Muthoot Finance Limited
Registered Office :
NH Bypass, Palarivattom, Kochi - 682 028,
Kerala, India.
CIN: L65910KL1997PLC011300

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Ref: SEC/MFL/SE/2026/6724

August 31, 2026

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, read with Part A of Schedule III, 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: **Proceedings of 29th Annual General Meeting held on August 31, 2026**

Pursuant to Regulation 30 of Listing Regulations, we are submitting herewith the details regarding the proceedings of 29th Annual General Meeting of the Company held on Monday, August 31, 2026 through Video Conferencing/ Other Audio-Visual Means (VC/ OAVM) from 03.30 p.m. IST to 04.51 p.m. IST

Thank You,

For **Muthoot Finance Limited**

Rajesh Achutha Warrier

Digitally signed by Rajesh Achutha Warrier
Date: 2026.08.31 23:28:05 +05'30'

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

PROCEEDINGS OF THE 29th ANNUAL GENERAL MEETING OF MUTHOOT FINANCE LIMITED HELD ON MONDAY, AUGUST 31, 2026

The 29th Annual General Meeting ("AGM" or "Meeting") of Muthoot Finance Limited (the "Company") was held on Monday, August 31, 2026 at 03.30 p.m. (IST) through Video Conferencing/ Other Audio Video Means (VC/OAVM). 80 shareholders including promoters & members of the promoter group of the Company attended the meeting through VC/OAVM. Representatives from M/s. Krishnamoorthy & Krishnamoorthy Chartered Accountants and P S D Y & Associates Chartered Accountants., Joint Statutory Auditors, M/s. KSR & Co, Secretarial Auditors, and CS Sunil Sankar P, Scrutiniser for the E-voting also attended the meeting remotely through video conference.

The Meeting was held in video conference mode in compliance with the directions of the Ministry of Corporate Affairs and SEBI. A live streaming of the meeting was also webcasted on the CDSL's website. The Company had taken requisite steps to enable the Members to participate and vote on the items being considered at this AGM. The Annual Report for the last financial year was sent to all the shareholders through e-mail in compliance with the directions of the Ministry of Corporate Affairs and SEBI.

The Meeting commenced at 03.30 p.m. IST with a silent prayer. Mr. George Jacob Muthoot, Chairman & Whole Time Director presided over the meeting and welcomed shareholders, directors and other attendees to the meeting.

Chairman after ascertaining the quorum and after having satisfied that the requisite quorum was present, called the Meeting to order. Upon the request of Chairman, Company Secretary explained about the legal formalities of the AGM which was conducted through VC.

After obtaining the consent of the shareholders present, the 'Notice of AGM' sent to the members calling the AGM along with Auditors' Report and Board's Report was taken as read. Statutory Registers were made available for inspection through online. Since there was no physical attendance of Members and Meeting was conducted through video conferencing mode, no proxies had attended the meeting.

All the Directors were present at the Meeting and had joined the meeting through video conferencing facility from remote locations. Chairman welcomed all directors and introduced the Directors present through the VC/OAVM. Chairman of Audit Committee, Chairman of Risk Management Committee, Chairman of ALM Committee, Chairman of Nomination and Remuneration Committee, Chairman of Stakeholders Relationship Committee, Chairman of CSR & Sustainability Committee, Chairman of the IT Strategy Committee and representatives of Secretarial Auditors and Statutory Auditors were also present at the meeting through the VC/OAVM.

Thereafter Chairman addressed the shareholders. Chairman in his address to the shareholders expressed gratitude for their trust and support extended over the years. Following is the summary of Chairman's Address to the shareholders:

- ***Core Theme & Legacy**: The Chairman highlighted the annual theme, "Closer to every Indian, closer to their goals," building upon the milestone of crossing ₹1 lakh crore in gold loan portfolio and market capitalization.*

- ***Redefining Gold Loans**: Emphasized the shift of idle household gold into active, productive capital, helping customers transition from local moneylenders to safe and transparent formal credit.*

- ***Physical Strategy**: Outlined the integration of a physical network expansion across urban, semi-urban, and rural India with digital solutions, including doorstep gold services, instant app top-ups, video verification, and biometric onboarding.*

- ***Multi-Product Expansion**: Detailed the evolution into a multi-product financial services group offering affordable housing, microfinance, personal loans, loan against property, and insurance broking through specialized branches and subsidiaries.*

- ***Governance & Ethics**: Reaffirmed strict adherence to regulatory compliance, risk discipline, and transparent practices as an upper-layer NBFC.*

- ***Vote of Thanks**: Placed on record appreciation for shareholders, employees, customers, the RBI, regulators, banking partners, and bond/NCD investors.*

Following the Chairman's address, the Managing Director addressed the shareholders of the Company.

Managing Director through his speech welcomed shareholders and reflected upon FY26 journey of the Company as a landmark year with record performance across all fronts. Following is the summary of Managing Director's Address to the shareholders:

- ***Record Financial Performance (FY26)**: Consolidated Loan AUM reached an all-time high of ₹1,81,916 crores (49% YoY growth), while Standalone Loan AUM reached ₹1,62,826 crores (50% YoY growth). Consolidated PAT doubled to ₹10,607 crores (98% YoY growth), with Standalone PAT reaching ₹10,134 crores (95% YoY growth).*

- ***Capital Strength & Shareholder Return**: Reported a Net Worth of ₹37,742 crores, Capital Adequacy Ratio of 20.75%, and Return on Equity of 34.17%. Recommended a record dividend payout of 300% (₹30 per equity share).*

- ***Network & Digital Footprint**: Expanded the physical footprint to 7,568 branches across India while driving omnichannel digital adoption via the iMuthoot app. Maintained status as the leading pure-play Gold Loan NBFC in the RBI's Upper Layer classification.*

