

Ref: SEC/MFL/SE/2025/6218

July 28, 2025

National Stock Exchange of India Ltd.
Exchange Plaza, Plot No. C/1, G Block, Bandra
- Kurla Complex, Bandra (E), Mumbai - 400
051
Symbol: MUTHOOTFIN

Department of Corporate Services
BSE Limited
P.J. Tower, Dalal Street,
Mumbai - 400 001
Scrip Code: 533398

NSE IFSC Limited (NSE IX)
Unit 1201, Brigade, International Financial
Center, 12th Floor, Building No. 14-A, GIFT
SEZ Gandhinagar,
Gujarat 382 355

Dear Sir/Madam,

Sub: **Disclosure under Regulation 30, and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")**

Re: **Appointment of Chief Risk Officer ("CRO")**

Ref: **RBI notification for NBFCs dated May 16, 2019 on appointment of CRO**

The Board of Directors of Muthoot Finance Limited has, at its meeting held on July 28, 2025, approved the appointment of Mr. Thomas Kokkoth as the Chief Risk Officer of the Company for a period of three year w.e.f August 06, 2025. A brief profile of Mr. Thomas Kokkoth is attached herewith as Annexure A.

This information is given as per Regulation 30 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

Annexure A

Brief Profile of Mr. Thomas Chacko Kokoth, Chief Risk Officer

Professional Experience:

1. Internal Ombudsman – Muthoot Finance Ltd for 3 years since May 2022
2. Over 43 Years of Banking Career with Federal Bank Ltd, January 1978 to November 2021.
 - ✓ 11 Years in Senior Management Cadre – 4 ½ Years as DGM, 4 Years as AGM and 2 ½ Years as Chief Manager
 - ✓ Middle & Junior Management Cadre – 20 Years (as Scale III, II & Scale I Officer)

Major Portfolios Handled

1. Served as Internal Ombudsman of Muthoot Finance Limited.
2. In Federal Bank, spent around one year in HR Department as Vice President & Head of Special Covid Vaccination Project through which all members of staff and their immediate family, Pan-India, were provided vaccination. Besides, population in 1200 selected villages across the country from Amritsar to Managlore, were assisted for getting the vaccination. Undertook extensive travels, during the Covid Period for accomplishing this mission.
3. For Two Years, headed the then newly constituted Compliance Risk Assurance Department, part of the Integrated Risk Division, as Vice President & Head. Re-examined and confirmed all compliance points, with special emphasis on variations and aberrations & implemented various system level changes to significantly improve compliance levels in the Bank.
4. Worked for two years in Ernakulam Zonal Office of the Bank (the biggest in business size) as Head of asset portfolio, recovery management and compliance assurance.
5. Headed the Chennai Regional Office (the biggest RO for the Bank in South India) for 4 years as AGM & Regional Head.
6. Headed two high value business Branches in the Bank, one in Chennai and the other in Malappuram (Kerala) – total tenure 5 years.
7. Designed and implemented the Priority Banking concept in the Bank during 210, a major business driver in the subsequent years.
8. Member of the Core Team involved in the one and only Global Depository Receipt (GDR) issuance of the Bank in 2003
9. Authored the Recovery Policy of the Bank in 1999, when the net NPA had touched 10 per cent levels and thereby brought it down, on par with major private sector players.
10. Guest Faculty at the Staff Training facility of the Bank for over 9 years

External Training Programs attended :

1. Reserve Bank of India, CAB Pune – 3 Days Conference of Internal Ombudsman & Principal Nodal Officers of major NBFCs – April 2023
2. IIM Ahmedabad – 2 Weeks Program on Leadership – July 2015
3. IDRBT Hyderabad – One Week Program – Compliance Management – September 2010
4. NIBM Pune – One Week Program – NPA & Recovery Management – July 2007
5. SIBSTC, Bangalore – One Week Program – IRAC Norms and its Impact on Banks – August 2001.