



November 28, 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 to Raise Rs. 450 Crores via Secured, Rated, Listed, Non-Convertible Debentures, Coupon from 9.70% to 9.95% Per Annum**”

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 to Raise Rs. 450 Crores via Secured, Rated, Listed, Non-Convertible Debentures, Coupon from 9.70% to 9.95% Per Annum

Mumbai, 28 November 2025: Muthoot Microfin Limited (NSE: MUTHOOTMF, BSE: 544055), among India's leading Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI), today announced a Rs 450 crore capital raise through a private placement of secured, rated, listed redeemable non-convertible debentures (NCDs), offering coupon rates between 9.70% and 9.95% per annum. The proceeds will support onward lending, working capital needs, debt repayment/refinancing, and general corporate purposes.

The issuance will be undertaken in two phases, with Rs 225 crore each to be raised in December 2025 and January 2026, across six tranches of Rs 75 crore each. The NCDs are rated "CRISIL A+/Positive", reflecting adequate safety, low credit risk, and the potential for a rating upgrade.

Available in denominations of Rs 10,000 and Rs 1,00,000, the instruments carry 24-month and 36-month tenures with monthly interest pay-outs, providing predictable cash flows for institutional investors. The NCDs are secured by an exclusive first-ranking charge over the Company's receivables with a 1.05x security cover, backed by present and future unencumbered assets.

This issuance is expected to strengthen Muthoot Microfin's medium-term capital base and enhance its lending capacity in the microfinance sector. The funds will support the Company's pan-India expansion, while reinforcing its focus on building a more resilient financial foundation. As part of its forward-looking strategy, the Company is also set to roll out new initiatives, including expanding its participation in capital market funding, aimed at accelerating growth in an increasingly competitive environment.

The NCDs will be listed on BSE in December 2025 and January 2026, enabling liquidity for investors. KFin Technologies Limited will serve as registrar. Interest payments will be subject to TDS under Section 193 of the Income Tax Act. The issuance underscores Muthoot Microfin's commitment to strengthening its balance sheet while advancing financial inclusion nationwide.

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.