to changes in economic, business, competitive, technological and/or regulatory factors. The Company is under no obligation to, and expressly disclaims any such obligation to, update or alter its forward-looking statements, whether as a result of new information, future events, or otherwise.