

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**Private & Confidential – For Private Circulation Only**

This General Information Document is neither a Prospectus nor a Statement in Lieu of Prospectus). This General Information Document is prepared in conformity with Section 42 read with Rule 14 of Companies (Prospectus and Allotment of Securities) Rules 2014 and SEBI NCS Regulations, as amended, read with applicable SEBI circulars as amended/modified/supplemented from time to time.

Ref No.: MHFL/01/2026-27

General Information Document dated: 12/06/2026



**MUTHOOT HOUSING FINANCE COMPANY LIMITED**

**Registered Office and Corporate Office:**

TC 14/2074-7, Muthoot Centre, Punnen Road, Trivandrum – 695 039 Kerala, India.

CIN: U65922KL2010PLC025624, PAN: AAGCM5328J; LEI No.: 3358008T2XF7A7QRZS71

**Date and Place of Incorporation:** March 05, 2010, Ernakulam

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**Chief Financial Officer:** Mr. Yogesh Udhoji, **Tel no.:** 022 62728507, **E-mail:**

[yogesh.udhoji@muthoot.com](mailto:yogesh.udhoji@muthoot.com);

**Compliance Officer and Company Secretary:** Mr. S. Sumesh; **Tel no.:** 0471 4911538; E-mail:

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PRIVATE PLACEMENT BY MUTHOOT HOUSING FINANCE COMPANY LIMITED (“ISSUER” OR “COMPANY”) OF LISTED, SECURED/UNSECURED, SUBORDINATED/UNSUBORDINATED, REDEEMABLE, NON-CUMULATIVE, TAXABLE, NON-CONVERTIBLE DEBENTURES (“DEBENTURES”) AND/OR COMMERCIAL PAPERS. UNDER THE GENERAL INFORMATION DOCUMENT READ WITH THE RELEVANT KEY INFORMATION DOCUMENT, THE ISSUER MAY ISSUE DEBENTURES AND/OR COMMERCIAL PAPERS WITH AN AGGREGATE AMOUNT UPTO WHICH SHALL BE APPROVED BY THE BOARD OF DIRECTOR/ COMMITTEE OF DIRECTORS OF THE ISSUER FROM TIME TO TIME. THE DEBENTURES AND/OR COMMERCIAL PAPERS WILL BE ISSUED IN ONE OR MORE TRanches/SERIES ON TERMS AND CONDITIONS AS SET OUT IN THE GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT.

**GENERAL RISK**

Investment in debt and debt related securities involve a degree of risk and investors should not invest any funds in the debt instruments, unless they can afford to take the risks attached to such investments. Eligible Investors are advised to take informed decision before taking an investment decision in this offering. For taking an investment decision, the investor must rely on their examination of the Issuer, the Issue, this General Information Document read with relevant Key Information Document including the risks involved. The Issue have not been recommended or approved by Securities and Exchange Board of India (“SEBI”) nor does SEBI guarantee the accuracy or adequacy of this document.

**CREDIT RATING**

The Debentures proposed to be issued have been assigned a rating of “AA-/Stable” by Crisil Ratings Limited vide its letter dated June 9, 2026 bearing reference number RL/MTHFCL/397970/NCD/0626/149883/168553132. The above ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. The ratings may be subject to revision or withdrawal at any time by the assigning rating agency and should be evaluated independently of any other ratings. Please refer to Annexure 2 for rating letters and press releases/rating rationale for the above ratings.

**PROMOTERS**

For details of Promoters, refer “*Details of the Promoters of the Issuer Company*” section in General Information Document.

**LISTING**

The Debentures and/or Commercial Papers are proposed to be listed on the wholesale debt market segment of the BSE. The details of each in-principle approval issued by BSE in relation to a particular series / tranche of the Debentures / Commercial Papers (as applicable) shall be disclosed in the respective Key Information Document.

**ELIGIBLE INVESTORS**

This General Information Document and the contents hereof are restricted to only those recipients who are permitted to receive it as per extant regulation and laws and only such recipients are eligible to apply for the Debentures and/or Commercial Papers. The categories of investors eligible to subscribe to the Debentures issued under each Tranche/ Series and/or the Commercial Papers will be identified in the relevant Key Information Document. Note: Each of eligible investor(s) is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as issued by their respective regulatory authorities, and the Company is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Company required to check or confirm the same. Please also refer to the head of ‘*Eligible Investor*’ in the relevant Key Information Document(s).

The Issuer intends to use the BSE - bond EBP platform for this issue. This General Information Document is being uploaded on the BSE bond-EBP platform to comply with the operational guidelines and an offer will be made by issue of the Debt Disclosure Documents after completion of the bidding process on issue/bid closing date, to successful bidder in accordance with the provisions of the Companies Act and related rules.

A copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act, 2013 (18 of 2013).

ADVISOR TO THE ISSUE	DEBENTURE TRUSTEE	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY	STATUTORY AUDITOR
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As per relevant Key Information Document	As per relevant Key Information Document	As per relevant Key Information Document	As per relevant Key Information Document	For details of the Statutory Auditor, please refer to page no. 14 of this General Information Document.
<b>BID OPEN/ BID CLOSE ON</b>	<b>ISSUE OPEN/ ISSUE CLOSE ON</b>	<b>DATE OF EARLIEST CLOSING</b>	<b>DEEMED DATE OF ALLOTMENT</b>	<b>PAY-IN DATE</b>
As per relevant Key Information Document	As per relevant Key Information Document	Not Applicable	As per relevant Key Information Document	As per relevant Key Information Document
<b>COUPON RATE</b>	<b>COUPON PAYMENT FREQUENCY</b>	<b>REDEMPTION DATE</b>		<b>REDEMPTION AMOUNT</b>
As per relevant Key Information Document	As per relevant Key Information Document	As per relevant Key Information Document		NA

The Issue of Debentures and/or Commercial Papers shall be subject to the provisions of the Companies Act, as amended and the rules notified thereunder, the memorandum of articles and articles of association of the Issuer, SEBI NCS Regulations, SEBI LODR Regulations, CP Guidelines (to the extent applicable) the terms and conditions of this General Information Document and as modified/ supplemented by the terms of the respective Key Information Document to be filed with the Stock Exchanges/Registrar of Companies, the Debenture Trust Deed and the Transaction Documents in relation to the Issue. Capitalized terms used here have the meaning ascribed to them in this General Information Document read with the relevant Key Information Document.

The Issuer reserves its sole and absolute right to modify (pr -pone/ postpone) the issue schedule for each Tranche/Series of Debentures and/or Commercial Papers without giving any reasons or prior notice in accordance with applicable law. The issuer also reserves its sole and absolute right to change the Deemed Date of Allotment/Pay in date of each Tranche/Series of Debentures and/or Commercial Papers without giving any reasons or prior notice.

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## GENERAL INFORMATION DOCUMENT

THIS GENERAL INFORMATION DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC GENERALLY TO SUBSCRIBE FOR OR OTHERWISE ACQUIRE THE DEBENTURES AND/OR COMMERCIAL PAPERS TO BE ISSUED UNDER THE ISSUE.

THIS GENERAL INFORMATION DOCUMENT IS PREPARED AND ISSUED IN CONFORMITY WITH THE CP GUIDELINES (TO THE EXTENT APPLICABLE), THE SEBI NCS REGULATIONS, READ WITH THE LISTED NCDs MASTER CIRCULAR, SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH RULE 14 OF THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AND PURSUANT TO SECTION 71 OF THE COMPANIES ACT, 2013 READ WITH RULE 18 OF THE COMPANIES (SHARE CAPITAL AND DEBENTURES) RULES, 2014 FOR ISSUE OF DEBENTURES AND/OR COMMERCIAL PAPERS ON A PRIVATE PLACEMENT BASIS.

THIS GENERAL INFORMATION DOCUMENT READ WITH RELEVANT KEY INFORMATION DOCUMENT IS FOR RATED, LISTED, UNSECURED/SECURED, UNSUBORDINATED/SUBORDINATED (TIER II), FULLY PAID UP REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES AND/OR COMMERCIAL PAPERS BY THE COMPANY ON PRIVATE PLACEMENT BASIS. THE ISSUER MAY ISSUE DEBENTURE AND/OR COMMERCIAL PAPERS WITH AN AGGREGATE AMOUNT UPTO WHICH SHALL BE APPROVED BY THE BOARD OF DIRECTOR/ COMMITTEE OF DIRECTORS FOR DEBENTURES AND/OR COMMERCIAL PAPERS FROM TIME TO TIME.

### 1. AUTHORITY TO THE ISSUE

The present issue of Debentures is being made pursuant to:

- (a) Board Resolution passed at the meeting of Board of Directors held on April 29, 2026 under Sections 42 and 71 of Companies Act, 2013.
- (b) Special Resolution passed in Extraordinary General Meeting of the Company pursuant to Companies (Prospectus and Allotment of Securities) Rules, 2014, and the Companies (Share Capital and Debentures) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) as amended, or provisions of any other applicable law, to raise funds of up to Rs. 6000,00,00,000 (Rupees Six Thousand Crores Only). General Meeting held on June 02, 2026 under Sections 42 and 71 of Companies Act.
- (c) Shareholder Resolution dated June 02, 2026 approving the borrowing limits for borrowing by the Company and the security limits for creation of security by the company pursuant to Section 180 of the Act

### 2. ISSUER'S ABSOLUTE RESPONSIBILITY:

*The issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the issue, that the information contained in the General Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.*

### 3. ISSUER'S DISCLAIMER CLAUSE:

THIS GENERAL INFORMATION DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND SHOULD NOT BE CONSTRUED TO BE A PROSPECTUS OR A STATEMENT IN LIEU OF A PROSPECTUS UNDER THE COMPANIES ACT. THE ISSUE OF THE

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DEBENTURES AND/OR COMMERCIAL PAPERS TO BE LISTED ON THE WDM SEGMENT OF THE BSE IS BEING MADE STRICTLY ON A PRIVATE PLACEMENT BASIS. MULTIPLE COPIES HEREOF GIVEN TO THE SAME ENTITY SHALL BE DEEMED TO BE GIVEN TO THE SAME PERSON AND SHALL BE TREATED AS SUCH. THIS GENERAL INFORMATION DOCUMENT DOES NOT CONSTITUTE AND SHALL NOT BE DEEMED TO CONSTITUTE AN OFFER OR INVITATION TO SUBSCRIBE TO THE DEBENTURES AND/OR COMMERCIAL PAPERS TO THE PUBLIC IN GENERAL.

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NEITHER THIS GENERAL INFORMATION DOCUMENT NOR ANY OTHER INFORMATION SUPPLIED IN CONNECTION WITH THE DEBENTURES AND/OR COMMERCIAL PAPERS IS INTENDED TO PROVIDE THE BASIS OF ANY CREDIT OR OTHER EVALUATION AND ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT SHOULD NOT CONSIDER SUCH RECEIPT AS A RECOMMENDATION TO SUBSCRIBE TO ANY DEBENTURES AND/OR COMMERCIAL PAPERS. EACH POTENTIAL INVESTOR CONTEMPLATING SUBSCRIPTION TO ANY DEBENTURES AND/OR COMMERCIAL PAPERS SHOULD MAKE ITS OWN INDEPENDENT INVESTIGATION OF THE FINANCIAL CONDITION AND AFFAIRS OF THE ISSUER, AND ITS OWN APPRAISAL OF THE CREDITWORTHINESS OF THE ISSUER. POTENTIAL INVESTORS SHOULD CONSULT THEIR OWN FINANCIAL, LEGAL, TAX AND OTHER PROFESSIONAL ADVISORS AS TO THE RISKS AND INVESTMENT CONSIDERATIONS ARISING FROM AN INVESTMENT IN THE DEBENTURES AND/OR COMMERCIAL PAPERS SHOULD POSSESS THE APPROPRIATE RESOURCES TO ANALYZE SUCH INVESTMENT AND THE SUITABILITY OF SUCH INVESTMENT TO SUCH POTENTIAL INVESTOR'S PARTICULAR CIRCUMSTANCES.

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THE DEBT DISCLOSURE DOCUMENTS DO NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE DEBENTURES AND/OR COMMERCIAL PAPERS OR THE DISTRIBUTION OF THE DEBT DISCLOSURE DOCUMENTS IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. PERSONS INTO WHOSE POSSESSION THE DEBT DISCLOSURE DOCUMENTS COME ARE REQUIRED TO INFORM THEMSELVES OF, AND TO OBSERVE, ANY SUCH RESTRICTIONS. THE GENERAL INFORMATION DOCUMENT IS MADE AVAILABLE TO POTENTIAL INVESTORS IN THE ISSUE ON THE STRICT UNDERSTANDING THAT IT IS CONFIDENTIAL.

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APART FROM THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT, NO OFFER DOCUMENT OR PROSPECTUS HAS BEEN PREPARED IN CONNECTION WITH THE OFFERING OF THIS ISSUE OR IN RELATION TO THE COMPANY NOR IS SUCH A PROSPECTUS REQUIRED TO BE REGISTERED UNDER THE APPLICABLE LAWS (OTHER THAN IN CASE OF ISSUANCE OF COMMERCIAL PAPERS, CP LETTER OF OFFER).

**4. DISCLAIMER OF SECURITIES AND EXCHANGE BOARD OF INDIA**

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE GENERAL INFORMATION DOCUMENT TO THE SEBI SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE GENERAL INFORMATION DOCUMENT. THE ISSUER, HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE GENERAL INFORMATION DOCUMENT ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE SEBI NCS REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

**5. DISCLAIMER STATEMENT FROM THE ISSUER**

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**6. DISCLAIMER IN RESPECT OF THE JURISDICTION**

THE ISSUE IS BEING MADE IN INDIA, TO THE ELIGIBLE INVESTORS. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT WILL NOT, HOWEVER CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE FOR THE DEBENTURES AND/OR COMMERCIAL PAPERS OFFERED HEREBY IN ANY JURISDICTION OTHER THAN INDIA TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE AN OFFER OR INVITATION IN SUCH JURISDICTION. ANY PERSON INTO WHOSE POSSESSION THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT COMES IS REQUIRED TO INFORM HIMSELF OR HERSELF ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS.

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## **8. DISCLAIMER OF THE RATING AGENCY**

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#### **10. DISCLAIMER OF THE ARRANGERS**

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THIS GENERAL INFORMATION DOCUMENT IS CONFIDENTIAL AND IS MADE AVAILABLE TO POTENTIAL INVESTORS IN THE DEBT SECURITIES ON THE UNDERSTANDING THAT IT IS CONFIDENTIAL. RECIPIENTS ARE NOT ENTITLED TO USE ANY OF THE INFORMATION CONTAINED IN THIS GENERAL INFORMATION DOCUMENT FOR ANY PURPOSE OTHER THAN IN ASSISTING TO DECIDE WHETHER OR NOT TO PARTICIPATE IN THE DEBT SECURITIES. THIS GENERAL INFORMATION DOCUMENT AND INFORMATION CONTAINED HEREIN OR ANY PART OF IT DOES NOT CONSTITUTE OR PURPORT TO CONSTITUTE INVESTMENT ADVICE IN PUBLICLY ACCESSIBLE MEDIA AND SHOULD NOT BE PRINTED, REPRODUCED, TRANSMITTED, SOLD, DISTRIBUTED OR PUBLISHED BY THE RECIPIENT WITHOUT THE PRIOR WRITTEN APPROVAL FROM THE ARRANGERS AND THE ISSUER. THIS GENERAL INFORMATION DOCUMENT HAS NOT BEEN APPROVED AND WILL OR MAY NOT BE REVIEWED OR APPROVED BY ANY STATUTORY OR REGULATORY AUTHORITY IN INDIA OR BY ANY STOCK EXCHANGE IN INDIA. THIS GENERAL INFORMATION DOCUMENT MAY NOT BE ALL INCLUSIVE AND MAY NOT CONTAIN ALL OF THE INFORMATION THAT THE RECIPIENT MAY CONSIDER MATERIAL.

EACH PERSON RECEIVING THIS GENERAL INFORMATION DOCUMENT ACKNOWLEDGES THAT:

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- (B) HAS NOT RELIED ON THE ARRANGERS AND/OR THEIR AFFILIATES THAT MAY BE ASSOCIATED WITH THE DEBT SECURITIES IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION.

ISSUER HEREBY DECLARES THAT THE ISSUER HAS EXERCISED DUE-DILIGENCE TO ENSURE COMPLETE COMPLIANCE OF APPLICABLE DISCLOSURE NORMS IN THIS GENERAL

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INFORMATION DOCUMENT. NO ARRANGER: (A) IS NOT ACTING AS TRUSTEE OR FIDUCIARY FOR THE INVESTORS OR ANY OTHER PERSON; AND (B) IS UNDER NO OBLIGATION TO CONDUCT ANY "KNOW YOUR CUSTOMER" OR OTHER PROCEDURES IN RELATION TO ANY PERSON. THE ARRANGERS ARE NOT RESPONSIBLE FOR (A) THE ADEQUACY, ACCURACY AND/OR COMPLETENESS OF ANY INFORMATION (WHETHER ORAL OR WRITTEN) SUPPLIED BY THE ISSUER OR ANY OTHER PERSON IN OR IN CONNECTION WITH THIS GENERAL INFORMATION DOCUMENT; OR (B) THE LEGALITY, VALIDITY, EFFECTIVENESS, ADEQUACY OR ENFORCEABILITY OF THIS GENERAL INFORMATION DOCUMENT OR ANY OTHER AGREEMENT, ARRANGEMENT OR DOCUMENT ENTERED INTO, MADE OR EXECUTED IN ANTICIPATION OF OR IN CONNECTION WITH THIS GENERAL INFORMATION DOCUMENT; OR (C) ANY DETERMINATION AS TO WHETHER ANY INFORMATION PROVIDED OR TO BE PROVIDED TO ANY INVESTOR IS NON-PUBLIC INFORMATION THE USE OF WHICH MAY BE REGULATED OR PROHIBITED BY APPLICABLE LAW OR REGULATION RELATING TO INSIDER DEALING OR OTHERWISE.

NEITHER THE ARRANGERS NOR ANY OF THEIR DIRECTORS, EMPLOYEES, AFFILIATES OR REPRESENTATIVES ACCEPT ANY RESPONSIBILITY AND/OR LIABILITY FOR ANY LOSS OR DAMAGE ARISING OF WHATEVER NATURE AND EXTENT IN CONNECTION WITH THE USE OF ANY OF THE INFORMATION CONTAINED IN THIS GENERAL INFORMATION DOCUMENT. BY ACCEPTING THIS GENERAL INFORMATION DOCUMENT, INVESTOR(S) AGREE(S) THAT THE ARRANGERS WILL NOT HAVE ANY SUCH LIABILITY.

