September 15, 2026

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai- 400001

Scrip Code: 544055

National Stock Exchange of India Limited
Exchange Plaza,Bandra Kurla Complex,
Bandra (E), Mumbai 400 051

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) - Press Release

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find herewith the press release titled **"Muthoot Microfin Secures ₹250 Crore Through NCDs to Drive Growth Plans"**

Kindly take the same on records.

Thanking you,

Yours faithfully,
For **Muthoot Microfin Limited**

Neethu Ajay

Digitally signed by Neethu Ajay
Date: 2026.09.15 07:48:45 +05'30'

Neethu Ajay
Chief Compliance Officer and Company Secretary

Muthoot Microfin Secures ₹250 Crore Through NCDs to Drive Growth Plans

Mumbai, September 14, 2026: Muthoot Microfin Limited, one of India's leading listed microfinance institutions, has raised ₹250 crore through the allotment of listed, rated, secured and redeemable Non-Convertible Debentures (NCDs) on a private placement basis. The NCDs will be listed on BSE Limited.

This latest fund raise forms part of Muthoot Microfin's continued strategy to strengthen its funding profile, diversify its liability mix, and optimise its overall cost of borrowing. As part of this issuance, the Company has allotted 2,50,000 NCDs of ₹10,000 each, aggregating to ₹250 crore, with a tenure of 24 months and a coupon rate of 9.25% per annum, payable monthly.

Commenting on the development, Mr Sadaf Sayeed, CEO, Muthoot Microfin Limited, said, "The ₹250 crore fund raise is an important step towards strengthening our funding profile and maintaining access to diversified sources of capital. Our cost of funds declined by 75 bps in FY26, and we remain focused on consistently optimising our borrowing costs. The recent upgrade in our credit rating to CRISIL AA-/Stable further strengthens our ability to access funding at competitive rates and optimise our liability mix. Over the medium term, this will also support our focus on strengthening margins while continuing to grow responsibly and serve more customers across our markets."

The fund raise is well within the limits approved by the Company's Board of Directors and underscores the continued confidence of investors in Muthoot Microfin's financial strength and growth trajectory. The instruments are secured by a first-ranking, exclusive charge over the Company's receivables, reinforcing the strength of the issuance.

About Muthoot Microfin Limited

Muthoot Microfin Ltd. is a part of Muthoot Pappachan Group (also known as Muthoot Blue) and is one of the leading listed MFIs in India. It has inherited values, principles of integrity, collaboration, and excellence to take forward the legacy of 138+ years.

The microfinance operations of the Company are designed to promote entrepreneurship among women and inclusive growth. It provides financial assistance through micro loans such as income generating loans to women engaged in small businesses. It is involved in delivering financial services to masses including underprivileged and disadvantaged people, living in the rural sectors of the Indian society at affordable terms, in quick turnaround time and with hassle-free processing is the aim of our financial inclusion drive. As on 30th June 2026, the Company has 3.25 million active customers served through 1,671 branches spread across 21 states and 392 districts with a Gross Loan Portfolio (GLP) of 14,457.2 Cr. It is also part of S&P BSE Financial Services Index.

Forward-Looking Statements

Certain statements in this release may constitute forward-looking statements, including statements relating to the Company's funding profile, borrowing costs, liability mix, net interest margins, business strategy and future performance. These statements are based on current expectations and assumptions and are subject to risks, uncertainties and other factors that may cause actual results or outcomes to differ materially from those expressed or implied. Muthoot Microfin Limited undertakes no obligation to publicly update or revise any forward-looking statements, except as may be required under applicable laws and regulations.

For more information, please contact:

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Caution Concerning Forward- Looking Statements:

This document includes certain forward-looking statements. These statements are based on management's current expectations or beliefs and are subject to uncertainty and changes in circumstances. Actual results may vary materially from those expressed or implied by the statements herein due to changes in economic, business, competitive, technological and/or regulatory factors. The Company is under no obligation to, and expressly disclaims any such obligation to, update or alter its forward-looking statements, whether as a result of new information, future events, or otherwise.