



January 09, 2026

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai- 400 001

**National Stock Exchange of India Limited**

Exchange Plaza, Plot No. C/1, G Block,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051

**Scrip Code: 544055**

**Scrip Code: MUTHOOTMF**

Dear Madam/Sir,

**Sub: Intimation of Order under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952**

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, we hereby inform you that Muthoot Microfin Limited ("the Company") has received an order from the Regional Provident Fund Commissioner, Kochi (Kerala), under the provisions of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, proposing the levy of damages and interest on account of delayed remittance of provident fund dues.

The major portion of this demand relates to the period of the national lockdown (April 2020) imposed due to the COVID-19 pandemic. During this period, despite the total closure of offices and branches, the Company took a proactive, employee-centric stance by providing financial support in the form of advance salaries to ensure the well-being of its workforce during the crisis.

Upon formal accounting treatment of these advances as salary in February 2021, the Company promptly remitted the requisite Provident Fund contributions in March 2021. The EPFO has treated this specific timeline, along with certain other minor administrative delays in other periods, as delayed remittances under the Act.

In the interest of regulatory compliance and to avoid further litigation costs, the Company has duly remitted the penal damages amounting to ₹40,08,000/- (Rupees Forty Lakhs Eight Thousand Only) with the Regional Provident Fund Commissioner, Kochi (Kerala). Upon such payment, the proceedings stand closed.

The Company does not anticipate any material impact on its financial position, operations, or other activities arising from this matter, other than the amount stated above.

We request you to kindly take the above intimation on record.

The details required under Schedule III, Part A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/25 dated February 25, 2025 is attached as annexure.

Thanking you,  
Yours faithfully,

For **Muthoot Microfin Limited**

**Neethu Ajay**  
**Chief Compliance Officer and Company Secretary**

**MUTHOOT MICROFIN LIMITED**  
**CIN:L65190MH1992PLC066228**

## Annexure

### **Disclosure by Muthoot Microfin Limited regarding receipt of communication from regulatory, statutory, enforcement or judicial authority under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

The details under regulation 30(13) and imposition of fine or penalty in terms of sub-para 20 of para A of Part A of Schedule III are given below:

Name of the Listed Company	Muthoot Microfin Limited
Name of the Authority / Authority from whom communication received	Regional Provident Fund Commissioner Kochi (Kerala), Employees' Provident Fund Organisation
Nature and Details of the Action(s) taken or Order(s) Passed / Type of Communication received	Order under section 14B and 7Q of the Employees' Provident Funds and Miscellaneous Provisions Act, 1952
Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority / Date of receipt of Communication	Order dated January 6, 2026 and received by the Company on January 9, 2026.
Brief summary of the material contents of the communication received, including reasons for receipt of the communication/ Details of the violation(s)/ contravention(s) committed or alleged to be committed	As detailed above
Period for which communication would be applicable, if stated	01/04/2019 to 31/03/2024
Expected financial implications on the listed company, if any/ Impact on financial, operation or other activities of the listed entity, quantifiable in monetary terms to the extent possible	The Company does not anticipate any material impact on its financial position, operations, or other activities arising from this matter, other than the amount stated above.
Details of any aberrations/non-compliances identified by the authority in the communication	As detailed above
Details of any penalty or restriction or sanction imposed pursuant to the communication	Penal damages amounting to ₹40,08,000/- (Rupees Forty Lakhs Eight Thousand Only)
Action(s) taken by listed company with respect to the communication	In the interest of regulatory compliance and to avoid further litigation costs, the Company has duly remitted the penal damages amounting to ₹40,08,000/- (Rupees Forty Lakhs Eight Thousand Only) with the Regional Provident Fund Commissioner, Kochi (Kerala). Upon such payment, the proceedings stand closed.
Any other relevant information	Nil