PLEASE NOTE THAT:

- (A) THE ARRANGERS AND/OR THEIR AFFILIATES MAY, NOW AND/OR IN THE FUTURE, HAVE OTHER INVESTMENT AND COMMERCIAL BANKING, TRUST AND OTHER RELATIONSHIPS WITH THE ISSUER AND WITH OTHER PERSONS ("OTHER PERSONS");
- (B) AS A RESULT OF THOSE OTHER RELATIONSHIPS, THE ARRANGERS AND/OR THEIR AFFILIATES MAY GET INFORMATION ABOUT OTHER PERSONS, THE ISSUER AND/OR THE ISSUE OR THAT MAY BE RELEVANT TO ANY OF THEM. DESPITE THIS, THE ARRANGERS AND/OR THEIR AFFILIATES WILL NOT BE REQUIRED TO DISCLOSE SUCH INFORMATION, OR THE FACT THAT IT IS IN POSSESSION OF SUCH INFORMATION, TO ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT;
- (C) THE ARRANGERS AND/OR THEIR AFFILIATES MAY, NOW AND IN THE FUTURE, HAVE FIDUCIARY OR OTHER RELATIONSHIPS UNDER WHICH IT, OR THEY, MAY EXERCISE VOTING POWER OVER SECURITIES OF VARIOUS PERSONS. THOSE SECURITIES MAY, FROM TIME TO TIME, INCLUDE SECURITIES OF THE ISSUER; AND
- (D) THE ARRANGERS AND/OR THEIR AFFILIATES MAY EXERCISE SUCH VOTING POWERS AND OTHERWISE PERFORM ITS FUNCTIONS IN CONNECTION WITH SUCH FIDUCIARY OR OTHER RELATIONSHIPS, WITHOUT REGARD TO ITS RELATIONSHIP TO THE ISSUER AND/OR THE SECURITIES.

#### **11. DISCLAIMER OF THE DEBENTURE TRUSTEE**

THE DEBENTURE TRUSTEE, "IPSO FACTO" DOES NOT HAVE THE OBLIGATIONS OF A BORROWER OR A PRINCIPAL DEBTOR OR A GUARANTOR AS TO THE MONIES PAID/INVESTED BY INVESTORS FOR THE DEBENTURES. THE DEBENTURE TRUSTEE DOES NOT MAKE NOR DEEMS TO HAVE MADE ANY REPRESENTATION ON THE ISSUER, ITS OPERATIONS, THE DETAILS AND PROJECTIONS ABOUT THE ISSUER OR THE DEBENTURES UNDER OFFER MADE IN THIS GENERAL INFORMATION DOCUMENT. INVESTORS ARE ADVISED TO READ CAREFULLY THE DISCLOSURE DOCUMENTS AND MAKE THEIR OWN ENQUIRY, CARRY OUT DUE DILIGENCE AND ANALYSIS ABOUT THE ISSUER, ITS PERFORMANCE AND PROFITABILITY AND DETAILS IN THE GENERAL INFORMATION

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DOCUMENT BEFORE TAKING THEIR INVESTMENT DECISION. THE DEBENTURE TRUSTEE SHALL NOT BE RESPONSIBLE FOR THE INVESTMENT DECISION AND ITS CONSEQUENCES.

**12. ISSUE OF DEBENTURES IN DEMATERIALISED FORM**

THE DEBENTURES WILL BE ISSUED IN DEMATERIALISED FORM. THE COMPANY HAS MADE ARRANGEMENTS WITH THE DEPOSITORIES FOR THE ISSUE OF THE DEBENTURES IN DEMATERIALISED FORM. INVESTORS WILL HAVE TO HOLD THE DEBENTURES IN DEMATERIALISED FORM AS PER THE PROVISIONS OF DEPOSITORIES ACT. THE COMPANY SHALL TAKE NECESSARY STEPS TO CREDIT THE DEBENTURES ALLOTTED TO THE BENEFICIARY ACCOUNT MAINTAINED BY THE INVESTOR WITH ITS DEPOSITARY PARTICIPANT. THE COMPANY WILL MAKE THE ALLOTMENT TO THE INVESTORS ON THE DEEMED DATE OF ALLOTMENT AFTER VERIFICATION OF THE APPLICATION FORM, THE ACCOMPANYING DOCUMENTS AND ON REALISATION OF THE APPLICATION MONEY.

**13. DISCLAIMER CLAUSE OF RBI**

THE COMPANY IS HAVING A VALID CERTIFICATE OF REGISTRATION ISSUED BY THE RESERVE BANK OF INDIA UNDER SECTION 45 IA OF THE RESERVE BANK OF INDIA ACT, 1934. HOWEVER, THE RBI DOES NOT ACCEPT ANY RESPONSIBILITY OR GUARANTEE ABOUT THE PRESENT POSITION AS TO THE FINANCIAL SOUNDNESS OF THE COMPANY OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS OR REPRESENTATIONS MADE OR OPINIONS EXPRESSED BY THE COMPANY AND FOR REPAYMENT OF DEPOSITS/ DISCHARGE OF LIABILITY BY THE COMPANY.

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**SECTION 1****DEFINITIONS AND ABBREVIATIONS**

Allotment/ Allot/Allotted	The issue and allotment of the Debentures and/or Commercial Papers to the successful Applicants in the Issue.
Allottee	A successful Applicant to whom the Debentures and/or Commercial Papers are allotted pursuant to the Issue, either in full or in part.
Applicant/ Investor	A person who makes an offer to subscribe the Debentures and/or Commercial Papers pursuant to the terms of this General Information Document and the Application Form.
Application Form	The form in terms of which the Applicant shall make an offer to subscribe to the Debentures and/or Commercial Papers and which will be considered as the application for allotment of Debentures and/or Commercial Papers in the Issue.
Articles	Articles of Association of the Company as amended from time to time.
Arranger	In relation to a private placement of non-convertible securities, means a merchant banker or a broker registered with the Board, a primary dealer registered with Reserve Bank of India, who, prior to acting as an arranger in an issue of non-convertible securities is appointed by the issuer to act as such on behalf of the persons eligible to participate on the electronic book provider platform.
AY	Assessment Year.
Beneficial Owner(s)	Debenture Holder(s) holding Debentures in dematerialized form (Beneficial Owner of the Debentures as defined in clause (a) of sub-section of Section 2 of the Depositories Act, 1996).
Board/ Board of Directors	The Board of Muthoot Housing Finance Company Limited, unless otherwise specified.
BSE	BSE Limited.
Business Day/Working Day	A day on which commercial banks are open for business in the city of Mumbai, Maharashtra and "Business Days" shall be construed accordingly.
CDSL	Central Depository Services (India) Limited.
C&AG	Comptroller and Auditor General of India.
Commercial Papers	Listed commercial papers issued by the Company.
Companies Act	Companies Act, 2013, as amended from time to time.
Coupon / Interest Payment Date	As mentioned in the Issue Details.
CP Guidelines	The operational guidelines and the market practice conventions issued by the Fixed Income Money Market and Derivatives Association of India, as may be amended or updated from time to time read together with RBI Master Direction – Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024
CP Letter of Offer	The letter of offer to be issued by the Company in relation to any issue of commercial papers by it pursuant to this General Information Document, the relevant Key Information Document and the operational guidelines and the market practice conventions issued by the Fixed Income Money Market and Derivatives Association of India, as may be amended or updated from time to time.
CVC	Central Vigilance Commission.
Debentures(s)	Listed, secured/unsecured, subordinated/ unsubordinated, redeemable, non-cumulative, taxable, non-convertible debentures.
Debenture Holder(s)	Any person or entity holding the Debentures and whose name appears in the list of Beneficial Owners provided by the Depositories.
Debenture Trustee	As per Key Information Document issued for relevant Debenture issuance.
Debenture Trustee Agreement	The agreement executed between the Issuer and the Debenture Trustee for the purpose of the Issue.
Debt Disclosure Documents	In relation to the Issue, collectively, (i) this General Information Document; and (ii) the Key Information Document.

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Deemed Date of Allotment	As per relevant Key Information Document.
Depositories Act	The Depositories Act, 1996, as amended from time to time.
Depository	A Depository registered with SEBI under the SEBI (Depositories and Participant) Regulations, 1996, as amended from time to time.
Depository Participant	A Depository participant as defined under Depositories Act.
DIN	Director Identification Number.
DP	Depository Participant.
DRR	Debenture Redemption Reserve.
EBP Guidelines	Guidelines for Electronic Bidding Platform issued by BSE, as amended and modified from time to time.
Eligible Investor	All QIBs, and any non-QIB Investors specifically mapped by the Issuer on the EBP Platform of the relevant stock exchange, are eligible to bid / invest / apply for this Issue.  All participants are required to comply with the relevant regulations/ guidelines applicable to them for investing in this Issue.
FII	Foreign Institutional Investors.
Financial Year/ FY	Period of twelve months beginning from April 1 of a calendar year and ending on March 31 of the subsequent calendar year.
FI	Financial Institutions.
FRN	Firm Registration Number.
General Information Document	This general information document issued by the Issuer for the Issue on a private placement basis in accordance with applicable laws.
GIR	General Index Registration Number.
GoI	Government of India/ Central Government.
Income Tax Act	The Income Tax Act, 2025, as amended from time to time.
IFSC	Indian Financial System Code.
Issuer or Company	Muthoot Housing Finance Company Limited incorporated under the Companies Act, 1956 and validly existing under the Companies Act and having its registered office at Priyadarshini, Eastern Express Highway, Sion, Mumbai 400 022, Maharashtra, India.
Key Information Document	The relevant key information document issued by the Issuer for the relevant issuance on a private placement basis in accordance with applicable laws.
Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper" to the extent applicable in respect of the private placement of debt securities, as amended, modified, or restated from time to time.
Market Lot	Means one Debenture.
MoF	Ministry of Finance.
NEFT	National Electronic Funds Transfer.
NSDL	National Securities Depository Limited.
Non-QIB Investor	Investors other than QIB Investor.
Operational Guidelines	Refers to, collectively the SEBI EBP Guidelines and the EBP Guidelines of the relevant stock exchange.
PAN	Permanent Account Number.
QIB	Qualified Institutional Buyer.
R&TA	Registrar and Transfer Agent.
RBI	Reserve Bank of India.
Record Date	As mentioned in the Issue Details.
Recovery Expense Fund Circular	means the circular issued by SEBI bearing reference number HO/17/11/12(3)2025-DDHS-POD1/I/145/2025 titled "Modifications to Chapter IV of the Master Circular for Debenture Trustee dated August 13, 2025" dated November 25, 2025.

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Redemption Date/Maturity Date	As per Key Information Document issued for relevant Debenture issuance.
Registrar	Registrar to the Issue, in this case being MUFG Intime India Private Limited.
Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	The Securities and Exchange Board of India, constituted under the SEBI Act, 1992.
SEBI Act	Securities and Exchange Board of India Act, 1992, as amended from time to time.
SEBI NCS Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended, modified, or restated from time to time.
SEBI Debenture Trustee Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 on "Master Circular for Debenture Trustees" to the extent applicable in respect of the private placement of debt securities, as amended, modified, or restated from time to time.
SEBI EBP Guidelines/ SEBI EBP Circular	means the requirements with respect to electronic book mechanism prescribed in Chapter VI ( <i>Electronic Book Provider platform</i> ) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant Electronic Book Provider, as may be restated, amended, modified or updated from time to time.
SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, modified or restated from time to time.
TDS	Tax Deducted at Source as per the provisions of the Income Tax Act and rules there under modified from time to time.
Tranche/Series	Shall mean any tranche of Debentures, under which Debentures are to be issued pursuant to the General Information Document and this General Information Document.
Transaction Documents	As per relevant Key Information Document issued by the Issuer for the relevant issuance.
The Issue/ The Offer/ Private Placement	Private Placement of listed, secured/unsecured, subordinated/unsubordinated, redeemable, non-cumulative, taxable, Non-Convertible Debentures and/or Commercial Papers.
WDM	Wholesale Debt Market segment of the BSE.
Wilful Defaulter	person who is categorized as a wilful defaulter by any bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the RBI and includes an issuer whose director or promoter is categorized as such.

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## SECTION 2

### 1. GENERAL INFORMATION

#### a. Documents submitted to the Stock Exchange:

The following documents have been / shall be submitted along with the listing application to the BSE and with the Debenture Trustee:

- This General Information Document;
- Memorandum and Articles of Association of the Issuer and its certificate of registration as issued by the RBI;
- Copy of the resolution passed by the board of directors of the Company held on April 29, 2026 authorising the issuance of Debentures having aggregate nominal value of Rs. 300,00,00,000 (Rupees Three Hundred Crores);
- Copy of the resolutions passed by the shareholders of the Company held on June 2, 2026 authorising the Company to borrow, upon such terms as the Board may think fit, up to an aggregate limit of Rs 6,000,00,00,000 (Indian Rupees Six Thousand Crores);
- Copy of last 3 (three) years audited Annual Reports;
- Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the Debenture Trust Deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the BSE, where such debt securities are proposed to be listed.
- Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favor of the debenture trustee to the proposed issue has been obtained;
- Any other particulars or documents that the recognized stock exchange may call for as it deems fit; and
- Due diligence certificates from the Debenture Trustee as per the format specified in Annexure IIB of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI NCS Regulations.

**following documents have been / shall be submitted to BSE at the time of filing the draft of this General Information Document:**

Due diligence certificates from the Debenture Trustee as per the format specified in Annexure IIA of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI NCS Regulations.

#### b. Issuer Information:

Particulars	Details
Name of the Issuer	Muthoot Housing Finance Company Limited
CIN No.	U65922KL2010PLC025624
LEI No.	3358008T2XF7A7QRZS71
Website	<a href="https://muthoothousing.com">https://muthoothousing.com</a>

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<b>E-Mail</b>	sumesh.s@muthoot.com
<b>Registered Office</b>	TC 14/2074-7, Muthoot Centre, Punnen Road, Trivandrum – 695 039 Kerala, India.
<b>Corporate Office</b>	12A 01, 13th Floor, Parinee Crescenzo, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai – 400051
<b>Telephone No.</b>	04714911538
<b>Date of Incorporation</b>	March 5, 2010
<b>Compliance Officer of the Issue</b>	Mr. S. Sumesh Company Secretary Muthoot Housing Finance Company Limited Email: <a href="mailto:sumesh.s@muthoot.com">sumesh.s@muthoot.com</a>
<b>CFO of the Issue</b>	Mr. Yogesh Ratnakar Udhoji Muthoot Housing Finance Company Limited Email: <a href="mailto:yogesh.udhoji@muthoot.com">yogesh.udhoji@muthoot.com</a>

**c. Consent of directors, auditors, bankers to issue, trustees, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts.**

- Board of Directors have authorized issue of NCDs vide its resolution dated April 29, 2026.
- Consent of Trustees for the NCD issue was given on May 20, 2026.
- Consent of Registrar to the Issue was given on May 15, 2026.

Consent of auditors, bankers to issue, solicitors or advocates to the issue, legal advisors, lead managers to the issue, lenders and experts is **not applicable since the issue is made on private placement basis for issue of non-convertible debentures governed by section 42 of Companies Act and SEBI EBP Guidelines.**

## 2. DETAILS OF THE PROMOTERS OF THE ISSUER COMPANY

Sr No	Name of the shareholders	Total No of Equity Shares*	No. of shares in demat form	Total shareholding as % of total no of equity shares
1.	Thomas John Muthoot	4297885	4297885	5.054
2.	Thomas George Muthoot	4297890	4297890	5.055
3.	Thomas Muthoot	4297890	4297890	5.055
4.	Muthoot Fincorp Limited	70798655	70798655	83.262


\*As on 31.03.2026

S.no	Details of Promoter	Description
1.	Name of promoter	Thomas John Muthoot
2.	Date of Birth	07/06/1962
3.	Age	64
4.	Address	Kawdiar, PO, Trivandrum 695 003, Kerala, India
5.	Education Qualification	B.Com. He is an alumnus of the Harvard Business School having completed his OPM program in 2014
6.	Experience in the business or employment	Birth in a business family, with retail banking as its core business, and actively associating with his father late Muthoot Pappachan, the Founder Chairman of Muthoot Pappachan Group, soon after graduation

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		gave him rich experience of more than 31 years in all aspects of retail banking, more particularly in retail lending portfolio.
7.	Positions/posts held in the past by the promoter	Director
8.	Directorships held by the promoter	<ol style="list-style-type: none"> <li>1. Buttercup Agri Projects and Hospitalities Private Limited</li> <li>2. Fox Bush Agri Development and Hospitalities Private Limited</li> <li>3. Jungle Cat Agri Development and Hospitalities Private Limited</li> <li>4. Mandarin Agri Ventures and Hospitalities Private Limited</li> <li>5. MPG Hotels and Infrastructure Ventures Private Limited</li> <li>6. Muthoot Automobile Solutions Private Limited</li> <li>7. Muthoot Hotels Private Limited</li> <li>8. Muthoot Automotive (India) Private Limited</li> <li>9. Muthoot Fincorp Limited</li> <li>10. Muthoot Pappachan Medicare Private Limited</li> <li>11. Muthoot Pappachan Technologies Limited</li> <li>12. Muthoot Properties (India) Private Limited</li> <li>13. Muthoot Risk Insurance and Broking Services Private Limited</li> <li>14. The Thinking Machine Media Private Limited</li> <li>15. Muthoot Microfin Limited</li> <li>16. Finance Companies' Association (India).</li> <li>17. Muthoot Pappachan Centre of Excellence in Sports</li> <li>18. Muthoot Infrastructure Private Limited</li> <li>19. Speckle Internet Solutions Private Limited</li> <li>20. FGLOC India Forum</li> </ol>
9.	Other ventures of the promoter	Not Available
10.	Special achievements	Not Available
11.	Business and financial activities of the promoter	Group Chairman – The Muthoot Pappachan Group & Director - Muthoot Housing Finance Company Limited. Thomas John Muthoot is the Chairman of Muthoot Pappachan Group (MPG), and has been at the helm of the business for the past 3 decades. As the 3rd generation leader of a 134 year legacy in trading, retail and retail finance, Mr. John has been involved in the daily functioning of the business since his early days and is an alumnus of Harvard Business School. He falls back on much of this learning and experience when driving the Group into greater heights.

