



February 09, 2026

To,
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Madam,

Sub: Disclosure under Regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)

With reference to sub regulations (7) and (7A) of Regulation 52 and other applicable regulations of SEBI Listing Regulations, please find enclosed herewith:

- a. the statement indicating the utilisation of the issue proceeds of non-convertible securities and,
- b. the statement disclosing material deviation(s) (if any) in the use of issue proceeds of non-convertible securities from the objects of the issue;

for the quarter ended December 31, 2025.

Kindly take the same on record.

Thanking you,
Yours faithfully,

For Muthoot Microfin Limited

Neethu Ajay
Chief Compliance Officer and Company Secretary

MUTHOOT MICROFIN LIMITED

CIN:L65190MH1992PLC066228

Regd. Office: 13th 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

A. Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (₹ in Cr.)	Funds utilized (₹ in Cr.)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
INE046W07230*	INE046W07230*	Private Placement	NCD	27-01-2023	100	100	No	NA	
				09-02-2023	100	100	No	NA	
				05-06-2023	150	150	No	NA	
				07-07-2023	75	75	No	NA	
				01-08-2023	75	75	No	NA	
				06-08-2024	66.4	66.4	No	NA	
				12-09-2025	100	100	No	NA	
				23-09-2025	50	50	No	NA	
				04-11-2025	75	75	No	NA	
				11-11-2025	75	75	No	NA	
				11-11-2025	75	75	No	NA	
				03-12-2025	75	75	No	NA	
				16-12-2025	75	75	No	NA	
				16-12-2025	75	75	No	NA	
					1166.40	1166.40			

* Note 1- The ISIN has been partly redeemed on 31-01-2024, 31-07-2024, 31-01-2025 & 31-07-2025 and the outstanding balance as on Dec 31,2025 is Rs 40 Crores for each tranche.

Note 2- The ISIN has been partly redeemed on 31-05-2024 ,30-11-2024, 31-05-2025 & 30-11-2025 and the outstanding balance as on Dec 31,2025 is Rs 29.97 Crores. (also put option for 15 NCDS' have exercised)

& Note 3 - The ISIN has been partly redeemed on 30-09-2024, 31-12-2024, 31-03-2025 ,30-06-2025, 30-09-2025, 31-12-2025 and the outstanding balance as on Dec 31,2025 is Rs 12.28 Crores. (also put option for 2588 NCDS' have exercised)

\$ Note 4 - The ISIN has been partly redeemed on 31-10-2024, 31-01-2025, 30-04-2025 ,31-07-2025 & 31-10-2025 and the outstanding balance as on Dec 31,2025 is Rs 27.75 Crores. (also put option for 102 NCDS' have exercised)





A. Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (\$ in Million.)	Funds utilized (\$ in Million.)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Muthoot Microfin Ltd	INIFD1805016	Private Placement	USD Denominated Bond	21-08-2024	12	12	No	NA	Nil
Muthoot Microfin Ltd	INIFD1805024	Private Placement	USD Denominated Bond	28-10-2024	3	3	No	NA	Nil
Muthoot Microfin Ltd	INIFD1805032	Private Placement	USD Denominated Bond	09-10-2025	15	15	No	NA	Nil
					30	30			

For Muthoot Microfin Limited

Thomas Muthoot John
Executive Director
DIN: 07557585



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B. Statement of Deviation/ Variation in use of Issue Proceeds

Particulars	Remarks
Name of listed entity	Muthoot Microfin Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Debentures & USD Denominated Bond
Date of raising funds	As per Part A
Amount raised	As per Part A - Rs. 1166.40 crore & 30 Million dollar
Report filed for quarter ended	31 st Dec 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Not Applicable

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Muthoot Microfin Limited

Thomas Muthoot John
Executive Director
DIN: 07557585



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