



January 30, 2026

**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai – 400 001

**National Stock Exchange of India Limited**  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex, Bandra (E)  
Mumbai – 400 051

**Scrip Code: 544055**

**Scrip Code: MUTHOOTMF**

Dear Sir/Madam,

**Sub: Outcome of the Debenture Issue and Allotment Committee held on January 30, 2026, under Reg 50 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

Pursuant to Regulation 50(1) & 30 of SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015, we wish to inform you that the Debenture Issue and Allotment Committee at its meeting held on January 30, 2026, has approved the following items, as set forth below, within the limits approved by the Board of Directors and the Shareholders of the Company;

1. Allotment of 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**").
2. Issuance of 4000 (Four Thousand) Senior, 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 ₹ 40,00,00,000 (Indian Rupees Forty Crores)

The relevant detail of the allotment is given as **Annexure I** and details of the issuance as required under SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are given as **Annexure II**.

Meeting commenced at 04.00 PM and concluded at 4.20 PM

Thanking you,  
Yours faithfully,

**For Muthoot Microfin Limited**

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

**MUTHOOT MICROFIN LIMITED**  
CIN:L65190MH1992PLC066228

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[www.muthootmicrofin.com](http://www.muthootmicrofin.com)

## **ANNEXURE – I**

Details of the Allotment is as follows:

<b>Sl No.</b>	<b>Particulars</b>		
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 percentage) per annum  Schedule: Monthly	9.95% (Nine point Nine Five 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	

## **ANNEXURE – II**

Details of the Issuance is as follows:

<b>Sl No.</b>	<b>Particulars</b>	
1	Type of securities proposed to be issued (viz. equity shares, convertibles etc.)	Senior, Secured, Rated, Listed, 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);	4000 (Four Thousand) Senior, 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 ₹ 40,00,00,000 (Indian Rupees Forty Crores)
4	Size of the issue;	4000 (Four Thousand) Senior, 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 ₹ 40,00,00,000 (Indian Rupees Forty 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  February 06, 2026 (Deemed Date of Allotment)  February 06, 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 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