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12.	Photograph	
13.	Permanent Account Number	ABNPT4694B
14.	Other Details	Not Available

S.no	Details of Promoter	Description
1.	Name of promoter	Thomas George Muthoot
2.	Date of Birth	07/06/1962
3.	Age	64
4.	Personal Addresses	Muthoot Towers, College Road, P.O.M.G Road, Ernakulam - 682035, Kerala
5.	Education Qualification	B.Com
6.	Experience in the business or employment	Birth in a business family, with retail banking as its core business, and actively associating with his father late Muthoot Pappachan, the Founder Chairman of Muthoot Pappachan Group, soon after graduation gave him rich experience of more than 31 years in all aspects of retail banking, more particularly in retail lending portfolio.
7.	Positions/posts held in the past by the promoter	Director
8.	Directorships held by the promoter	<ol style="list-style-type: none"> <li>1. Buttercup Agri Projects and Hospitalities Private Limited</li> <li>2. Fox Bush Agri Development and Hospitalities Private Limited</li> <li>3. Jungle Cat Agri Development and Hospitalities Private Limited</li> <li>4. Mandarin Agri Ventures and Hospitalities Private Limited</li> <li>5. MPG Hotels and Infrastructure Ventures Private Limited</li> <li>6. Muthoot Automobile Solutions Private Limited</li> <li>7. Muthoot Hotels Private Limited</li> <li>8. Muthoot Automotive (India) Private Limited</li> <li>9. Muthoot Fincorp Limited</li> <li>10. Muthoot Pappachan Medicare Private Limited</li> <li>11. Muthoot Pappachan Technologies Limited</li> <li>12. Muthoot Properties (India) Private Limited</li> <li>13. Muthoot Risk Insurance and Broking Services Private Limited</li> <li>14. The Thinking Machine Media Private Limited</li> <li>15. Muthoot Microfin Limited</li> <li>16. Finance Companies' Association (India).</li> <li>17. Muthoot Pappachan Centre of Excellence in Sports</li> </ol>

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		18. Muthoot Infrastructure Private Limited 19. Speckle Internet Solutions Private Limited 20. FGLOC India Forum
9.	Other ventures of the promoter	Not Available
10.	Special achievements	Not Available
11.	Business and financial activities of the promoter	Director – The Muthoot Pappachan Group and Director - Muthoot Housing Finance Company Limited. Thomas George Muthoot is a core promoter of the Muthoot Pappachan Group (MPG). Mr. George is also the Promoter – Director (Whole Time Director designated as Joint Managing Director ) of Muthoot FinCorp Limited (MFL), the flagship company in MPG and one of the largest NBFCs in the country registered with the Reserve Bank of India. Muthoot FinCorp (MFL) is one among the largest NBFCs in India and having a network of over 3,600 branches across the country.
12.	Photograph	
13.	Permanent Account Number	ABNPT4693G
14.	Other Details	Not Available

S.no	Details of Promoter	Description
1.	Name of promoter	Thomas Muthoot
2.	Date of Birth	15/07/1966
3.	Age	60
4.	Personal Addresses	Muthoot, 7/59A, Near Kaniyampuzha Bridge, Cherukad, Eloor,PO,Ernakulam 682306
5.	Education Qualifications	BA, LLB
6.	Experience in the business or employment	Birth in a business family, with retail banking as its core business, and actively associating with his father late Muthoot Pappachan, the Founder Chairman of Muthoot Pappachan Group, soon after College education, gave him rich experience of more than 27 years in all aspects of retail banking, more particularly in retail lending portfolio. Besides acquiring experience in retail banking, Mr. Thomas Muthoot has also acquired sound knowledge and sufficient experience in Micro financing by pioneering and personally overseeing the implementation of “Muthoot Business Loan”. Implemented in the year 2007, Muthoot Business Loan extends loans to rural women entrepreneurs in establishing small and medium business enterprises. To bring in the best practices of micro-finance industry, Muthoot Pappachan Group has entered into partnership with “World Women’s Banking”. Muthoot Business Loan is at present extended through select Branches of Muthoot Fincorp Ltd in the States of Kerala, Karnataka and Tamil Nadu.

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7.	Positions/posts held in the past by the promoter	Director
8.	Directorships held by the promoter	<ol style="list-style-type: none"> <li>1. MPG Hotels and Infrastructure Ventures Private Limited</li> <li>2. Muthoot Agri Development and Hospitalities Private Limited</li> <li>3. Muthoot Agri Projects and Hospitalities Private Limited</li> <li>4. Muthoot Automobile Solutions Private Limited</li> <li>5. Muthoot Automotive (India) Private Limited</li> <li>6. Muthoot Dairies and Agri Ventures Private Limited</li> <li>7. Muthoot Hotels Private Limited</li> <li>8. Muthoot Fincorp Limited</li> <li>9. Muthoot Motors Private Limited</li> <li>10. Muthoot Pappachan Technologies Limited</li> <li>11. Muthoot Risk Insurance and Broking Services Private Limited</li> <li>12. The Right Ambient Resorts Private Limited</li> <li>13. Muthoot Pappachan Centre of Excellence in Sports</li> <li>14. Muthoot Microfin Limited</li> <li>15. M-Liga Sports Excellence Private Limited</li> <li>16. The Thinking Machine Media Private Limited</li> <li>17. Prime Volleyball League Private Limited</li> <li>18. Speckle Internet Solutions Private Limited</li> <li>19. SMFC Sports Private Limited</li> </ol>
9.	Other ventures of the promoter	Not Available
10.	Special achievements	Not Available
11.	Business and financial activities of the promoter	<b>Director – The Muthoot Pappachan Group, Director - Muthoot Housing Finance Company Ltd. (MHFCL).</b> As the youngest of three brothers, Mr. Thomas Muthoot is the dynamic, innovative and futuristic thinker of the Group. Mr. Thomas is also the Director of Muthoot Microfin Limited (MML), one of the top five leading microfinance entities in India as well as the Whole-time Director of Muthoot Fincorp Limited

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12.	Photograph	
13.	Permanent Account Number	AEAPM0424L
14.	Other Details	Not Available

S.no	Details of Promoter	Description
1.	Name of promoter	Muthoot Fincorp Limited
2.	Date of Incorporation	10/06/1997
3.	CIN	U65929KL1997PLC011518
4.	Registered Address	Muthoot Centre, TC No 27/3022 Punnen Road Trivandrum – 695 001, Kerala
5.	Permanent Account Number	AACCM1453E
6.	Other Details	Not Available

**Declaration by the Issuer:**

Declaration
The Issuer confirms that the permanent account number, Aadhaar number, driving license number, bank account number(s) and passport number of the promoters and permanent account number of directors have been submitted to the stock exchanges on which the non-convertible securities are proposed to be listed, at the time of filing the draft issue document.

**3. DETAILS OF CREDIT RATING, ALONG WITH THE LATEST PRESS RELEASE OF THE CREDIT RATING AGENCY IN RELATION TO THE ISSUE, AND A DECLARATION THAT THE RATING IS VALID AS ON THE DATE OF ISSUANCE AND LISTING. SUCH PRESS RELEASE SHALL NOT BE OLDER THAN ONE YEAR FROM THE DATE OF OPENING OF THE ISSUE:**

Name of Rating Agency	Credit Ratings	Date of Credit Rating
Crisil Ratings Limited	CRISIL AA-/Stable (CRISIL Double “A” Minus with Stable Outlook)	June 9, 2026

The Issuer confirms that the above ratings are valid as on date and will remain valid till the date of issuance and listing of the Debentures.

**Link for Credit rating press release:**  
[https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/MuthootHousingFinanceCompanyLimited\\_January%2023\\_%202026\\_RR\\_387696.html](https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/MuthootHousingFinanceCompanyLimited_January%2023_%202026_RR_387696.html)

**Crisil Ratings Limited:**

CRISIL AA-/Stable

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**4. NAME(S) OF THE STOCK EXCHANGE(S) WHERE THE NON-CONVERTIBLE SECURITIES ARE PROPOSED TO BE LISTED AND THE DETAILS OF IN-PRINCIPLE APPROVAL FOR LISTING**

The Debentures are proposed to be listed on the BSE. The Issuer has obtained the “in-principal” approval for the listing from BSE vide letter ref. no. [REDACTED] dated [REDACTED] for the Issue under this General Information Document.

BSE is the designated stock exchange for the Issue. The recovery expense fund will be created with BSE after obtaining in-principle approval.

**5. IF NON-CONVERTIBLE SECURITIES ARE PROPOSED TO BE LISTED ON MORE THAN ONE STOCK EXCHANGE(S) THEN THE ISSUER SHALL SPECIFY THE DESIGNATED STOCK EXCHANGE FOR THE ISSUE. THE ISSUER SHALL SPECIFY THE STOCK EXCHANGE WHERE THE RECOVERY EXPENSE FUND IS BEING/HAS BEEN CREATED AS SPECIFIED BY THE BOARD**

Not Applicable.

**6. DETAILS OF SPECIFIC ENTITIES IN RELATION TO THE ISSUE:**

S.no	Particulars	Details
1.	Legal Counsel (if any)	As per Key Information Document for each Issuance.
2.	Merchant Banker and Co-managers to the issues	As per Key Information Document for each Issuance.
3.	Legal advisor ( <i>applicable in case of public issue</i> )	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
4.	Bankers to the issue ( <i>applicable in case of public issue</i> )	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
5.	Sponsor Bank ( <i>applicable in case of public issue</i> )	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
6.	Guarantor, if any	As per Key Information Document for each Issuance.
7.	Arrangers, if any	As per Key Information Document for each Issuance.

**7. ISSUE SCHEDULE:**

Particulars	Date
Issue Opening Date	As per relevant Key Information Document
Issue Closing Date	As per relevant Key Information Document
Pay-In Date	As per relevant Key Information Document
Deemed Date of Allotment	As per relevant Key Information Document

**8. NAME AND DETAILS OF THE TRUSTEE, CREDIT RATING AGENCIES, REGISTRAR, ARRANGERS ETC.:**

<b>Trustee of the Issue</b>	As per the Key Information Document.
<b>Registrar of the Issue</b>	As per the Key Information Document.
<b>Credit Rating Agencies of the Issue</b>	As per the Key Information Document.
<b>Advisor to the Issue</b>	As per the Key Information Document.

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<b>Legal Counsel of the Issue</b>	As per the Key Information Document.
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**9. ARRANGERS TO THE ISSUE**

As per the relevant Key Information Document.

**10. A BRIEF SUMMARY OF THE BUSINESS/ ACTIVITIES OF THE ISSUER AND ITS LINE OF BUSINESS:****Overview of Our Business/activities:**

The Company was incorporated on 5<sup>th</sup> March 2010 and was granted its Certificate of Registration by the National Housing Bank ("NHB") on February 11, 2011. The Company commenced its business operations on July 1, 2011, subsequent to receiving the Certificate of Commencement of Business on June 1, 2011. The Company is a subsidiary of Muthoot Fincorp Limited and forms an integral part of the Muthoot Pappachan Group. The Company was established with the primary objective of providing home finance solutions within the affordable housing segment, targeting underserved customer segments. The Company's typical target demographic consists of low-income customers, predominantly from the economically weaker sections and lower income group. The Company initiated its loan disbursements in September 2011 and, since that time, has demonstrated significant growth, both in terms of its loan portfolio and the expansion of its distribution network.

**Our main objects as contained in our Memorandum of Association are:**

1. To finance by way of loan and/or any other mode with or without interest and with or without security, any person's, co-operative society, association of persons, body of individuals, companies, institutions, firms, builders, tenants and others, for total or partial construction, erection, building, repair, remodeling, purchase of houses, flats, apartments, bungalows, rooms, townships and/or other buildings and real estate of all descriptions, and for equipping the same with all types of amenities or conveniences and installations, and/or to purchase any free hold or lease hold lands, estate or interest in any property, or to finance business, trade or profession, and personal or family needs of such persons/entities against the security of property of any kind, and in particular to carry on the business of Long Term Finance for development of Housing in India.
2. To carry on the business of solicitation and procurement of insurance business for all classes of insurance including life insurance, general insurance etc, acting as corporate agent and to undertake such other activities as are incidental or ancillary there to under the extant laws and regulations.

**Structure of the Group**

The Muthoot Pappachan Group (MPG), established in 1887, is a diversified conglomerate with a significant presence across various sectors, including Financial Services, Hospitality, Automotive, Information Technology Services, Healthcare, Precious Metals, and Alternate Energy. Over the course of its history, MPG has evolved into a prominent entity within the Indian business landscape. The Group currently employs approximately 26,000 individuals and serves a customer base exceeding 5.5 million. MPG's customer-centric philosophy, coupled with its innovative approach to developing new products that address the dynamic needs of its clientele, has fostered long-term customer loyalty while attracting new patrons. MPG's ability to adapt to cutting-edge technologies and implement novel methods of customer service, while steadfastly adhering to its core ethical principles, forms the foundation of its operations.

Muthoot Fincorp Limited (MFL), the flagship entity of the Muthoot Pappachan Group, is a well-established diversified conglomerate with a dominant presence across multiple sectors. MFL operates as a financial services company, specifically catering to the financial needs of the general populace. MFL is registered with the Reserve Bank of India as a systemically important non-deposit-taking non-banking financial company (NBFC).

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As of March 31, 2026, the Company has a net worth of Rs. 450.16 crore. The company is primarily focused on providing a wide range of financial services, with particular emphasis on retail products such as gold loans and other loan offerings. The Company delivers these services through an extensive network of over 161 branches across India, ensuring comprehensive coverage and accessibility for its customers.

#### Details of Branches

Muthoot Housing Finance Company Limited has a vast network, spread over the length and breadth of the country. Our network can be assessed at the following link:

<https://muthoothousing.com/locate-our-branch/>

List of Branches as of March 31, 2026				
Sl.No	Branch	State	RO	Branch Address
1	Ahmedabad	Gujarat	Ahmedabad	Unit No. 304, Third Floor, Third Eye Complex, Panchavati Cross Roads, C. G. Road, Ahmedabad, Gujarat -380006
2	Baroda	Gujarat	Baroda	2nd,Floor J R Patel Avenue, Vir Nagar Society, Opp. SBI & Kotak Mahindra Bank, Nr. Jain Temple, New VIP Road,Karelibag, Baroda, Gujarat – 390018
3	Rajkot	Gujarat	Rajkot	RK World Tower", 3rd Floor, Shop No.312 & 313 , At. Rajkot, Ta. & Dis. Rajkot, Gujarat-360007
4	Surat	Gujarat	Surat	204 2nd floor Union Trade Center Beside Apple hospital Opposite Reliance mall Udhana Darwaja Surat 395002
5	Ankaleshwar	Gujarat	Ankaleshwar	F-15, 1st Floor, Silvar plaza, Next to State Bank of India (Industrial estate Branch) Nr. Station Road, Ankleshwar, Gujarat -393002
6	Vapi	Gujarat	Vapi	Shop no 44, Second Floor, Girnar Khushboo Plaza, Vapi, Valsad, Gujarat - 396195
7	Gandhinagar	Gujarat	Gandhinagar	First Floor, District Shopping Centre, 201 Sector-21, Near Pooja Parlour, Gandhinagar, Gujarat 382021
8	Navsari	Gujarat	Navsari	Ground Floor, 4/831, Opp. Ranchhodji Steet, Next to Metro Furniture, Sayaji Road, Navsari- Gujarat -396445
9	Mehsana	Gujarat	Mehsana	Shop No 303, Third Floor,Aarush Signora, Mahesana,Gujarat - 384002
10	Unjha	Gujarat	Unjha	Shop Nos. 33, 34 & 35, First Floor, Shilp Arcade, Opp. Mahila College, Station Road Unjha, Mehsana District, Gujarat - 384170

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11	Nagpur	Maharashtra	Nagpur	2nd Floor, Plot No.18A, Hanuman Nagar, Mohta science college Road, Nagpur, Maharashtra - 440009
12	Nashik	Maharashtra	Nashik	Unit No S-2A, 2nd Floor, Suojit Trade Center, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik, Maharashtra - 422001
13	Aurangabad	Maharashtra	Aurangabad	“Plot No. 22, A, Ward F-7, Reg No B-87/237, Dip Nagar, Opposite-State Bank of India, Near Sahakar Chowk, Aurangabad, Maharashtra - 431001
14	Pune	Maharashtra	Pune	First floor, Shivaji Housing Society, Senapati Bapat Road, CTS No. 3187, Final Plot No. 401, Bhamburda, Shivajinagar, Pune, Maharashtra - 411016
15	Kalyan	Maharashtra	Kalyan	Shop No. E-8 & E-9, 2nd Floor, Charms Star, Bail Bazar, Kalyan (W), Maharashtra - 421301
16	Chennai	Tamil Nadu	Chennai	138, 2nd Floor, Ameen Manor, Nungambakkam, High Road, Chennai, Tamil Nadu - 600 034
17	Salem	Tamil Nadu	Salem	“2nd floor, SAI SG Arcade, Suramanagalam, Salem, Tamil Nadu - 636005
18	Trichy	Tamil Nadu	Trichy	Door No 69, 1st floor, Dinidugal Main Road, Near Thirunagar Bus stop, Karumandapam Trichy, Tamil Nadu – 620 001.
19	Coimbatore	Tamil Nadu	Coimbatore	Door.No.62, 1st Floor, Svasti Complex, Dr.NRN Layout, New Scheme Road, Pappanaicken Palayam, Coimbatore, Tamil Nadu - 641037.
20	Madurai	Tamil Nadu	Madurai	T.S.P Complex 2nd Floor, Ellis Nagar 70 Feet Road Junction, Raja Sir Muthiah Nagar, Bye Pass Road, Madurai, Tamil Nadu - 625016
21	Tirunlveli	Tamil Nadu	Tirunlveli	Office Door No. 108, 1st Floor, Sundari Complex, Nanguneri Road, Near New Bus Stand, Tirunvelli, Tamil Nadu - 627007
22	Kanchipuram	Tamil Nadu	Kanchipuram	No. 28A, First Floor, Vallalpachiyappa Street, Above Karnataka Bank,

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				Kanchipuram, Tamil Nadu 631501
23	Tirupur	Tamil Nadu	Tirupur	457/283A Avinashi Road, Tirupur 641602
24	Pollachi	Tamil Nadu	Pollachi	80A, First Floor, Venketramanan Street, Opp Sarvodayasangam, Pollachi, Coimbatore, Tamil Nadu - 642001
25	Sivakasi	Tamil Nadu	Sivakasi	“Office No- 186-A, Seetha Kathi Middle Street, Sivakasi, Virudhunagar Dist., Tamil Nadu-626123
26	Dindigul	Tamil Nadu	Dindigul	No. 49C, Mengles Road, Dindigul, Tamil Nadu- 624003
27	Tuticorin	Tamil Nadu	Tuticorin	1 B, First Floor, SSP Complex, Chidambara Nagar, Ist Street, Opposite Sakthi Vinayagar Cbse School, Thoothukudi, Tamil Nadu 628008
28	Villupuram	Tamil Nadu	Villupuram	No.195/27D/7, 2nd Floor, Trichy Main Road, Villupuram – 605602
29	Cuddalore	Tamil Nadu	Cuddalore	First Floor . No.8 Nellikuppam Main Road, Semmandalam, Near Government ITI, Cuddalore, Tamil Nadu 607001
30	Erode	Tamil Nadu	Erode	First Floor, TTK Complex, 84/1, Perundurai Road, Opposite Erode Collectorate, Erode, Tamil Nadu - 638011
31	Namakkal	Tamil Nadu	Namakkal	“57, SKS Complex, Thillaipuram, Paramathi Main Road, Namakkal, Tamil Nadu - 637001
32	Thanjavur	Tamil Nadu	Thanjavur	2nd Floor, Sorna Complex, Medical College Road, Natarajapuram, Thanjavur, Tamil Nadu - 613004
33	Kottayam	Kerala	Kottayam	Door NoIX/694/B,1st floor,Palm plaza,YMCA Lane, Kottayam, Kerala - 686001
34	Thrissur	Kerala	Thrissur	Third Floor, Door No: 52/1067/33 & 52/1067/34, Chowallur Tower, Civil Lane Road, Opp. Mar Augin Thoovana Church, Asvary Nagar, West Fort- Ayyanthole, Thrissur, Kerala- 680004
35	Trivandrum	Kerala	Trivandrum	2nd Floor, TC 25/2414(3), Dharmalayam Road, Thampanoor, District Trivandrum, Kerala - 695001

