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

Phone : +91-484-480 4000, 239 4712
mails@muthootgroup.com
www.muthootgroup.com

Ref: SEC/MFL/SE/2026/6673

July 17, 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, 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: **Penalty imposed by Reserve Bank of India.**

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Listing Regulations and other applicable regulations, if any, it is hereby informed that the Reserve Bank of India by an order dated July 10, 2026 (received by the Company on July 17, 2026), has imposed a monetary penalty of Rs. 5.80 Lakhs for non-compliance with certain provisions of the Reserve Bank of India (Know Your Customer) Directions, 2016.

The requisite details as required in accordance with the Listing Regulations and SEBI Master Circular dated July 13, 2023, are included in the enclosed Annexure A.

For **Muthoot Finance Limited**

Rajesh Achutha Warrier
Digitally signed by Rajesh Achutha Warrier
Date: 2026.07.17 17:28:42 +05'30'

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

Annexure A

Details in accordance with requirements under SEBI Master Circular

Sl. No	Details of events	Information of such event(s)
1.	Name of the authority	Reserve Bank of India
2.	Nature and details of the action(s) taken initiated, or order(s) passed	Order dated July 10, 2026, Passed by RBI imposing a monetary penalty of Rs. 5.80 Lakhs
3.	Date of receipt of direction or order, including any ad interim or interim orders, or any other communication from the authority	Order dated July 10, 2026, received by the Company on July 17, 2026
4.	Details of the violation(s)/contravention(s) committed or alleged to be committed	Non-compliance with certain provisions of the Reserve Bank of India (Know Your Customer) Directions, 2016 leading up to following violations: 1. Failure to put in place a system of periodic review of risk categorization of accounts with such periodicity being at least once in six months; 2. Failure to put in place robust AML transaction monitoring software.
5.	Impact on financial, operation or other activities of the company, quantifiable in monetary terms to the extent possible	There are no material impact on finance, operation or other activities of the Company.