



January 23, 2026

To,

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

Scrip Code: 544055

Subject: Intimation for allotment of Listed, Rated, Secured, Redeemable Non-Convertible Debentures (NCDs)

Dear Madam /Sir,

In accordance with the approval received from the Board of Directors at their meeting dated May 8, 2025, the Debenture Issue and Allotment Committee has considered and approved the issuance of Non-Convertible Debentures on January 20, 2026. Pursuant to Regulation 30 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform that the Debenture Issue and Allotment Committee of Muthoot Microfin Limited in its meeting held on January 23, 2026, has allotted 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures ("NCDs"), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹50,00,00,000 (Indian Rupees Fifty Crores) on private placement basis.

The said allotment is within the limits approved by the Board of Directors at their meeting dated May 8, 2025.

The relevant detail of the allotment is given as Annexure I.

Kindly take the same on record.

Thanking You.

Yours faithfully,
For **Muthoot Microfin Limited**

Neethu Ajay
Chief Compliance Officer & Company Secretary
Membership No. A34822

MUTHOOT MICROFIN LIMITED

CIN:L65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzio, 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

Details of the issuance is as follows:

SI No.	Particulars	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Secured, 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 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each
4	Size of the issue;	5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹50,00,00,000 (Indian Rupees Fifty Crores).
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 January 23, 2026 (Deemed Date of Allotment) January 23, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	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	Nil

	dates, or any other 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