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36	Calicut	Kerala	Calicut	First Floor, Muthoot Fincorp Regional Office, Perachunni Tower, Mavoor Road, Calicut, Kerala - 673001
37	Cochin	Kerala	Cochin	Door No. 52/3197, Second Floor, KADAMAT BUILDING, NH Bypass Vyttila, Kochin -19, Kerala - 682019
38	Bangalore	Karnataka	Bangalore	980 & 980/1, 1st Floor, 13th Cross Road, Banashankari, 2nd Stage, Bangalore - 560 085
39	Meerut	Uttar Pradesh	Meerut	2nd Floor, Cee Gee Tower 155/1, Mangal Pandey Nagar, CCS University Road, Meerut, Uttar Pradesh - 250004
40	Ghaziabad	Uttar Pradesh	Ghaziabad	1st Floor, LGF B-2, RDC, Rajnagar, Near SBI Bank, Ghaziabad, Uttar Pradesh - 201001
41	Bhopal	Madhya Pradesh	Bhopal	Plot No. 61, Zone II, M P Nagar, Behind Axis Bank Loan Centre, Bhopal - 462011
42	Jaipur	Rajasthan	Jaipur	1D-10/45, Ground Floor, Sri Ashapura Enclave, Chitrakoot, Opp. Pratap Stadium, Jaipur, Rajasthan - 302021
43	Jodhpur	Rajasthan	Jodhpur	Plot No. D-72, Mezzanine Floor, Akhaliya Vikas Yojana, E.S.I. Hospital Road, Near Kamala Nehru Nagar District Center, Near Bangali Quarter, Jodhpur, Rajasthan, 342001
44	Raipur	Chhattisgarh	Raipur	Office no 2, 1st floor, Roshan Heights, Beside Vrindavan Marriage Palace, Ring Road No 1, Bhatagaon, Raipur, Chattisgarh, Raipur - 492013.
45	Ajmer	Rajasthan	Ajmer	1298/32, First Floor, Middle of Parsi Mandir & Convent School, Alwar Gate Nasirabad Road, Ajmer, Rajasthan - 330101
46	Boisar	Maharashtra	Boisar	Office No.119, First Floor, Yash Padma Commercial Complex, Building Type D, Boisar, Palghar, Maharashtra - 401501
47	Nagercoil	Tamil Nadu	Nagercoil	“Office Door No:25/1, 2nd Floor, “Kamaraj Complex” ,Opposite to Kevin hospital, Vettoornimadam, Nagercoil, Tamil Nadu – 629003

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48	Kota	Rajasthan	Kota	Ground Floor, 621, Mukesh Plaza, Dadabari Main Road, Kota Rajasthan - 324009
49	Bikaner	Rajasthan	Bikaner	66, 3rd floor, Saini Complex, Sardul Ganj, Panchshati Circle, Bikaner, Rajasthan - 334001
50	Thiruvellur	Tamil Nadu	Thiruvellur	No. 501, 3rd Floor, TNHB, Avadi By Pass Road, Kakkalur, Thiruvallur, Tamil Nadu - 602001
51	Bhilwara	Rajasthan	Bhilwara	S-1 - 2, 2nd floor, Prem Bhavan, Pur Road, Gandhi Nagar, Bhilwara, Rajasthan - 311001
52	Hubli	Karnataka	Hubli	the Ward No: 34 CTS NO: 4614. B/2B- 1, First Floor, Vidyanagar, Hubli, Karnataka - 580021
53	Mysore	Karnataka	Mysore	No.37, 1st Floor, JLB Road, Chamaraja Puram, Next to Big Bazar, Mysore, Karnataka - 570005
54	Gulbarga	Karnataka	Gulbarga	Office no. 2- 908/105LIG, Phase III, "Dhanraj Tower" 1st floor, Badepur Colony, Near Karge Petrol Bunk, Gulbarga, Karnataka - 585105
55	Shimoga	Karnataka	Shimoga	Sri Ranganatha Commercial Comple, S.M.Circle, Kuvempu Road, Tilak Nagar, Shimoga, Karnataka - 577201
56	Ramanagar	Karnataka	Ramanagar	No. 154/149/128A/1379, Ijoor, Opp. Court Complex, Sri. Durga Devi Complex, BM Road, Ramnagar, Karnataka- 562159
57	Chittorgarh	Rajasthan	Chittorgarh	First Floor, City Center, Nr. City Petrol Pump, Maharana Partap Setu Marg, Chittorgarh, Rajasthan - 312001
58	Sikar	Rajasthan	Sikar	Shop No. 204, Second Floor, HRB Tower, Near Taparia Bagichi, Bajaj Road, Sikar, Rajasthan - 332001
59	Rajsamand	Rajasthan	Rajsamand	Ground floor opposite IDBI Bank & Oriental Bank of Commerce, Collectrarte Road, Rajsamand, Rajasthan - 313333
60	Davanagere	Karnataka	Davanagere	# 596/3-2, 6th Main, Chinmánya Tower, 6th Cross, P. J. Extension, Davangere, Karnataka - 577002
61	Hosur	Tamil Nadu	Hosur	Door No.28, First Floor, Second Cross, Kamaraj

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				Colony, Hosur, Krishnagiri, Tamil Nadu - 635109
62	Udaipur	Rajasthan	Udaipur	Ground Floor, Door No. 10A, Old Fatehpura, Bedla Road, Udaipur District, Rajasthan - 313004
63	Vijayawada	Andhra Pradesh	Vijayawada	Sree Nivas, # 57-2-15, Kilaru Vari Street, Pantakalava Road, Patamata, Vijayawada, Andhra Pradesh - 520010
64	Rajahmundry	Andhra Pradesh	Rajahmundry	D No 6-6-5/2, Vadrevu Vari Street, Near Syamala Theatre, Ward No-3, T Nagar, Rajahmundry, East Godavari District, Andhra Pradesh - 533101
65	Guntur	Andhra Pradesh	Guntur	1st Floor, D No : 133 – 161 , Gorantla , Revenue Ward 57, Guntur, Andhra Pradesh - 522004
66	Mandya	Karnataka	Mandya	1668, 2nd Floor, Nanda Gokula Towers, Vidya Nagara, 100 feet road, Mandya – 571401
67	Thiruvannamalai	Tamil Nadu	Thiruvannamalai	Door No 751/A, Vengikkal Vellore Main Road, Thiruvannamalai, Tamil Nadu - 606601
68	Nellore	Andhra Pradesh	Nellore	“D-No 26-13-485, Baktavastala Nagar, Minibypass Road, Nellore, Pin Code - 524004
69	Kumbakonam	Tamil Nadu	Kumbakonam	First Floor, Raj & Raj Complex, 53, Mothilal Street, Near Anjaneyar Temple, Kumbakonam, Thanjavur, Tamil Nadu - 612001
70	Alwar	Rajasthan	Alwar	40 A, Scheme No 2 , Yash Tower, 2 Floor Alwar, Rajasthan- 301001
71	Annur	Tamil Nadu	Annur	Old No. 125, Thennampalayam, Near Ayyappam Temple, Opp. Annur Post Office, Annur, Coimbatore, Tamil Nadu - 641653
72	Shahpura	Rajasthan	Shahpura	First Floor, Palsaniya Paradise, NH – 8, Shahpura, Jaipur, Rajasthan, 303103
73	Tumakuru	Karnataka	Tumakuru	1st Floor ,Shiny Towers, Near SSS Circle, Sumitra Layout, Siddaganga, Badavane , Tumakuru, Karnataka - 572102
74	Bhimavaram	Andhra Pradesh	Bhimavaram	17-3-28/1, Gannabatula Vari Street, Veedhi Revenue Ward No. 8, Near HDFC Bank, Bhimavaram, West Godavari, Andhra Pradesh - 534201

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75	Hoskote	Karnataka	Hoskote	Srinidhi Building, Shop No.11, Katha No.3616, Site No.4, 4th Stage, Kannurahall Main Road, MV Extension, Hoskote, Bangalore - 562114
76	Hyderabad	Telangana	Hyderabad	Office No 3 & 4, 3rd Floor, OAK Altius, H No 6-1-386, Plot No 58 & 58-A, Sy No 201, HIG Phase-1, Vanasthalipuram, Sahebnagar Kalan Village, Hayatnagar Mandal, Hyderabad. R R Dist, Telangana - 500070
77	Tirupati	Andhra Pradesh	Tirupati	D No 20-3-123/4/C, 1st Floor, S No 7/1C1, Revenue Ward No 20, Yerramitta, Tirupati, Chittoor Dist-517001
78	Yelahanka	Karnataka	Yelahanka	No.93, Doddabettahalli Village Panchayath, formed out of Sy.No.55, situated at Doddabettahalli Village, Yelahanka, Hobli, Bangalore North Taluk., Karnataka - 560097
79	Vizianagaram	Andhra Pradesh	Vizianagaram	D-No79-8-32-29, Brahmin street, VT AGARAHARAM, Vizianagara, Opp: Opposite Zoot mill, Vizianagaram, Andhra Pradesh- 535004
80	Kurnool	Andhra Pradesh	Kurnool	Shop No's 22, 23 & 24 Skandhanshi Vyapaar, 76th Ward, D:No-76/2-2-B-1-A, Kallur Village, Andhra Pradesh - 518003
81	Chirala	Andhra Pradesh	Chirala	RRK Central, 2nd Floor, A Block, Door No 14-19-127/2, Raja Ramohanrai Road, Bestapalem, Opp. Sachivalayam, Chirala, Prakasam, Andhra Pradesh - 523155
82	Dhule	Maharashtra	Dhule	Ground floor, CTS No. 1664, 1665, 1666 A, Jay Jawan Chowk, Lane No. 5, Dhule, Maharashtra - 424001
83	Chikkaballapur	Karnataka	Chikkaballapur	Kalolu Shop 1st Floor .Kalululayout, 2nd Cross, B.B Road, Chikkaballapur :- 562101
84	Chamrajnagar	Karnataka	Chamrajnagar	No 8-1-510-47, 2nd floor, Ward no 8, Market Road, Chamaraja Nagar Town, Kasaba, Chamaraja Nagar, Karnataka - 571313
85	Karimnagar	Telangana	Karimnagar	1st Floor, Door No 8-7-324, Kothirampur locality,

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				Rampur,Karimanagar, Telangana-505001
86	Mahabubnagar	Telangana	Mahabubnagar	7-5-113/11/A, Laxminagar colony, Hyderabad Road, Mahabubnagar, Telangana - 509001
87	Kukatpally	Telangana	Kukatpally	4th Floor, 4th Portion, Door No.-3-6-23/2, ADR Center, Vivekananda Nagar Colony, Baghameeri Village, Kukatpally, Ranga Reddy Dist.,Telangana- 500072
88	Khammam	Telangana	Khammam	H. No 15-11-131, Near Resonance School, V D O s Colony, Khammam (Urban), Khanapuram Haweli, Khammam, Telangana 507 002
89	Warangal	Telangana	Warangal	D.No 5-9-157 to 177/415 & 416, Third Floor, GMR & GS Complex, Kishanpura, Hanmakonda, Warangal, Telangana 506 001
90	Peenya	Karnataka	Peenya	# 65, 2nd Floor Shrini, Jay Arcade, Near Metro Station, Dasarahalli, Peenya, Bangalore, Karnataka - 560057
91	Chitradurga	Karnataka	Chitradurga	Block 01, Municipal Katha no: 2678/6189/5546, New Sante Maidan Road, Block 01, Ward no: 21, Chitradurga - 577501
92	Haveri	Karnataka	Haveri	Ward No.27, Block-1, 526 Vaibhav Laxmi Park, 8th Cross Road, Haveri, Karnataka - 581110
93	Repalle	Andhra Pradesh	Repalle	Building located at D No. 11- 16-183, Property Tax Assessment No. 1026009569, Tadaparthi Vari street, Revenue ward No. 12, Repalle, Bapatla District, Andhra Pradesh - 522265”
94	Nandyal	Andhra Pradesh	Nandyal	D No.2/418A, Atamkur Road, Revenue ward No. 2, Nandyal, Nandyal District, Andhra Pradesh - 518501”
95	Anekal	Karnataka	Anekal	Site No.110/97A, E Katha No.150200101300300121, Situated at Kavala Hosahalli Village, Anekal Taluk, Bangalore - 562106
96	Jamnagar	Gujarat	Jamnagar	Office No. 312, on Third Floor, “Madhav Square”, Jamnagar, Gujarat - 361001
97	Nagaram	Telangana	Nagaram	Door No.9-107/3/2, Serveno- 308/1, Situated At Nagarm Village, Keesara Manadalam,

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				Medchal District, Telangana - 500083
98	Amalapuram	Andhra Pradesh	Amalapuram	First Floor, (Southern side portion), 11-670, K.N.F Main Road, Amalapuram, Peruru Grama Panchyathi, Amalapuram -533201
99	Kolar	Karnataka	Kolar	2nd Floor, Kataripalya, Main Road, Kataripalya Entrance, Near Kataripalya Arch, KGF, Bangarpet Road, Kolar, Karnataka - 563101
100	Panvel	Maharashtra	Panvel	Office Shop No, 203, 2nd Floor, Behind Orion Mall, Off. Old Mumbai Pune Highway, Neelkanth Landmark, Raigad, Maharashtra - 410206
101	Junagadh	Gujarat	Junagadh	“Shop No.304, 3rd Floor, “Trident Plaza”, Junagadh”- 362001
102	Naidupeta	Andhra Pradesh	Naidupeta	1st Floor, 4-1-197, Naidupeta, Sri Kalahasti Bypass, Nellore District, Andhra Pradesh-524126
103	Gadag	Karnataka	Gadag	RS No 47/B Plot No 1, North part, 1st Floor, Ward No 30, Mundaragi Road, Block 1, Near New Bus Stand, Gadag - 582101
104	Nizamabad	Telangana	Nizamabad	H No-11-1-159/1, Ward No-11, Block No-1, Vidyuth Nagar, Kanteshwar, Nizamabad- 503002
105	Attur	Tamil Nadu	Attur	D. No:33 A, Ward no:05, Near Rasipuram Pirivu Road, Salem – Cuddalore Main Road, Narasingapuram village, Attur, Salem, Tamil Nadu - 636108
106	Chittoor	Andhra Pradesh	Chittoor	D. No-8/190, Survey no-479/1, Old Bandhekhana Street, Revenue Ward No-8, Chittoor, Andhrapradesh-517422
107	Bidar	Karnataka	Bidar	Sharma Tower, Near old bus stand, K.E.B Road, Mohan Market, Bidar, Karnataka - 585401
108	Ujjain	Madhya Pradesh	Ujjain	16, Daga Sadan, Taty Toppe Marg, Freeganj, Ujjain, MP - 456010
109	Morbi	Gujarat	Morbi	Office no 8 & 9, 1st floor, Shivam Complex, Ravapar Road, Bony Complex, Morbi, Gujarat- 363641
110	Bellary	Karnataka	Bellary	2nd Floor, Shree Shankara Commercial Complex, Opp, Sony Show Room, Parvathi

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				Nagar Main Road, Bellary-583103
111	Kanakpura	Karnataka	Kanakpura	Property House No.3-506-280, Municipal Assessment No.1669/1122 & 1121A, Navagraha Temple Street , Azadh Nagra, KMRP Ward, Kanakapura, Pin code 562117
112	Indore	Madhya Pradesh	Indore	M 101, Mezzanine Floor, Plot No. 9/1/2, Khandelwal Business Park, South Tukoganj, MG Road, Indore, MP – 452001
113	Gwalior	Madhya Pradesh	Gwalior	Shop No. S-01, Second Floor, House No. 30/4556, Plot No. 113, Ward No. 30, Kailash Vihar, City Center Yojna, Gram Mahalgaon, Gwalior, Madhya Pradesh – 474001
114	Pithampur	Madhya Pradesh	Pithampur	SF – 05, Second Floor, Pithampur Trade Center, Chhatra Chhaya, Pithampur, Distt. Dhar, MP – 454775
115	Wagholi	Maharashtra	Wagholi	Ustav Business Centre, Gat No. 1127/1/1, Plot No.2, Awhalwadi Road, BACK side of Bhaji Market, Wagholi, Pune-412207
116	Kalwar	Rajasthan	Kalwar	Plot. No. 5, Vijay Singh Pathik Nagar, Kh No. 311/3, Kalwaar Road, Jhotwara, Jaipur, Rajasthan - 302012
117	Wardha	Maharashtra	Wardha	2nd Floor, Plot No 195, Revenue S. No / Khasra No./ Gut No. Plot No .195, City Survey No. 195, Mouje Wardha Situated at Road/ Street, Near AU Small finance bank , Arvi Road Gandhi Nagar , Wardha, Maharashtra - 442001
118	Yavatmal	Maharashtra	Yavatmal	2nd floor, Gaurav Complex, Ranapratap gate, Arni road, Yavatmal, Maharashtra–445001
119	Jalgaon	Maharashtra	Jalgaon	1st Floor, Plot no. 29, Samruddhi, RTO Office Road, Opp. ICICI Bank, Jalgaon - 425002
120	Vijayawada - New	Andhra Pradesh	Vijayawada - New	3rd Floor, Door No 56-6-5/5, Plot no 21, Lotus Heights, Maruthi Nagar, Panta Kaluva Road, Lotus Heights, Patamata, Vijayawada , Andhra Pradesh - 520010
121	Shivpuri	Madhya Pradesh	Shivpuri	1st Floor, Plot no. 841 (Old no. 49/1), Ward No. 18, Aadarsh Nagar Colony, Village Chhawani, Tehsil &

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				Dist Shivpuri, Madhya Pradesh – 473551
122	Shahapur	Karnataka	Shahapur	1st Floor, S2-86 20-99/7 & S2-87 20-99/8, Street Name/Number: 3, Bidar - Bangalore road, Block no: 24, Shahapur, Karnataka - 585223
123	Guna	Madhya Pradesh	Guna	First Floor, Abha Shree, Block no. 6, P.H. No. 77, Survey No. 283, Kushmoda Pargana, Opp. Kamla Petrol Pump, Tehsil & Dist Guna, Madhya Pradesh - 473001
124	Mathura	Uttar Pradesh	Mathura	2nd Floor, Tera Tower, Bhoteshwar Road, Mathura, Uttar Pradesh - 281004
125	Beawar	Rajasthan	Beawar	1st Floor, Hall no. 8 B, Shanti Tower, Chang Gate, Beawar, Rajasthan - 305901
126	Sanganer	Rajasthan	Sanganer	1st Floor, Plot no-1 A, Ram Dwara Colony, New Sanganer Road, Sanganer, Rajasthan -302029
127	Banswara	Rajasthan	Banswara	1st Floor, East part Of Plot No. 19, Part A, Amba Mata Nagar Colony, Collage Road, Behind Amba Mata Temple, Banswara, Dist. Banswara, Rajasthan - 327001
128	Merta	Rajasthan	Merta	2nd Floor, Nishar Complex, Krishi Mandi Road, Merta City, Dist. Nagaur, Rajasthan - 341510
129	Agra	Uttar Pradesh	Agra	Office No. 505, 5th Floor, Corporate Park, Block-109, Sanjay Place, Agra - 282002
130	Aurangabad - Waluj Pimpri Chinchwad	Maharashtra	Aurangabad - Waluj	1st Floor, Gala No. 33, Vardhaman Complex, C-252/1, Waluj MIDC, Mahaveer Chowk, Above Yes Bank, Chhatrapati Sambhaji Nagar, Maharashtra - 431136
131		Maharashtra	Pimpri Chinchwad	Office No 23, A Wing, 2nd floor, The Jewel of Pimpri, S. No. 209/B/4 Kamla Cross Road, Pimpri Chinchwad, Talunka - Haveli, District - Pune, Maharastra - 411018
132	Noida	Uttar Pradesh	Noida	1st Floor, H- 224D, Sector - 63, Noida, Uttar Pradesh - 201301
133	Jhalawar	Rajasthan	Jhalawar	1st Floor, Ward No. 4, Plot No. 4, Subhash Colony, Main Road, Jhalawar, Rajasthan - 326001
134	Kanpur	Uttar Pradesh	Kanpur	2nd Floor, No- 205, A- Block 14/144, Ratan Esquire,

