



January 30, 2026

To,

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

To,

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai 400 051

Scrip Code: 544055

Scrip Code: MUTHOOTMF

Subject: Intimation for allotment of Secured, Rated, Listed, Redeemable, Taxable 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 30, 2026, has allotted 10,000 (Ten Thousand) Secured, Rated, Listed, Redeemable, Taxable Non-Convertible Debentures ("NCDs"), having face value of ₹ 1,00,000/- (Indian Rupees One Lakh only) each for an aggregate nominal value of ₹ 100,00,00,000 (Indian Rupees One Hundred Crores) in two series with the : (a) first series consisting of up to 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000 (Rupees Fifty Crores) each ("Series I Debentures"); and (b) second series consisting of up to 5000 (Five Thousand) Secured, Rated, Listed, Redeemable, Taxable Non-Convertible Debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000 (Rupees Fifty Crores) each ("Series II Debentures") 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: 13 th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051
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www.muthootmicrofin.com

ANNEXURE – I

Details of the allotment is as follows:

Sl No.	Particulars		
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Listed, Rated, Senior, Secured, Redeemable, Taxable 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 10,000 (Ten Thousand) Non-Convertible Debentures having face value of ₹1,00,000 (Rupees One Lakh only) with first series consisting of up to 5,000 (Five Thousand) Non-Convertible Debentures and second series consisting of up to 5,000 (Five Thousand) Non-Convertible Debentures.	
4	Size of the issue;	The first series consisting of 5,000 (Five Thousand) Senior, secured, rated, listed, redeemable, taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000/- (Rupees Fifty Crores only) (“Series I Debentures”);	The second series consisting of 5,000 (Five Thousand) Senior, secured, rated, listed, redeemable, taxable non-convertible debentures each having a face value of Rs. 1,00,000/- (Rupees One Lakh only) of the aggregate nominal value of up to Rs. 50,00,00,000/- (Rupees Fifty Crores only) (“Series II Debentures”);
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Yes BSE Limited	Yes BSE Limited
6	Tenure of the instrument - date of allotment and date of maturity;	24 months January 30, 2026 December 16, 2027 (Maturity)	36 months January 30, 2026 December 16, 2028 (Maturity)
7	Coupon/interest offered, schedule of payment of coupon/interest and principal;	9.85% (Nine point Eight Five	9.95% (Nine point Nine Five

		percentage) per annum Schedule: Monthly	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 dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil	
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	