- ***Subsidiary Performance**: Standalone gold loans account for 95% of the loan book. Key subsidiary highlights include Muthoot Money (Loan AUM ₹9,794 crores, PAT ₹338 crores), Belstar Microfinance (Loan AUM ₹8,222 crores), Muthoot Homefin (Loan AUM ₹3,485 crores), and Asia Asset Finance (Loan AUM up 57% YoY).*

- ***Strategic Amalgamation**: Recommended the merger of Muthoot Money (operating 1,006 gold loan branches) into Muthoot Finance to streamline the group structure, with an appointed date of April 01, 2027, subject to regulatory approvals.*

- ***Leadership Transition**: Announced the proposed appointment of Mr. Alexander George as Managing Director and the transition of the current Managing Director to Executive Vice Chairman, both effective October 1, 2026*

Mr. Alexander George, Whole Time Director thereafter addressed the shareholders and gave a detailed overview on various initiatives that Company has taken over the last few years which is acting as the catalyst for turbo charging the Company. Following is the summary of Mr. Alexander George's Address to the shareholders:

- ***Brand Recognition & Regulatory Standing**: Highlighted Muthoot Finance's recognition as India's No. 1 Most Trusted Financial Services Brand for 10 consecutive years and a Great Place to Work for 5 consecutive years. Reaffirmed its distinction as the only pure-play Gold Loan NBFC in the RBI's Upper Layer classification.*

- ***Business-Centric Focus**: Average AUM per branch grew 47% YoY to ₹30.98 crore, with the total branch network reaching 7,568. Scaled call center operations 10-fold (from 90 to 900 agents) and deployed conversational Agentic AI, Speech Analytics, and an AI-transformation roadmap to optimize turnaround times.*

- ***Customer-Centric Strategy**: Launched Tab-Banking pilots, enhanced local search via Google My Business, and accumulated over 5.3 lakh Google Reviews in FY26 with a 4.92 average rating. Flagship marketing initiatives like Sunheri Soch (yielding over ₹5,226 crore in loan disbursements across 4 seasons) and Sona Kya Nahin Kar Sakta (6.87+ lakh leads generated) drove record customer acquisition.*

- ***Employee Welfare & Productivity**: Implemented over 32 staff welfare measures, automated recruitment processes, and developed the 'Muthoot Sales+' mobile app, driving a 62% YoY increase in employee productivity and a 42% YoY rise in AUM per employee.*

- ***Market Position & Macro Tailwinds**: Positioned the company to capture growth in India's ₹19 lakh crore gold loan market. FY26 metrics showcased 18 lakh new customer additions, a 78 bps reduction in Net NPAs, a 49% YoY expansion in Loan AUM, and market capitalization exceeding ₹1.3 lakh crore*

Post conclusion of address by Mr. Alexander George, the meeting was opened for the Question & Answer session for the registered speaker shareholders. Several shareholders had registered their names to speak at the AGM and joined the meeting. The speaker shareholders expressed their view on the performance of the Company and raised few questions to the management. All queries of the speaker shareholders were adequately addressed by Mr. George Alexander Muthoot and Mr. Alexander George.

Post completion of the Q&A session, Chairman continued with the meeting and informed the Members about the e-voting facility given through CDSL for casting the votes. Shareholders were informed that remote voting was made available for casting the vote and the facility will continue for 15 minutes post conclusion of the AGM.

The following resolutions were proposed through the Notice of the 29th AGM:

Item No.	Items	Resolution Proposed
1.	Adoption of audited Financial statements for the financial year ended March 31, 2026	Ordinary Resolution
2.	Appointment of Mr. George Alexander Muthoot (DIN: 00016787) as a director, liable to retire by rotation	Ordinary Resolution
3.	Appointment of Mr. George Jacob Muthoot (DIN: 00018235) as Director, liable to retire by rotation.	Ordinary Resolution
4.	Re-appointment of Mr. Joseph Korah (DIN: 09128318) as an Independent Director for a second consecutive term.	Special Resolution
5.	Re-appointment of Mr. George Muthoot George (DIN: 00018329) as Whole Time Director.	Special Resolution
6.	Re-appointment of Mr. George Alexander, (S/o Mr. George Alexander Muthoot) holding DIN: 00018384 as Whole Time Director.	Special Resolution
7.	Re-appointment of Mr. George Muthoot Jacob (holding DIN: 00018955) as Whole Time Director.	Special Resolution
8.	Appointment of Mr. Eapen Alexander (DIN: 03493601) as Director liable to retire by rotation.	Ordinary Resolution
9.	Appointment of Mr. Eapen Alexander (holding DIN: 03493601) as Whole Time Director	Special Resolution
10.	Appointment of Mr. Alexander George (holding DIN: 00938073) as Managing Director of the Company	Special Resolution
11.	Appointment of Mr. George Alexander Muthoot (holding DIN: 00016787) as Vice Chairman and Whole Time Director	Special Resolution

Chairman informed the shareholders that results would be announced within 2 working days of the conclusion of the meeting and the same would be intimated to the Stock Exchanges and uploaded on the website of the Company and CDSL. Chairman authorised the Company Secretary to announce the results on his behalf on the scheduled date.

Thereafter Chairman delivered a vote of thanks acknowledging the presence of all shareholders who attended the meeting, auditors, and directors who have joined the meeting remotely.

Upon conclusion of the agenda items, Chairman declared the meeting as over and thereafter concluded with the National Anthem. The meeting concluded at 04.51 p.m. IST.

This summary of the proceedings is issued pending the approval of the Minutes by the Chairman.

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