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				Chunni Ganj, Kanpur, Uttar Pradesh - 208001
135	Gandhidham	Gujarat	Gandhidham	1st Floor, Office No.107/108/109 , P&P Plaza, Plot No 314, 12/B, Gandhidham, Gujarat - 370201
136	Latur	Maharashtra	Latur	2nd Floor, Baheti Tower, Plot No.74, Shahupuri Colony, AUSA Road, Left Side Bullet Showroom, Latur, Maharashtra - 413512
137	Lucknow	Uttar Pradesh	Lucknow	2nd Floor, office no – 2 & 3 , Trinity Square Mahanagar, Faizabad Road, Lucknow, Uttar Pradesh - 226006
138	Srikakulam	Andhra Pradesh	Srikakulam	Ground Floor, D.No – 16-10-1, Charishma Plaza, New Bridge Road, Near KIMS Hospital, Srikakulam, Andhra Pradesh - 532001
139	Belagavi	Karnataka	Belagavi	2nd Floor, Shetty Building, CTS No 4830/1, JNMC Road, Opp BIMMS Medical College, Near civil hospital Belagavi, Karnataka - 590001
140	Aligarh	Uttar Pradesh	Aligarh	1st Floor, H. No 3/13, Samad Road, Lekhraj Nagar, Aligarh, Uttar Pradesh - 202001
141	Anakapalle	Andhra Pradesh	Anakapalle	1st Floor, 10-6-73/74,Pilla Vari Gorgl, Ring road, Revenue Ward No -10/11, Anakapalle, Andhra Pradesh-531002
142	Vijayapura	Karnataka	Vijayapura	1st Floor, Basavaraj Roogi Complex, CTS No 941/B/2, Near Ganapthi Circle, Indi Road, Vijayapura, Karnataka - 586101
143	Ayodhya	Uttar Pradesh	Ayodhya	Gata No-74 Bheekha Pur, 1st Floor, Nokhe ka Purwa, Deokali Bypass, Pargana Haweli Awadh Tahsil Sadar Dist Ayodhya, Uttar Pradesh - 224001
144	Anand	Gujarat	Anand	Office No. 202, 2nd Floor, S R Landmark, Grid Crossing, Opp. Anand Arts College, At: Anand, Taluka & District: Anand, Gujarat - 388001
145	Anantapur	Andhra Pradesh	Anantapur	3rd Floor, D.No:13_3_425 & 426, Jaffer Hussain Complex, RTC Bus Stand Road, Khaja Nagar, Anantapur, Andhra Pradesh - 515001
146	Medchal	Telangana	Medchal	1st Floor, Plot No. 5,6 in Sy No.77, First floor, Medchal village and Municipality,

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				Ranga Reddy District, Telangana - 501401
147	Ratlam	Madhya Pradesh	Ratlam	2nd Floor, H.No 68 /1, Freeganj Road, Moti Lal Nehru Marg, Ratlam, Madhya Pradesh - 457001
148	Harda	Madhya Pradesh	Harda	1st Floor, C-33,34 Prakash Tower, Near Bank Of Baroda, Nehru Colony, Harda, Madhya Pradesh - 461331
149	Visakhapatnam	Andhra Pradesh	Visakhapatnam	Door no : 49 – 24 -71, 2nd Floor, Opp : Shankara Matham, Shankara Matham Lane, LG Show Room Building, Visakhapatnam, Andhra Pradesh - 530016
150	Varanasi	Uttar Pradesh	Varanasi	Second Floor, D-58/9-A-1-K, Sagra, Varanasi, Uttar Pradesh – 221010
151	Solapur	Maharashtra	Solapur	Shriyash Heights, 3rd floor, CTS no.721, House no.670, South Kasaba, Solapur, Maharashtra – 413007
152	Kuchaman	Rajasthan	Kuchaman	1st Floor, Ward No.14, Station Road, Near SBI Bank, Kuchaman City, Rajasthan - 341508
153	Gorakhpur	Uttar Pradesh	Gorakhpur	H. No 44, First Floor, Basharatpur, Tappa Kasba, Paragana – Haveli, Tehsil - Sardar, Medical Road, Near Asuran Churaha, Gorakhpur, Uttar Pradesh - 273004
154	Prayagraj	Uttar Pradesh	Prayagraj	2nd Floor, 124E/20-S-1, Mahatma Gandhi Marg, Civil Lines, Prayagraj, Uttar Pradesh - 211001
155	Ameerpet	Telangana	Ameerpet	2nd Floor, Office No : 208, Aditya Trade Center, Ameerpet, Hyderabad, Telangana -500045
156	Nanded	Maharashtra	Nanded	1st Floor, Plot No.16 &17, Chatrapati Chowk, Purna Road, Nanded, Maharashtra - 431605
157	Pondicherry	Tamil Nadu	Pondicherry	1st Floor Office No 15, Ganpathy Nagar, Marie Oulgarate Road, Mettupalayam to Moolakullam Road, Puducherry - 605009.
158	Kakinada	Andhra Pradesh	Kakinada	Office No. 12.2.32 ,Ward No. 10, 2nd floor, Dantu Vari Street, Suryararao Peta Kakinada, Municipality, Kakinada, Andhrapradesh - 533001
159	Vellore	Tamil Nadu	Vellore	KPS TOWER,2nd Floor, No 56 (Survey No 314 / 1A &

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				314 /1D), Chittoor Road, Dharapadavedu, Katpadi, Vellore, Tamil Nadu – 632007
160	Tenkasi	Tamil Nadu	Tenkasi	14/666/2 Kadayam Road Pavoorchatram, Tenkasi, Tamil Nadu- 627808
161	Hassan	Karnataka	Hassan	2nd Floor, Opp Karnataka Bank, Ring Road, Vidya Nagar, Kasaba Hobli, Hassan, Karnataka - 573202

**11. BUSINESS CARRIED OUT BY SUBSIDIARIES AND JOINT VENTURES AS FOLLOWS:**

Our Company has no joint ventures and/ or subsidiaries.

**12. INDICATIVE EXPENSES OF THE ISSUE**

S.NO	PARTICULARS	AMOUNT (INR)	PERCENTAGE OF TOTAL ISSUE EXPENSES	PERCENTAGE OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no lead manager has been appointed for this issuance of Debentures.	NA	NA
2.	Underwriting commission	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no underwriting commission is being paid for this issuance of Debentures.	NA	NA
3.	Brokerage, selling commission and upload fees	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no brokerage, selling commission and upload fees is being paid for this issuance of Debentures and/or Commercial Papers.	NA	NA
4.	Fees payable to the R&T Agent	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance

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5.	Fees payable to the legal Advisors	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
6.	Fees payable to the Debenture Trustee	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
7.	Fees payable to the Merchant Banker	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
8.	Advertising and marketing expenses	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no advertising and marketing expenses and upload fees is being paid for this issuance of Debentures and/or Commercial Papers.	NA	NA
9.	Fees payable to the regulators including stock exchanges	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
10.	Expenses incurred on printing and distribution of issue stationary	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
11.	Any other fees, commission and payments under whatever nomenclature	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance

*Issuer may remit Issue related expenses including but not limited to the fees/ charges / Incentives payable as arrangers fees/ advisory fees/ brokerage / selling commission / marketing/ advertising fees, distribution fees/ any other miscellaneous fees directly or indirectly to any intermediary (ies) appointed by the Issuer or any other representative/s / agent/s as may be appointed by the intermediary (ies) who may further utilize the same, for marketing purposes, including distributor payouts, either in full or part. Such fees may be finalised depending upon number of factors including but not limited to issue subscription, market conditions, terms of the issue, nature and scope of assignment, profile of counter party etc.*

### 13. DETAILS OF THE STATUTORY AUDITORS OF THE COMPANY

Name of Auditor	Address	Date of Appointment
Chaturvedi and Co, Chartered Accountants	81, Mittal Chambers, Nariman Point, Mumbai, Maharashtra, 400021	The AGM held on September 4, 2024 had appointed Chaturvedi and Co, Chartered Accountants for a period of 3 years starting from FY 2024-25.

### 14. DETAILS OF CHANGE IN AUDITORS FOR PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL

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Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
NA	NA	NA	NA	NA

## 15. MANAGEMENT OF THE COMPANY

Under our Articles of Association, we are required to have not less than 3 (Three) directors and not more than 18 (Eighteen) Director. Our Board presently comprises 6 (Six) Directors out of which 2 (Two) are whole-time Directors including Chairman and Managing Director, 2 (Two) Independent Directors, and 2 (Two) Non-Executive, Non-Independent Directors. The following table sets out the details regarding our Board of Directors.

List of Directors of Muthoot Housing Finance Company Limited as on March 31, 2026				
Sr. No	Name	Date of Birth	Nationality	Residential Address
1	<b>Name:</b> Mr. Thomas Muthoot <b>Designation:</b> Non-Executive Director and Non Independent <b>DIN:</b> 00082099	15.07.66	Indian	Muthoot,7/59A, Near Kaniyampuzha Bridge, Cherukad, Eroor PO, Ernakulam,682306
2	<b>Name:</b> Mr. Thomas John Muthoot <b>Designation:</b> Non - Executive & Non - Independent <b>DIN:</b> 00011618	07.06.62	Indian	Muthoot House, TC 4/1008(1), Kawdiar, Kawdiar po, Trivandrum, Kerala, 695003
3	<b>Name:</b> Mr. Thomas George Muthoot <b>Designation:</b> Non - Executive & Non - Independent <b>DIN:</b> 00011552	07.06.62	Indian	Muthoot Towers, College Road PO, MG Road, Ernakulam, Cochin, Kerala PIN:682035
4	<b>Name:</b> Mrs Suzannah Muthoot <b>Designation:</b> Whole Time Director <b>DIN:</b> 09792874	10.06.94	Indian	Cherukad, Eroor, Ernakulam, Kerala, India, 682306
5	<b>Name:</b> Mr.Santanu Mukherjee <b>Designation:</b> Non - Executive & Independent Director <b>DIN:</b> 07716452	29.12.56	Indian	Flat No. 303,3rd floor, E-Tower My Home Abhra, Raidurg, Sherlingampally, Hyderabad, Telangana India- 500032
6	<b>Name:</b> Mr.Suresh Mahalingam <b>Designation:</b> Non - Executive & Independent Director <b>DIN:</b> 01781730	17.02.62	Indian	8A-9A, Godrej Waldorf, Opposite Millat Nagar, Andheri West, Mumbai Maharashtra 400053

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#### 16. DETAILS OF CHANGE IN THE DIRECTORS SINCE PRECEDING THREE FINANCIAL YEARS AND THE CURRENT FINANCIAL YEAR:

Sr. No	Name, Designation and DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
1.	<b>Name:</b> Vijayaraghavachari Ranganathan <b>Designation:</b> Non - Executive & Independent Directors <b>DIN:</b> 00550121	21.06.2021	20.06.2023	-	-
2.	<b>Name:</b> Suresh Mahalingam <b>Designation:</b> Non - Executive & Independent Director <b>DIN:</b> 01781730	20.06.2023	NA	-	Appointment
3.	<b>Name:</b> Mrs Suzannah Muthoot <b>Designation:</b> Executive Director <b>DIN:</b> 09792874	23.12.2024	NA	-	Appointment

#### 17. MANAGEMENT'S PERCEPTION OF RISK FACTORS

##### i. Risks Related to Issuer's Business:

##### a. Repayment is subject to the credit risk of the Issuer

Potential Investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the Debentures and/or Commercial Papers is subject to the credit risk of the Issuer. Potential Investors assume the risk that the Issuer will not be able to satisfy their obligations under the Debentures and/or Commercial Papers. In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Issuer, the payment of sums due on the Debentures and/or Commercial Papers may not be made or may be substantially reduced or delayed.

##### b. The secondary market for non-convertible securities may be illiquid

Non-convertible securities may be very illiquid, and no secondary market may develop in respect thereof. Even if there is a secondary market for the non-convertible securities, it is not likely to provide significant liquidity. Potential Investors may have to hold the Debentures and/or Commercial Papers until redemption to realize any value.

##### c. Credit Risk & Rating Downgrade Risk

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In the event of deterioration in the financial health of the Issuer, there is a possibility that the relevant Rating Agency may downgrade the rating of the Debentures and/or Commercial Papers. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/non-performing investment as per their usual norms.

**d. Changes in interest rates may affect the price of Debentures and/or Commercial Papers**

All securities where a fixed rate of interest is offered, such as this Issue, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e., when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the pricing of the Debentures and/or Commercial Papers.

**e. Tax Considerations and Legal Considerations**

Special tax considerations and legal considerations may apply to certain types of investors. Potential investors are urged to consult with their own financial, legal, tax and other advisors to determine any financial, legal, tax and other implications of this investment.

**f. Accounting Considerations**

Special accounting considerations may apply to certain types of taxpayers. Potential Investors are urged to consult with their own accounting advisors to determine implications of this investment.

**g. Material changes in regulations to which the Issuer is subject could impair the Issuer's ability to meet payment or other obligations**

The Issuer is subject generally to changes in Indian law, as well as to changes in government regulations and policies and accounting principles. Any changes in the regulatory framework could adversely affect the profitability of the Issuer or its future financial performance, by requiring a restructuring of its activities, increasing costs or otherwise.

**h. Risks in relation to the security created in relation to the debt securities. Further, any risks in relation to maintenance of security cover or full recovery of the security in case of enforcement**

In the event that the Company is unable to meet its payment and other obligations towards Investors under the terms of the Debentures and/or Commercial Papers, the security may be enforced as per the terms of security documents, and other Transaction Documents executed in relation to the Debentures and/or Commercial Papers. The Debenture Holder(s)' recovery in relation to the Debentures will be subject to (i) the market value of such security, (ii) finding willing buyers for the security at a price sufficient to repay the Debenture Holder(s)' amounts outstanding under the Debentures. There is a risk that the value realized from the enforcement of the security may be insufficient to redeem the Debentures. Further, were any series of Debentures issued pursuant to any Key Information Document for the relevant issuance of Debentures are secured against a charge to the tune of 100% (one hundred percent) of the principal and interest amount in favour of the Debenture Trustee, while it is the duty of the Debenture Trustee to monitor that the security is maintained, however, the possibility of recovery of 100% (one hundred percent) of the amount shall depend on the market scenario prevalent at the time of enforcement of the security. This risk factor will not be applicable in respect of any series of Debentures and/or Commercial Papers issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures and/or Commercial Papers that are issued are either unsecured or subordinated.

**ii. External Risk Factors:**

**a. The financial performance of the Company is vulnerable to interest rate volatility**

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The profitability of the Company is mainly dependent on the net interest margins. The Company borrows both in floating and fixed interest rates. The Company is exposed to interest rate risks since the disbursements are generally made both in floating and fixed interest rates. Volatility in interest rates can materially and adversely affect our financial performance and cash flows. In a rising interest rate environment, if the yield on the interest-earning assets of the Company does not increase simultaneously with or to the same extent as cost of funds, or, in a declining interest rate environment, if the cost of funds does not decline simultaneously or to the same extent as the yield on our interest-earning assets, our net interest income and net interest margin would be adversely impacted. Interest rates are highly sensitive and fluctuations thereof are dependent upon many factors which are beyond our control, including the monetary policies of the RBI, de-regulation of the financial services sector in India, domestic and international economic and political conditions, inflation and other factors. Rise in inflation, and consequent changes in Bank rates, Repo rates and Reverse Repo rates by the RBI has led to an increase in interest rates on loans provided by banks and financial institutions, and market interest rates in India have been volatile in recent periods.

- b. **In the event that the Company is unable to effectively manage or control the level of non-performing loans ("NPAs") in the future, or if the provisions for loan losses are insufficient to cover anticipated loan defaults, the financial condition of the Issuer and its operational performance may be materially and adversely impacted**

The existence of non-performing or low-credit quality loans could have a detrimental effect on the Company's operations. There can be no assurance that the Company will be able to improve its collection efforts and recoveries in relation to its NPAs, or that it will be able to adequately control or reduce its NPA levels in the future. Furthermore, as the loan portfolio matures, the Company may experience an increase in defaults on principal and/or interest repayments. Consequently, if the Company fails to control or reduce its NPA levels, the overall quality of its loan portfolio may deteriorate, which could adversely affect its operational results and/or cash flows. Additionally, the Company's current provisions for loan losses may not be sufficient in comparison to the loan portfolios of other financial institutions. There is no assurance that there will be no further deterioration in the Company's provisioning coverage as a percentage of Gross NPAs, nor that the recovery rate of NPAs will align with past recovery experiences. Should there be any further deterioration in the Company's NPA portfolio, it could have a significantly more adverse impact on its results of operations and/or cash flows.

- c. **We may not be able to recover, on a timely basis or at all, the full value of collateral or amounts which are sufficient to cover the outstanding amounts due under defaulted loans**

As a security interest for the financing facilities provided by us to our customers, the properties purchased by our customers are hypothecated in our favour. The value of the properties, however, is subject to depreciation, deterioration, and/or reduction in value on account of other extraneous reasons, over the course of time. Consequently, the realizable value of the collateral for the credit facility provided by us, when liquidated, may be lower than the outstanding loan from such customers. Any default in repayment of the outstanding credit obligations by our customers may expose us to losses. Furthermore, in the case of a default, we typically take possession of the mortgaged properties and take necessary legal proceedings permitted under various regulations to either sell the property through auction or recover the dues through other means. The hypothecated properties, being immovable property, have a specific process for possession and auction which are guided by local administrative and legal regulations. There can also be no assurance that we will be able to sell such properties provided as collateral at prices sufficient to cover the amounts under default. In addition, there may be delays associated with such process. A failure or delay to recover the expected value from sale of collateral security could expose us to a potential loss. Any such losses could adversely affect our financial condition, results of operations and/or cash flows. Furthermore, enforcing our legal rights by litigating against defaulting customers is generally a slow and potentially expensive process in India. Accordingly, it may be difficult for us to recover amounts owed by defaulting customers in a timely manner or at all. The recovery of monies from defaulting customers may be further compounded by the fact that we do not generally insist on, or receive post-dated cheques as security towards the timely repayment of dues from customers to whom we have provided loans. Further if we are unable to sell any repossessed property provided as security for such loans, at commercially favourable prices, in a timely manner or at

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all, we may not recover the costs of maintaining such repossessed property and our operations, cash flows and profitability could be adversely affected.

**d. A part of our collections is in cash and consequently we face the risk of misappropriation or fraud by our employees**

A portion of our collections from our customers is in cash. Cash collections expose us to the risk of fraud, misappropriation or unauthorized transactions by our employees responsible for dealing with such cash collections. While we have taken insurance policies and coverage for cash in safes and in transit, and undertake measures to detect and prevent any unauthorized transaction, fraud or misappropriation by our representatives and officers, this may not be sufficient to prevent or deter such activities in all cases, which may adversely affect our operations, profitability and/or cash flows. Further, we may be subject to regulatory or other proceedings in connection with any unauthorized transaction, fraud or misappropriation by our representatives and employees, which could adversely affect our goodwill.

**e. Issuer requires certain statutory and regulatory approvals for conducting business and failure to obtain or retain them in a timely manner, or at all, may adversely affect operations**

The Company is a non-deposit taking Housing Finance Company (“HFC”) registered with the NHB. As such, the Company is regulated by NHB vide its master direction named as “Reserve Bank of India (Housing Finance Companies) Directions, 2025”. These directions were issued by the Reserve Bank of India on November 28, 2025, vide notification No. DoR.FIN.REC.284/03-10-119/2025-26. The provisions of these directions apply to all housing finance companies. If the Issuer fails to comply, or a regulator claims we have not complied, with any of these conditions, its certificate of registration may be suspended or cancelled and the Issuer shall not be able to carry on such activities.

**f. Issuer may be required to increase capital ratio or amount of loan loss reserves, which may result in changes to business and accounting practices that would harm business and results of operations.**

The Issuer is subject to the NHB minimum capital to risk weighted assets ratio regulations. Pursuant to Section 29C of the NHB Act, every HFC, is required to create a reserve fund and transfer thereto a sum not less than 20.0% of its net profit every year, as disclosed in the profit and loss account and before any dividend is declared. The Issuer is also required to maintain a minimum capital adequacy ratio of 15.0% in relation to aggregate risk-weighted assets and risk adjusted assigned loans. The NHB may also in the future require compliance with other financial ratios and standards. Compliance with such regulatory requirements in the future may require alteration of its business and accounting practices or take other actions that could materially harm its business and operating results.

**iii. Risks relating to the issue:**

**a. The Debentures or Commercial Papers may be Illiquid**

It is not possible to predict if and to what extent a secondary market may develop in the Debentures or Commercial Papers or at what price the Debentures and/or Commercial Papers will trade in the secondary market or whether such market will be liquid or illiquid. As specified in this General Information Document, an application has been made to list the Debentures and/or Commercial Papers on the BSE and an in-principle approval will be obtained. If the Debentures and/or Commercial Papers are so listed or quoted or admitted to trading on the BSE, no assurance is given by the BSE that any such listing or quotation or admission to trading will be maintained. The fact that the Debentures and/or Commercial Papers may be so listed or quoted or admitted to trading does not necessarily lead to greater liquidity than if they were not so listed or quoted or admitted to trading. The Debentures constitute unsubordinated debt/ subordinate debt (towards its Tier II Capital), as defined by RBI from time to time under various circulars/ notifications, for the Company and are not redeemable earlier than its stated maturity, without the prior approval of the RBI. However, subject to the applicable law, the Company may, but is not obliged to, at any time purchase the Debentures and/or Commercial Papers at any price in the open market or by tender or private agreement. Any Debentures and/or Commercial Papers so purchased may be resold or surrendered for cancellation.

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The more limited the secondary market is, the more difficult it may be for holders of the Debentures and/or Commercial Papers to realise value for the Debentures and/or Commercial Papers prior to redemption of the Debentures and/or Commercial Papers.

**b. The Commercial Papers and/or Debentures may not be a suitable investment for all investors**

Potential investors should ensure that they understand the nature of the Debentures and/or Commercial Papers and the extent of their exposure to risk, that they have sufficient knowledge, experience and access to professional advisers such as legal, tax, accounting and other advisers to make their own legal, tax, accounting and financial evaluation of the merits and risks of investment in the Debentures and/or Commercial Papers and that they consider the suitability of the Debentures and/or Commercial Papers as an investment in the light of their own circumstances and financial condition. These risks may include, among others, equity market risks, bond market risks, interest rate risks, market volatility and economic, political and regulatory risks and any combination of these and other risks.

**18. DETAILS OF DEFAULT:**

There is no default and non-payment of statutory dues except as otherwise disclosed in the financial statements, which are being litigated upon.

**19. DETAILS OF NODAL/ COMPLIANCE OFFICER OF THE COMPANY:**

Compliance Officer of the Company	
<b>Name</b>	Mr. S. Sumesh
<b>Designation</b>	Compliance Officer and Company Secretary
<b>Address</b>	TC 14/2074-7, Muthoot Centre, Punnen Road, Trivandrum – 695 039 Kerala, India.
<b>Phone Number</b>	0471 4911538
<b>E-Mail id</b>	<a href="mailto:sumesh.s@muthoot.com">sumesh.s@muthoot.com</a>

**20. DEFAULT IN ANNUAL FILING OF THE COMPANY UNDER THE COMPANIES ACT OR THE RULES MADE THEREUNDER**

NIL

**21. FINANCIAL INFORMATION**

- **The audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years which shall not be more than six months old from the date of the issue document or issue opening date, as applicable. Such financial statements should be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India (“ICAI”)**

As per Annexure 4.

**However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period, the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.**

NA

- **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the listing regulations, may disclose unaudited financial information for the interim period in the format as specified therein with limited review report in the issue document, as filed with the stock exchanges, instead of audited financial statements for the interim period, subject to making necessary disclosures in this regard in issue document**

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**including risk factors.**

NA

- **Issuers other than REITs/ InvITs desirous of issuing debt securities on private placement basis and who are in existence for less than three years may disclose financial statements mentioned at (a) above for such period of existence, subject to the following conditions:**

Not Applicable as the Issuer has been in existence for a period of more than 3 (three) years prior to the date of this General Information Document.

- **The above financial statements shall be accompanied with the Auditor's Report along with the requisite schedules, footnotes, summary etc.**

Please refer to Annexure 4 for the audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years along with the auditor's report along with the requisite schedules, footnotes, summary etc.

- **KEY OPERATIONAL AND FINANCIAL PARAMETERS ON CONSOLIDATED AND STANDALONE BASIS:**

**On Standalone Basis:**

**(Rs in Lakhs)**

<b>Particulars</b>	<b>FY2026</b>	<b>FY2025</b>	<b>FY2024</b>
<b>BALANCE SHEET</b>			
<b>Assets</b>			
Property, Plant and Equipment	1,041.45	974.52	582.95
Intangible Assets (including intangible assets under development)	205.39	130.10	11.67
Other Non-Current Assets	3,06,797.53	2,39,794.90	2,00,922.41
Current Assets	16,239.56	16,841.13	19,738.20
Financial Assets	12,585.47	8,580.63	4,445.73
Non-financial Assets excluding property, plant and equipment	2,446.08	2,592.57	2,099.64
plant and equipment	0	0	0
<b>Total Assets</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>
<b>Liabilities</b>			
<b>Financial Liabilities</b>			

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-Derivative financial instruments	0	382.91	8.47
-Trade Payables	1,900.49	608.93	941.05
-Debt Securities	0	5,148.02	0
-Borrowings (other than Debt Securities)	2,79,181.24	2,11,690.92	1,82,060.69
-Subordinated liabilities	9,661.85	9,579.13	0
-Lease Liabilities	875.26	757.95	557.50
-Other financial liabilities	1,287.52	1,026.13	11,432.61
<b>Non-Financial Liabilities</b>			
-Current tax liabilities (net)	201.85	-	0
-Provisions	920.19	474.62	366.12
-Deferred tax liabilities (net)	0	0	0
-Other non-financial liabilities	270.78	228.81	162.35
<b>Total Liabilities</b>	<b>2,94,299.18</b>	<b>2,29,897.42</b>	<b>1,95,528.79</b>
<b>Equity (Equity Share Capital and Other Equity)</b>	<b>45,016.30</b>	<b>39,016.43</b>	<b>32,271.81</b>
<b>Total Liabilities and Equity</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>
<b>PROFIT AND LOSS</b>			
Revenue from operations	44,267.06	35,806.40	28,378.67
Other Income	5,496.32	4,330.44	894.15
<b>Total Income</b>	<b>49,763.38</b>	<b>40,136.84</b>	<b>29,272.82</b>

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<b>Total Expense</b>	<b>45,048.08</b>	<b>34,469.82</b>	<b>24,602.51</b>
<b>Profit after tax for the year</b>	<b>3,528.55</b>	<b>4,240.92</b>	<b>3,472.61</b>
<b>Other Comprehensive income</b>	<b>(42.80)</b>	<b>(34.09)</b>	<b>(21.89)</b>
<b>Total Comprehensive Income</b>	<b>3,485.75</b>	<b>4,206.83</b>	<b>3,450.72</b>
<b>Earnings per equity share</b>			
-Basic (INR)	<b>4.30</b>	<b>5.33</b>	<b>4.63</b>
-Diluted (INR)	<b>4.28</b>	<b>5.30</b>	<b>4.60</b>
<b>Cash Flow</b>			
Net cash from / used in(-) operating activities	<b>(45,213.17)</b>	<b>(25,717.89)</b>	<b>(32,253.65)</b>
Net cash from / used in(-) investing activities	<b>(2,410.09)</b>	<b>(2,462.18)</b>	<b>(613.46)</b>
Net cash from / used in (-)financing activities	<b>66,053.30</b>	<b>45,456.62</b>	<b>59,613.83</b>
Net increase/decrease(-) in cash and cash equivalents	<b>(9,070.96)</b>	<b>(2,983.26)</b>	<b>11,350.01</b>
Cash and cash equivalents as per Cash Flow Statement as at end of Year / Half Year	<b>6,211.90</b>	<b>15,282.86</b>	<b>18,266.13</b>
<b>Additional Information</b>			
Net worth	45,016.30	39,016.43	32,271.81
Cash and cash equivalents	<b>6,211.90</b>	<b>15,282.86</b>	<b>18,266.13</b>
Loans			
Loans (Principal Amount)	3,06,798.00	2,39,794.99	2,00,920.82
Total Debts to Total Assets (%)	85.13%	84.20%	79.92%
Interest Income	44,267.06	35,806.40	28,378.67
Interest Expense	25,353.63	19,898.46	13,839.89
Impairment on Financial Instruments	1024.03	434.33	128.39

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Bad Debts to Loans (%)			
% Stage 3 Loans on Loans (Principal Amount)	2.32%	1.29%	0.79%
% Net Stage 3 Loans on Loans (Principal Amount)	1.84%	0.72%	0.32%
Capital Adequacy Ratio (%)	23.22%	29.64%	23.32%
Tier I Capital Adequacy Ratio (%)	19.15%	23.24%	23.19%
Tier II Capital Adequacy Ratio (%)	4.07%	6.39%	0.13%

**On Consolidated basis**

PARTICULARS	FY2026	FY2025	FY2024
<b>BALANCE SHEET</b>			
<b>Assets</b>			
Property, Plant and Equipment	1,041.45	974.52	582.95
Financial Assets	<b>3,35,622.56</b>	<b>2,65,216.66</b>	2,25,106.34
Non-financial Assets excluding property, plant and equipment	2,651.47	2,722.67	2,111.31
<b>Total Assets</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>
<b>Liabilities</b>			
Financial Liabilities			
-Derivative financial instruments	-	382.91	8.47
-Trade Payables	1,900.49	608.93	941.05
-Debt Securities	-	5,148.02	0
-Borrowings (other than Debt Securities)	2,79,181.24	2,11,690.92	1,82,060.69
-Subordinated liabilities	9,661.85	9,579.13	0
-Other financial liabilities	2,162.78	1,784.08	11,990.11
Non-Financial Liabilities			
-Current tax liabilities (net)	201.85	-	0
-Provisions	920.19	474.62	366.12
-Deferred tax liabilities (net)	0	0	0
-other non-financial liabilities	270.78	228.81	162.35
Equity (Equity Share Capital and Other Equity)	<b>45,016.30</b>	<b>39,016.43</b>	<b>32,271.81</b>
<b>Total Liabilities and Equity</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>
<b>PROFIT AND LOSS</b>			
Revenue from operations	44,267.06	35,806.40	28,378.67

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Other Income	5,496.32	4,330.44	894.15
<b>Total Income</b>	<b>49,763.38</b>	<b>40,136.84</b>	<b>29,272.82</b>
Total Expense	45,048.08	34,469.82	24,602.51
<b>Profit after tax for the year</b>	<b>3,528.55</b>	<b>4,240.92</b>	<b>3,472.61</b>
Other Comprehensive income	(42.80)	(34.09)	(21.89)
<b>Total Comprehensive Income</b>	<b>3,485.75</b>	<b>4,206.83</b>	<b>3,450.72</b>
Cash Flow			
Net cash from/ used in (-) operating activities	(72,714.17)	(45,977.71)	(47,650.36)
Net cash from/ used in (-) investing activities	(2,410.09)	(2,462.18)	(613.46)
Net cash from/ used in (-) financing activities	66,053.30	45,456.62	59,613.83
Net increase/decrease (-) in cash and cash equivalents	(9,070.96)	(2,983.26)	11,350.01
Cash and cash equivalents as per Cash Flow Statement as at the end of Half year	6,211.90	15,282.86	18,266.13

**22. DEBT EQUITY RATIO PRIOR TO AND AFTER ISSUE OF DEBT SECURITIES:**

As per relevant Key Information Document

**23. AUDITED FINANCIALS FOR THREE COMPLETED YEARS IN COLUMNAR FORMAT AND AS FILED WITH EXCHANGES ALONG-WITH THE AUDITOR'S REPORT, FOOTNOTES ETC., CASH FLOW STATEMENT ALONG-WITH LATEST RESULTS FOR STUB PERIOD FILED WITH EXCHANGES:****Statement of Assets and Liabilities on Standalone Basis:****(Rs In Lakhs)**

Particulars	As on 31st March 2026	As on 31st March 2025	As on 31st March 2024
<b>ASSETS</b>			
<b>1.NON CURRENT ASSETS</b>			
(a) Property, Plant and Equipment	1,041.45	974.52	582.95
(b) Capital Work in Progress	-	-	-
(c) Investment Property	-	-	-
(d) Intangible Assets	205.39	130.10	11.67

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(e) Financial Assets	-	-	-
(i) Investments			
-Investment in Joint Ventures	-	-	-
-Other Investments	-	-	-
(ii) Trade Receivables	-	-	-
(iii) Loans	-	-	-
(iv) Others	-	-	-
(f) Other Non-Current Assets	2,446.08	2,592.57	2,099.64
<b>2. CURRENT ASSETS</b>			
(a) Inventories	-	-	-
(b) Financial Assets	3,06,797.53	2,39,794.90	2,00,922.41
(i) Investments	8,072.20	5,849.31	3,841.91
(ii) Trade Receivables	-	-	-
(iii) Cash and Cash Equivalents	6,211.90	15,282.86	18,266.12
(iv) Bank balances other than (ii) above	10,027.66	1,558.27	1,472.08
(v) Loans	-	-	-
(vi) Others	-	-	-
(c) Other Current Assets	4,513.27	2,731.32	603.82
<b>TOTAL ASSETS</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>
<b>EQUITY AND LIABILITIES</b>			
<b>A. EQUITY</b>			
(a) Equity Share Capital	8,503.09	8,160.62	7,781.84
(b) Other Equity	36,513.21	30,855.81	24,489.97
<b>B. LIABILITIES</b>			
<b>1. NON-CURRENT LIABILITIES</b>			
(a) Financial Liabilities			
(i) Borrowings	-	-	-
(ii) Trade Payables	-	-	-

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(A) Total outstanding dues of micro enterprises and small enterprises.	-	-	-
(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-
(iii) Other Financial Liabilities	201.85	-	-
(b) Provisions	920.19	474.62	366.12
(c) Deferred Tax Liabilities(Net)	-	-	-
(d) Other non-current liabilities	270.78	228.81	162.35
<b>2. CURRENT LIABILITIES</b>			
(a) Financial Liabilities			
(i) Borrowings	2,88,843.09	2,26,418.07	1,82,060.69
(ii) Trade Payables	-	-	-
(A) Total outstanding dues of micro enterprises and small enterprises.	1,364.11	608.93	421.53
(B) Total outstanding dues of creditors other than micro enterprises and small enterprises.	536.38	-	519.52
(iii) Other Financial Liabilities	2,162.78	1,784.08	11,990.11
(b) Other Current Liabilities	-	-	-
(c) Provisions	-	-	-
(d) Current Tax Liabilities (Net)	-	-	-
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>3,39,315.48</b>	<b>2,68,913.85</b>	<b>2,27,800.60</b>

**Statement of Profit and Loss on Standalone Basis:****(Rs In Lakhs)**

Particulars	As on 31st March 2026	As on 31st March 2025	As on 31st March 2024
I.Revenue from Operations	44,267.06	35,806.40	28,378.67
II.Other Income	5,496.32	4,330.44	894.15
<b>III.Total Income(I+II) IV</b>	<b>49,763.38</b>	<b>40,136.84</b>	<b>29,272.82</b>

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IV.Expenses:	-	-	-
Cost of Materials Consumed	-	-	-
Purchases of Stock in Trade	-	-	-
Changes in Inventories of Finished Goods and Stock in Trade	-	-	-
Employee benefits expense	13,718.12	10,477.28	7,572.19
Finance costs	25,353.63	19,898.46	13,839.89
Depreciation and amortization expense / Impairment	1,980.32	1,152.23	537.80
Other Expenses	3,996.01	2,941.85	2,652.63
<b>Total Expenses</b>	<b>45,048.08</b>	<b>34,469.82</b>	<b>24,602.51</b>
V.Profit before exceptional items (III-IV)			
VI.Exceptional Items			
VII.Profit before tax (V-VI)	<b>4,715.30</b>	<b>5,667.02</b>	<b>4,670.31</b>
VIII.Tax Expense	-	-	-
(1) Current tax	1,308.68	1,162.16	1,125.27
(2) Deferred tax	(121.93)	263.94	72.43
(3) Taxation adjustment of earlier years Excess (-) /Short(+)	<b>0</b>	<b>0</b>	<b>0</b>
IX.Profit/ (loss) for the period (VII-VIII)	<b>3,528.55</b>	<b>4,240.92</b>	<b>3,472.61</b>
X.Other Comprehensive Income	-	-	-
(i) Items that will not be reclassified to profit or loss	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	<b>6.06</b>	<b>(3.81)</b>	<b>1.54</b>
Other Comprehensive Income for the year (X)	<b>(42.80)</b>	<b>(34.09)</b>	<b>(21.89)</b>
XI.Total Comprehensive Income for the year (IX+X)	<b>3,485.75</b>	<b>4,206.83</b>	<b>3,450.72</b>
XII.Earnings per equity share			
Basic and Diluted Earnings per share (Rs)	<b>4.30</b>	<b>5.33</b>	<b>4.63</b>

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**Cash Flow Statement on Standalone Basis:****(Rs In Lakhs)**

Particulars	As on 31st March 2026	As on 31st March 2025	As on 31st March 2024
<b>A Cash Flow From Operating Activities</b>			
Net Profit before tax	4,715.30	5,667.02	4,670.31
Adjustments for :			
Depreciation/Loss on impairment of Assets	956.29	717.90	409.41
Exceptional Items - (Income)/ Expenses	-	-	-
Provision on Raw Materials of Impaired Assets	-	-	-
Profit(-) / Loss on sale of Assets	5.90	0.94	1.15
Interest Income			
Dividend Income			
Rental Income Derived from Investment Properties	(21.94)	(20.38)	(12.53)
(Gain) / Loss on Sale of Current Investments	(501.69)	(462.36)	(373.34)
Interest and Finance Charges	25,256.94	19,827.85	13,794.73
Provision for Bad/Doubtful debts, for Obsolescence Stores & Provision Written Back	-	-	-
Other Adjustments	(161.95)	(548.13)	788.28
<b>Operating Profit before Working Capital Changes Adjustments for :</b>	-	-	-
Trade and Other Receivables	-	-	-
Inventories			
Trade Payables and Other Liabilities	796.59	(10,366.37)	24.52
Other Asset	(76,258.61)	(40,534.35)	(51,556.19)
<b>Cash Generated from Operations</b>	<b>(45,213.17)</b>	<b>(25,717.89)</b>	<b>(32,253.65)</b>
Direct Taxes Paid	(628.53)	(1,454.69)	(1,235.81)

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Finance Cost Paid	(26,872.47)	(18,805.13)	(14,160.90)
<b>Net Cash from Operating Activities</b>	<b>(72,714.17)</b>	<b>(45,977.71)</b>	<b>(47,650.36)</b>
<b>Cash Flow from Investing Activities----</b> <b>-A</b>			
Additions to Fixed Assets (Net of trade credit)	(552.03)	(883.40)	(462.25)
Sale of Fixed Assets	0.77	0.40	0.69
Sale/Purchase of Current Investments	(1,963.72)	(1,842.23)	(678.62)
Investments in Joint Ventures	-	-	-
Sale of Transferable Development Rights	-	-	-
Redemption of Security Receipts	242.52	297.19	526.72
Interest Received	-	-	-
Dividend Received	-	-	-
Rental Income Derived from Investment Properties	-	-	-
Margin Money Deposits with Banks	-	-	-
Other Investment Activity	(137.63)	<b>(34.14)</b>	-
<b>Net Cash from Investing Activities -----</b> <b>-----B</b>	<b>(2,410.09)</b>	<b>(2,462.18)</b>	<b>(613.46)</b>
<b>C. Cash Flow from Financing Activities</b>			
Net Proceeds /Repayment of Working capital facilities and short term loans	-	-	-
Proceeds from Term loans/ Non Convertible Debentures	1,18,565.69	97,859.80	88,280.00
Repayments of Term loans	(54,525.14)	(54,525.14)	(30,965.81)
Interest paid			
Proceeds from equity shares issued	2,500.00	2,500.00	2,500.00
Lease Liability Paid	(487.25)	(378.03)	(200.36)
<b>Net Cash from Financing Activities ----</b> <b>----- C</b>	<b>66,053.30</b>	<b>45,456.62</b>	<b>59,613.83</b>

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<b>Net Increase/Decrease(-) in Cash and Cash Equivalent (A+B+C)</b>	<b>(9,070.96)</b>	<b>(2,983.26)</b>	<b>11,350.01</b>
Cash and Cash Equivalents as on 1st April (Opening Balance)	15,282.86	18,266.12	6,916.12
Cash and Cash Equivalents as on 31st March (Closing Balance)	6,211.90	15,282.86	18,266.13
<b>Components of Cash and Cash Equivalents</b>			
Cash on hand	77.23	83.18	56.60
Balance With Scheduled Banks in Current and Cash Credit Accounts	1,134.67	5,638.68	2,674.74
in Term Deposits with Less Than 3 Months Maturity	5,000.00	9,561.00	15,534.78

Audited Financials for three completed financial years along with the Auditor's Report, footnotes etc., Cash Flow Statement is annexed as **Annexure 4** to this General Information Document.

**24. CHANGE IN ACCOUNTING POLICIES DURING THE LAST THREE YEARS AND THEIR EFFECT ON PROFIT AND THE RESERVES OF THE COMPANY (WHEREVER APPLICABLE):**

NIL

**25. DETAILS OF CONTINGENT LIABILITIES BASED ON THE LAST AUDITED FINANCIAL STATEMENTS INCLUDING AMOUNT AND NATURE OF LIABILITY AS ON MARCH 31, 2026:**

Sr. No	Particulars	As at 31.03. 2026
1	Claims on the Company not acknowledged as debts' Contractors / Suppliers/ Arbitrators etc.	0
2	<b>Demands raised by various authorities that may arise in respect of matters in appeal</b>	
	GST	38.58
4	Claims preferred by local authorities	43.52
	<b>GRAND TOTAL</b>	<b>82.10</b>

**26. THE AMOUNT OF CORPORATE GUARANTEE OR LETTER OF COMFORT ISSUED ALONG WITH DETAILS OF THE COUNTERPARTY (VIZ. NAME AND NATURE OF THE COUNTERPARTY, WHETHER A SUBSIDIARY, JOINT VENTURE ENTITY, GROUP COMPANY ETC.) ON BEHALF OF WHOM IT HAS BEEN ISSUED:**

Name of the Bank	FD Receipt Number	Type of FD	From	To	FD Amount (In Rupees)	ROI	Remarks
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IDBI	1001106000011972	Under Lien	14/Sep/2025	14/Sep/2026	3,40,69,112	5.91%	FD kept as lien for NHB loan.
IDBI	1001106000011990	Under Lien	17/Oct/2025	18/Oct/2026	33,90,993	6.55%	FD kept as lien for NHB loan.
IDBI	1001106000012005	Under Lien	17/Oct/2025	18/Oct/2026	1,63,02,850	6.55%	FD kept as lien for NHB loan.
IDBI	0004106000206150	Under Lien	27/Dec/2025	28/Dec/2026	2,49,60,209	6.25%	FD kept as lien for NHB loan.
				<b>Total</b>	<b>7,87,23,165</b>		

**27. CAPITAL STRUCTURE OF COMPANY AS ON MARCH 31, 2026:**

Share Capital	Amount
Authorized Share Capital	1,00,00,00,000
Issued, Subscribed and Paid-up Share Capital	85,03,08,810

**28. CHANGES IN CAPITAL STRUCTURE AS ON MARCH 31, 2026, FOR THE LAST THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR:**

Date of AGM/ EGM	Authorized Capital	Particulars
August 20,2025-Annual General Meeting	Rs. 1,00,00,00,000	<p>Permission was given to the Company for issue of Equity Shares (in tranches) on a preferential issue basis to the extent of 1,02,73,972 Equity Shares of the Company at Rs.10 each with a premium of Rs.63 per Share ('Rs.75 crs') by way of Preferential Allotment to M/s Muthoot Fincorp Limited (MFL),Holding Company.</p> <p>The application money for 34,24,650 Equity Shares of the Company at Rs 10 each with a premium of Rs.63 per share (Tranche) amounting to Rs.24,99,99,450 has been received by the Company from MFL, Holding Company</p>
June 03, 2024 – Extra Ordinary General Meeting	Rs. 1,00,00,00,000	<p>Permission was given to the Company for issue of Equity Shares (in tranches) on a preferential issue basis to the extent of 75,75,755 Equity Shares of the Company at Rs.10 each with a premium of Rs.56 per Share ('Rs.50 crs') by way of Preferential Allotment to M/s Muthoot Fincorp Limited (MFL),Holding Company.</p> <p>The application money for 37,87,875 Equity Shares of the Company at Rs 10 each with a premium of Rs.56 per share (Tranche) amounting to Rs.24,99,99,750 has been received by the Company from MFL, Holding Company.</p>
June 30, 2023 – Annual General Meeting	Rs. 1,00,00,00,000	<p>Permission was given to the Company for issue of Equity Shares(in tranches) on a preferential issue basis to the extent of 1,27,11,860 Equity Shares of the</p>

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		<p>Company at Rs.10 each with a premium of Rs.49 per Share ('Rs.75 crs') by way of Preferential Allotment to M/s Muthoot Fincorp Limited (MFL), Holding Company.</p> <p>The application money for 42,37,290 Equity Shares of the Company at Rs 10 each with a premium of Rs.49 per share (Tranche 1) amounting to Rs. 25,00,00,110 has been received by the Company from MFL, Holding Company.</p>
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**29. DETAILS OF THE EQUITY SHARE CAPITAL FOR THE PRECEEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR:**

Date of Allotment	No. of Equity Shares	Face value (In Rs.)	Issue Price (In Rs.)	Consideration	Nature of Allotment	Cumulative Paid-Up capital			Remarks
						No. of Equity shares	Equity share capital (In Rs.)	Equity shares premium (In Rs.)	
27-09-2025	34,24,650 fully paid-up shares of Rs. 10 each	10	73	24,99,99,450	Preferential allotment	8,50,30,881	8,50,30,8810	63per share	NI L
14-06-2024	37,87,875 fully paid-up shares of Rs. 10 each	10	66	24,99,99,750	Preferential allotment	8,16,06,231	81,60,62,310	56 per share	NI L
04-08-2023	42,37,290 fully paid-up shares of Rs. 10 each	10	59	25,00,00,110	Preferential allotment	7,78,18,356	77,81,83,560	49 per share	NI L

**30. EQUITY SHARES ISSUED FOR CONSIDERATION OTHER THAN CASH:**

Nil

**31. SHAREHOLDING PATTERN AS ON MARCH 31, 2026 AS PER FORMAT SPECIFIED UNDER SEBI LODR REGULATIONS:**

Attached as **Annexure 5** to this General Information Document.

**32. TOP 10 EQUITY SHAREHOLDERS AS ON MARCH 31, 2026:**

Serial No	Name of the shareholders	Total No of Equity Shares	No of shares in Demat form	Total Shareholding as % of total no of equity shares
1.	Thomas John Muthoot	42,97,885	42,97,885	5.054

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2.	Thomas George Muthoot	42,97,890	42,97,890	5.055
3.	Thomas Muthoot	42,97,890	42,97,890	5.055
4.	Preethi John	3,265	3,265	0.004
5.	Nina George	3,265	3,265	0.004
6.	Remmy Thomas	3,265	3,265	0.004
7.	Muthoot Fincorp Limited	7,07,98,655	7,07,98,655	83.262
8.	MHFL Employee Welfare Trust	13,28,766	13,28,766	1.562
	TOTAL	8,50,30,881	8,50,30,881	100.000

**33. DETAILS OF ANY ACQUISITION OR AMALGAMATION WITH ANY ENTITY IN THE PRECEDING 1 (ONE) YEAR:**

There are no instances of acquisition or amalgamation with any entity by the Company in the last one year.

**34. DETAILS OF ANY REORGANIZATION OR RECONSTRUCTION IN THE PRECEDING 1 (ONE) YEAR:**

There has not been any reorganization or reconstruction in the last one year.

**35. DISCLOSURES WITH REGARD TO INTEREST OF DIRECTORS, LITIGATION ETC.:**

- i. Any financial or other material interest of the directors, promoters or key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons:

NIL

- ii. Details of litigation or legal action pending or taken by any Ministry or Department of the Govt. or statutory authority against any promoter of the offeree company during the last three years immediately preceding the year of the circulation of the offer letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action:

Attached as Annexure 9.

- iii. Summary of reservations or qualifications or adverse remarks of auditors during last five financial years:

NIL

- iv. Details of any inquiry, inspections or investigations initiated or conducted under the securities law or the Companies Act or any previous company law in the last three years till date in the case of company and all of its subsidiaries. Also, if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the offer letter and if so, section-wise details thereof for the company and all of its subsidiaries:

There was no inquiry, inspections or investigations initiated or conducted under the securities law, the Companies Act or any previous company law in the last three years till date in the case of company and all of its subsidiaries. Also, there was no prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the offer letter.

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- v. **Details of pending litigation involving the Issuer, its promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the Issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities:**

Attached as Annexure 9.

- vi. **Details of pending proceedings initiated against the Issuer for economic offences, if any:**

NIL

- vii. **Details of acts of material frauds committed against the company in the preceding three financial years and the current financial year, if any, and if so, the action taken by the company:**

Attached as Annexure 9.

- viii. **Remuneration of directors and such particulars of the nature and extent of their interests in the Issuer (during the current year and last three financial years):**

- (i) **Remuneration payable or paid to a director by the issuer, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis**

Sr. No.	Name of the Director	Financial Year	Remuneration payable or paid (in INR) Amt. in Lacs			Shareholding (on a fully diluted basis) %		
			by Issuer	by subsidiary	by associate company	in the Company	in the subsidiaries	in the associate companies
1.	Suzannah Muthoot	2026	83.73					
2.	Suzannah Muthoot	2025	23.00					
3	Thomas John Muthoot	2026	0			5.054		
4	Thomas Muthoot	2026	0			5.055		
5	Thomas George Muthoot*	2026	0			5.055		
6	Thomas John Muthoot	2025	0			5.054		
7	Thomas Muthoot	2025	0			5.055		
8	Thomas George Muthoot	2025	0			5.055		
9	Thomas John Muthoot	2024	0			5.054		
10	Thomas Muthoot	2024	0			5.055		
11	Thomas George Muthoot*	2024	0			5.055		

The sitting fees paid to Independent Directors from 01.04.2026 to 31.05.2026-As tabled below.

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**No directors other than independent directors are receiving any sitting fees.**

Details of Independent Director	Sitting Fees (In Rs.)		Total (In Rs.)
	Board Meeting	Committee of Board of Director's Meeting	
Mr. Santanu Mukherjee	Rs. 54,500	Rs. 27,250	Rs. 81,750
Mr. Suresh Mahalingam	Rs. 54,500	Rs. 27,250	Rs. 81,750

**FY 2025-26****No directors other than independent directors are receiving any sitting fees.**

Details of Independent Director	Sitting Fees (In Rs.)		Total (In Rs.)
	Board Meeting	Committee of Board of Director's Meeting	
Mr. Santanu Mukherjee	Rs. 4,08,750	Rs. 27,250	Rs. 4,36,000
Mr. Suresh Mahalingam	Rs. 4,90,500	Rs. 27,250	Rs. 5,17,750

**FY 2024-25****No directors other than independent directors are receiving any sitting fees.**

Details of Independent Director	Sitting Fees (In Rs.)		Total (In Rs.)
	Board Meeting	Committee of Board of Director's Meeting	
Mr. Santanu Mukherjee	Rs. 5,45,000	Nil	Rs. 5,45,000
Mr. Suresh Mahalingam	Rs. 3,81,500	Nil	Rs. 3,81,500

**FY 2023-24****No directors other than independent directors are receiving any sitting fees.**

Details of Independent Director	Sitting Fees (In Rs.)		Total (In Rs.)
	Board Meeting	Committee of Board of Director's Meeting	
Mr. Santanu Mukherjee	3,60,000	-	3,60,000
Mr. V Ranganathan (Till 20.06.2023)	1,10,000	-	1,10,000
Mr. Suresh Mahalingam	2,50,000		2,50,000

(ii) Full particulars of the nature and extent of interest, if any, of every director:

A. in the promotion of the Issuer:

NIL

B. in any immoveable property acquired by the Issuer in the two years preceding the date of the issue document or any immoveable property proposed to be acquired by it:

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NIL

**C. Contribution being made by the directors as part of the offer or separately in furtherance of such objects**

NIL

**D. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the Issuer shall be disclosed**

NIL

**ix. Interest of the Directors:**

**a) Remuneration paid/payable to the Director of the Issuer by the subsidiaries and associate companies of the Issuer during the current year and preceding three financial years:**

There is no remuneration paid or payable to Director of the Issuer by subsidiaries and associate companies.

**b) Shareholding of the Directors in the Issuer and its subsidiaries and associate companies as on March 31, 2026:**

Sr. No.	Name of Directors	Shareholding in Issuer
1.	Thomas John Muthoot	4297885
2.	Thomas George Muthoot	4297890
3.	Thomas Muthoot	4297890
4.	Suresh Mahalingam	-
5.	Santanu Mukherjee	-
6.	Suzannah Muthoot	-
	<b>Total</b>	<b>1,28,93,665</b>

Note: Issuer does not have any subsidiary or associate company

**c) Details of appointment of any relatives of Directors of the Issuer to an office or place of profit with the Issuer, its subsidiaries and associate companies:**

None of our Directors' relatives have been appointed to an office or place of profit of our Company, its subsidiaries and associate companies.

**d) Statement of the aggregate number of securities of our Company and its subsidiaries purchased or sold by our Directors/or their relatives within six months immediately preceding the date of filing of this General Information Document:**

None of the Directors of our Company including their relatives as defined under Section 2(77) of the Companies Act have undertaken purchase and/or sale of the securities of our Company and its subsidiaries during the preceding 6 (six) months from the date of this General Information Document.

**x. Related party transactions during last three financial years and the current financial year with regard to loans made, guarantees given or securities provided:**

Please refer to **Annexure 6** of this General Information Memorandum.

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**36. FINANCIAL INDEBTEDNESS AS OF MARCH 31, 2026:****a) Details of outstanding secured loan facilities:****(Rupees in Lakhs)**

S. No.	Banks/ Institution	Sanction Amount	O/s Amount	Type of Facility	Interest Repayment Date / Schedule	Security	Credit Rating, if applicable	Asset Classification
	<b><u>From Banks</u></b>							
	<b>Term Loans</b>							
1	Union Bank of India	10,000.00	8,055.56	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
2	Yes Bank Ltd.	4,500.00	1,413.41	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
3	IDBI Bank Ltd.	11,500.00	10,038.59	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
4	Karur Vysya Bank Ltd.	7,500.00	5,149.19	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
5	Punjab National Bank	41,000.00	23,986.67	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
6	Bank of Baroda	12,500.00	6,448.65	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
7	State Bank of India	59,500.00	43,375.00	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
8	Canara Bank	27,500.00	17,914.59	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
9	Indian Bank	20,000.00	6,990.54	Term Loan	Monthly	Exclusive first charge by way of	A+	Standard

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						<b>hypothecation</b>		
10	Axis Bank Ltd.	10,000.00	7,895.05	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
11	Bank of India	20,000.00	14,577.25	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
12	Federal Bank Ltd.	15,000.00	10,806.12	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
13	Karnataka Bank	10,000.00	6,749.99	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
14	DCB Bank	2,000.00	1,191.55	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
15	Bank of Maharashtra	15,000.00	11,536.04	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
16	Catholic Syrian Bank	5,000.00	4,089.33	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
17	SVC Co-operative Bank Ltd	5,000.00	4,997.39	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
18	UCO BANK LTD	15,000.00	14,258.93	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
19	Punjab & Sind Bank	15,000.00	14,442.34	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
20	Indusind Bank Ltd	5,000.00	4,583.21	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
21	Equitas SFB	5,000.00	4,799.79	Term Loan	Monthly	Exclusive first charge	A+	Standard

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						by way of hypothecation		
22	Indian Overseas Bank	10,000.00	9,999.40	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
23	Saraswat Bank	5,000.00	2,999.25	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
	Sub Total	3,31,,000.00	2,36,297.85					
	<u>Cash Credit</u>							
24	Axis Bank Ltd.	500	-	CC	As and when	Exclusive first charge by way of hypothecation	A+	Standard
	Sub Total	500	-					
	<u>From Financial Institutions</u>							
	Term Loans							
25	National Housing Bank	43,424.00	19,544.43	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
26	LIC Housing Finance Ltd.	25,000.00	15,673.26	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
27	Poonawalla FinCorp	5,000.00	2,950.63	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
28	Nabsamrudhi Finance Limited	4,000.00	2,379.31	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
29	Bajaj Finance Limited	4,500.00	3,641.67	Term Loan	Monthly	Exclusive first charge by way of hypothecation	A+	Standard
30	Sub Debt - INE882Z08015	5,000.00	5,000.00	Sub Debt		Unsecured	A+	

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31	Sub Debt - INE882Z08 023	2,500.00	2,500.00	Sub Debt		Unsecured	A+	
32	Sub Debt - INE882Z08 031	2,500.00	2,500.00	Sub Debt		Unsecured	A+	
	Sub Total	91,924.00	54,189.29					
	Total	4,23,424.00	2,90,487.15					

**b) Details of outstanding unsecured loan facilities:**

Name of Lender	Type of Facility	Amount Sanctioned (INR in Crore)	Principal Amount Outstanding (INR in Crore)	Repayment Date / Schedule	Credit Rating, if applicable
NIL	NIL	NIL	NIL	NIL	NIL

**c) Details of outstanding non-convertible securities:**

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**d) Details of commercial paper issuances as at the end of last quarter (as on March 31, 2026):**

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other details viz. details of Issuing and Payi

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										<b>ng Agen t, detai ls of Cred it Rati ng Agen cies</b>
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**37. LIST OF THE TOP TEN HOLDERS OF NON-CONVERTIBLE SECURITIES IN TERMS OF VALUE (ON A CUMULATIVE BASIS):**

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**38. DETAILS OF ANY OUTSTANDING BORROWINGS TAKEN/ DEBT SECURITIES ISSUED WHERE TAKEN / ISSUED (I) FOR CONSIDERATION OTHER THAN CASH, WHETHER IN WHOLE OR PART, (II) AT A PREMIUM OR DISCOUNT, OR (III) IN PURSUANCE OF AN OPTION:**

NIL

**39. LIST OF TOP 10 HOLDERS OF COMMERCIAL PAPER IN TERMS OF VALUE (IN CUMULATIVE BASIS):**

SR. NO.	NAME OF HOLDER	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL COMMERCIAL PAPER OUTSTANDING OF THE ISSUER
1	NIL	NIL	NIL	NIL

**40. DETAILS OF THE BANK FUND BASED FACILITIES/ REST OF THE BORROWING (IF ANY INCLUDING HYBRID DEBT LIKE FOREIGN CURRENCY CONVERTIBLE BONDS (FCCB),**

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**OPTIONALLY CONVERTIBLE DEBENTURES / PREFERENCE SHARES) FROM FINANCIAL INSTITUTIONS OR FINANCIAL CREDITORS:**

NAME OF PARTY (IN CASE OF FACILITY) / NAME OF INSTRUMENT	TYPE OF FACILITY / INSTRUMENT	AMOUNT SANCTIONED / ISSUED	PRINCIPAL AMOUNT OUTSTANDING	DATE OF REPAYMENT / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

**41. WHERE THE ISSUER IS A NON-BANKING FINANCE COMPANY OR HOUSING FINANCE COMPANY, THE FOLLOWING DISCLOSURES ON ASSET LIABILITY MANAGEMENT (ALM) SHALL BE PROVIDED FOR THE LATEST AUDITED FINANCIALS:****A. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the Issuer**

- Lending Policy: Should contain overview of origination, risk management, monitoring and collections:**

Please refer to the lending policy set out in Annexure 8.

- Classification of Loans given to associate or entities related to Board, Key Managerial Personnel and Senior Management, promoters, etc.:**

Refer Annexure 8.

- Classification of loans according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.:**

Please refer to paragraph (J) below of this table below.

- Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time;**

Refer Annexure 8.

- Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations:**

Please refer to paragraph (K) of this table below.

**B. Details of borrowings made by NBFC****(a) A portfolio summary with regard to industries/ sectors to which borrowings have been made:**

Please refer to paragraph (J) in this table below including sub-paragraph (c) therein.

**(b) NPA exposures of the Issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:**

Please refer to paragraph (K) of this table below.

**(c) Quantum and percentage of secured vis-à-vis unsecured borrowings made; and**

Type of Borrowings	Outstanding as at March 31, 2026 (INR) (in Crore) / latest quarter	%
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Secured Borrowings	2804.87	96.56
Unsecured Borrowings	100	3.44
Total	2904.87	100
<b>C. Details of change in shareholding</b>		
<b>(a) Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI</b>		
INR 25 Crores raised from Muthoot Fincorp Limited, aggregating to total shareholding percentage of Promoter to 83.26% in FY 25-26.		
<b>D. Disclosure of Assets Under Management</b>		
<b>(a) Segment wise breakup:</b>		
Please refer to sub-paragraph (c) of paragraph (J) in this table below.		
<b>(b) Type of Loans</b>		
Please refer to sub-paragraph (a) of paragraph (J) in this table below.		
<b>E. Details of borrowers</b>		
<b>(a) Geographical location wise</b>		
Please refer to sub-paragraph (e) of paragraph (J) in this table below.		
<b>F. Details of Gross NPA</b>		
<b>(a) Segment wise:</b>		
Please refer to sub-paragraph (c) of paragraph (K) in this table below.		
<b>G. Details of Assets and Liabilities</b>		
<b>(a) Residual maturity profile wise into several bucket:</b>		
Please refer to paragraph (L) in this table below.		
<b>H. Additional details of loans made by the issuer where it is a Housing Finance Company</b>		
N.A.		
<b>I. Disclosure of latest ALM statements to stock exchange</b>		
Please refer to the ALM statements set out in Annexure 8 of this General Information Document.		
<b>J. Classification of loans according to</b>		
<b>(a) Type of Loans:</b>	As per Annexure 8 of this General Information Document.	
<b>(b) Denomination of loans outstanding by loan-to-value:</b>	As per Annexure 8 of this General Information Document.	

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<b>(c) Sector Exposure</b>	As per Annexure 8 of this General Information Document.
<b>(d) Denomination of loans outstanding by ticket size*:</b>	As per Annexure 8 of this General Information Document.
<b>(e) Geographical classification of borrowers:</b>	As per Annexure 8 of this General Information Document.
<b>K. Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations</b>	
<b>(a) Movement of Gross NPA</b>	As per Annexure 8 of this General Information Document.
<b>(b) Movement of provisions for NPA</b>	As per Annexure 8 of this General Information Document.
<b>(c) Segment wise gross NPA</b>	As per Annexure 8 of this General Information Document.
<b>L. Residual maturity profile of assets and liabilities (in line with the RBI format):</b>	
As per Annexure 8 of this General Information Document.	

**42. THE AMOUNT OF CORPORATE GUARANTEE OR LETTER OF COMFORT ISSUED BY THE ISSUER ALONG WITH NAME OF THE COUNTERPARTY (LIKE NAME OF THE SUBSIDIARY, JOINT VENTURE ENTITY, GROUP COMPANY, ETC.) ON BEHALF OF WHOM IT HAS BEEN ISSUED, CONTINGENT LIABILITY INCLUDING DEBT SERVICE RESERVE ACCOUNT GUARANTEES/ ANY PUT OPTION ETC. (DETAILS OF ANY OUTSTANDING BORROWINGS TAKEN/ DEBT SECURITIES ISSUED FOR CONSIDERATION OTHER THAN CASH). THIS INFORMATION SHALL BE DISCLOSED WHETHER SUCH BORROWING/ DEBT SECURITIES HAVE BEEN TAKEN/ ISSUED: (A) IN WHOLE OR PART, (B) AT A PREMIUM OR DISCOUNT, OR (C) IN PURSUANCE OF AN OPTION OR NOT:**

NIL

**43. DETAILS OF ALL DEFAULT/S AND/OR DELAY IN PAYMENTS OF INTEREST AND PRINCIPAL OF ANY KIND OF TERM LOANS, DEBT SECURITIES, COMMERCIAL PAPER (INCLUDING TECHNICAL DELAY) AND OTHER FINANCIAL INDEBTEDNESS INCLUDING CORPORATE GUARANTEE OF LETTERS OF COMFORT ISSUED BY THE COMPANY, IN THE PAST 3 YEARS INCLUDING THE CURRENT FINANCIAL YEAR:**

NIL

**44. ANY MATERIAL EVENT/ DEVELOPMENT OR CHANGE HAVING IMPLICATIONS ON THE FINANCIALS/CREDIT QUALITY (E.G. ANY MATERIAL REGULATORY PROCEEDINGS AGAINST THE ISSUER/PROMOTERS, LITIGATIONS RESULTING IN MATERIAL LIABILITIES, CORPORATE RESTRUCTURING EVENT ETC) AT THE TIME OF ISSUE WHICH MAY AFFECT THE ISSUE OR THE INVESTOR'S DECISION TO INVEST / CONTINUE TO INVEST IN THE NON-CONVERTIBLE SECURITIES:**

NIL

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**45. ANY LITIGATION OR LEGAL ACTION PENDING OR TAKEN BY A GOVERNMENT DEPARTMENT OR A STATUTORY BODY OR A REGULATORY BODY DURING THE PRECEDING THREE FINANCIAL YEARS AND THE CURRENT FINANCIAL YEAR AGAINST THE PROMOTER OF THE COMPANY:**

NIL

**46. DETAILS OF DEFAULT AND NON-PAYMENT OF STATUTORY DUES FOR PRECEDING THREE FINANCIAL YEARS AND THE CURRENT FINANCIAL YEARS:**

There is no default and non-payment of statutory dues except as otherwise disclosed in the financial statements, which are being litigated upon.

**47. DETAILS OF PENDING LITIGATION INVOLVING THE ISSUER, PROMOTER, DIRECTOR, SUBSIDIARIES, GROUP COMPANIES OR ANY OTHER PERSON, WHOSE OUTCOME COULD HAVE MATERIAL ADVERSE EFFECT ON THE FINANCIAL POSITION OF THE ISSUER, WHICH MAY AFFECT THE ISSUE OR THE INVESTOR'S DECISION TO INVEST / CONTINUE TO INVEST IN THE DEBT SECURITIES AND/ OR NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES.**

As per Annexure 9 of this General Information Document.

**48. DETAILS OF ACTS OF MATERIAL FRAUDS COMMITTED AGAINST THE ISSUER IN THE PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR, IF ANY, AND IF SO, THE ACTION TAKEN BY THE ISSUER**

As per Annexure 9 of this General Information Document.

**49. DETAILS OF PENDING PROCEEDINGS INITIATED AGAINST THE ISSUER FOR ECONOMIC OFFENCES, IF ANY.**

As per Annexure 9 of this General Information Document.

**50. RELATED PARTY TRANSACTIONS ENTERED DURING THE PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR WITH REGARD TO LOANS MADE OR, GUARANTEES GIVEN OR SECURITIES PROVIDED.**

As per Annexure 6 of this General Information Document.

**51. THE ISSUE DOCUMENT SHALL NOT INCLUDE A STATEMENT PURPORTING TO BE MADE BY AN EXPERT UNLESS THE EXPERT IS A PERSON WHO IS NOT, AND HAS NOT BEEN, ENGAGED OR INTERESTED IN THE FORMATION OR PROMOTION OR MANAGEMENT, OF THE COMPANY AND HAS GIVEN HIS WRITTEN CONSENT TO THE ISSUE OF THE ISSUE DOCUMENT AND HAS NOT WITHDRAWN SUCH CONSENT BEFORE THE DELIVERY OF A COPY OF THE ISSUE DOCUMENT TO THE REGISTRAR (AS APPLICABLE) FOR REGISTRATION AND A STATEMENT TO THAT EFFECT SHALL BE INCLUDED IN THE ISSUE DOCUMENT.**

Other than the following, the Issuer has not obtained any expert opinions in connection with this General Information Document:

None

The above experts are not, and has not been, engaged or interested in the formation or promotion or management, of the Issuer and have given their written consent to the Company as stated in the paragraph

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above and has not withdrawn such consent before the delivery of a copy of this General Information Document to the Registrar (as applicable) for registration and a statement to that effect shall be included in the issue document.

**52. THE NAMES OF THE DEBENTURE TRUSTEE(S) SHALL BE MENTIONED WITH STATEMENT TO THE EFFECT THAT DEBENTURE TRUSTEE(S) HAS GIVEN ITS CONSENT FOR APPOINTMENT ALONG WITH THE COPY OF THE CONSENT LETTER FROM THE DEBENTURE TRUSTEE:**

The Debenture Trustee for the Debentures is as per relevant Key Information Document. The Debenture Trustee has given its written consent for its appointment under Regulation 4 (4) of the SEBI NCS regulations. The Debenture Trustee has also given its consent for the inclusion of its name as debenture trustee in the form and context in which appears in this General Information Document and all subsequent periodical communications to be sent to the holders of the debt securities.

The Debenture Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Trustee or any of their agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Trustee may in their absolute discretion deem necessary or require to be done in the interest of the holder(s) of the Debentures. Any payment made by the Issuer to the Trustee on behalf of the Debenture Holder(s) shall discharge the Issuer pro tanto to the Debenture Holder(s). No Debenture Holder shall be entitled to proceed directly against the Issuer unless the Trustee, having become so bound to proceed, fail to do so.

The Trustee shall perform its duties and obligations and exercise its rights and discretions, in keeping with the trust reposed in the Trustee by the holder(s) of the Debentures and shall further conduct itself, and comply with the provisions of all applicable laws, provided that, the provisions of Section 20 of the Indian Trusts Act, 1882, shall not be applicable to the Trustee. The Trustee shall carry out its duties and perform its functions as required to discharge its obligations under the terms of SEBI NCS Regulations, the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, the Debenture Trustee Agreement, this General Information Document, relevant Key Information Document, and all other related Transaction Documents, with due care, diligence and loyalty.

**53. IN CASE THE ISSUER IS A NON-BANKING FINANCE COMPANY (NBFC) AND THE OBJECTS OF THE ISSUE ENTAIL LOAN TO ANY ENTITY WHO IS A 'GROUP COMPANY' THEN DISCLOSURES SHALL BE MADE IN THE FOLLOWING FORMAT.**

Not Applicable. The proceeds raised from the Issue will be used solely for the lending Purpose of borrower and not to the any group company.

Sr. No.	Name of the Borrower (A)	Amount of Advances /exposures to such borrower (Group) (Rs. Crore) (B)	Percentage of Exposure (C)= B/Total Assets Under Management
1.	NA	NIL	NA

**54. IN ORDER TO ALLOW INVESTORS TO BETTER ASSESS THE ISSUE, THE FOLLOWING ADDITIONAL DISCLOSURES SHALL BE MADE BY THE ISSUER IN THE ISSUE DOCUMENTS**

- (i) **A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs:**

Please refer to the Section 42 of this General Information Document.

- (ii) **Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs:**

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Please refer to the Section 42 of this General Information Document.

**55. IF THE SECURITY IS BACKED BY A GUARANTEE OR LETTER OF COMFORT OR ANY OTHER DOCUMENT OF A SIMILAR NATURE, A COPY OF THE SAME SHALL BE DISCLOSED. IN CASE SUCH DOCUMENT DOES NOT CONTAIN THE DETAILED PAYMENT STRUCTURE (PROCEDURE OF INVOCATION OF GUARANTEE AND RECEIPT OF PAYMENT BY THE INVESTOR ALONG WITH TIMELINES), THE SAME SHALL BE DISCLOSED IN THE ISSUE DOCUMENT:**

NIL

**56. BROAD LENDING AND BORROWING POLICY OF THE ISSUER:**

Attached as Annexure 8.

**57. DISCLOSURE OF CASH FLOW WITH DATE OF INTEREST/DIVIDEND/ REDEMPTION PAYMENT AS PER DAY COUNT CONVENTION:**

**(a) *The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made, should be disclosed:***

- (i) Any day of the week, excluding Sundays or a public holiday, on which banks are normally open for business in Mumbai, India, shall be a Business Day for the purpose of this General Information Document and the Transaction Documents.
- (ii) In the event that any of the Coupon Payment Dates (other than the Maturity Date) falls on a day that is not a Business Day, the immediately succeeding Business Day shall be considered as the effective date(s) for that payment or determination, as the case may be.
- (iii) In the event that the date for performance of any event or the Maturity Date falls on a day that is not a Business Day, the immediately preceding Business Day shall be considered as the effective date for that payment or the date for performance of such event.

**(b) *Procedure and time schedule for allotment and issue of securities should be disclosed***

Please see paragraph 7 of Section 3 of this General Information Document.

**(c) *Cash flows emanating from the non-convertible securities shall be mentioned in the issue document, by way of an illustration:***

Please see Annexure 10 of this General Information Document.

**58. DISCLOSURES PERTAINING TO WILFUL DEFAULTER FOR THE ISSUER AND DIRECTORS OF THE ISSUER:**

- a) Name of the bank declaring the entity as a willful defaulter: Not Applicable
- b) The year in which the entity is declared as willful defaulter: Not Applicable
- c) Outstanding amount when the entity is declared as willful defaulter: Not Applicable
- d) Name of the entity declared as a willful defaulter: Not Applicable
- e) Steps taken, if any, for the removal from the list of willful defaulters: Not Applicable

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- f) Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions: Not Applicable
- g) Any other disclosure as specified by the SEBI: Not Applicable

#### **59. OTHER CONFIRMATIONS:**

Our Company confirms that it will not utilize the proceeds of the Issue towards full or part consideration for the purchase of any business or in purchase of an interest in any business or any other purchase or acquisition of any immoveable property including indirect acquisition of immoveable property.

Our Company confirms that it will not use the proceeds from the Issue, directly or indirectly, for the purchase of any business or in the purchase of any interest in any business whereby our Company shall become entitled to an interest in either the capital or profit or losses or both in such business exceeding 50% thereof, the purchase or acquisition of any immovable property (direct or indirect) or acquisition of securities of any other body corporate.

#### **60. OTHER DETAILS:**

##### **a. Creation of Debenture Redemption Reserve (DRR):**

As per Section 71 of the Companies Act, Company shall maintain a reserve to be called the “Debenture Redemption Reserve” and investment or deposit of sum in respect of debentures maturing during the year ending on the 31st day of March of next year as per the provisions of Act read with rules made thereunder or any regulations or guidelines issued by SEBI, as applicable. However, under the Rule 18(7) of the Companies (Issuance of Share Capital and Debentures) Rules, 2014, Housing Finance Companies are exempt from this requirement in respect of privately placed debentures.

##### **b. Issue/instrument specific regulations - relevant details (Companies Act, 2013 (18 of 2013), guidelines issued by the Reserve Bank of India, etc.):**

The Debentures and/or Commercial Papers shall be issued and regulated in accordance with the provisions of the Companies Act and rules framed thereunder and the SEBI NCS Regulations.

The present Issue is being made pursuant to the following:

- Board resolution passed at the meeting of Board of Directors held on April 29, 2026 to borrow funds upto Rs. 300,00,00,000 (Rupees Three Hundred Crores).
- Special resolution passed in Extraordinary General Meeting held on June 02, 2026 under Sections 42 and 71 of Companies Act read with Companies (Prospectus and Allotment of Securities) Rules, 2014, and the Companies (Share Capital and Debentures) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) as amended, or provisions of any other applicable law, to raise up to Rs. 6000,00,00,000 (Rupees Six Thousand Crores).
- Shareholder Resolution dated June 02, 2026 approving the borrowing limits for borrowing by the Company and the security limits for creation of security by the company pursuant to Section 180 of the Act

##### **c. Default in Payment:**

In case of default (including delay) in payment of interest and/or principal redemption on the due dates, additional interest at 2% p.a. over the Coupon Rate will be payable by the Issuer for the defaulting period.

##### **d. Delay in Listing:**

In accordance with the SEBI NCS Regulations read together with the Listed NCDs Master Circular, the Issuer confirms that, where the EBP mechanism is used and there is any delay in listing of the Debentures beyond 2 (two) Business Days from the date of bidding on the EBP Platform in respect to the issue for the Debentures, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per

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annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

**e. Delay in execution of Trust Deed:**

The Issuer and the Debenture Trustee shall execute the trust deed within such timelines as may be specified by SEBI. In case the Issuer fails to execute the trust deed within the period specified it shall pay interest of at least 2% per annum or such other rate, as may be specified by SEBI to the holder of debt securities, over and above the agreed coupon rate, till the execution of the trust deed.

**f. Delay in allotment of securities:**

- The Issuer shall ensure that the Debentures and/or Commercial Papers are allotted to the respective Debenture Holders within the timelines prescribed under the Listed NCDs Master Circular.
- If the Issuer fails to allot the Debentures and/or Commercial Papers to the Applicants within 60 (sixty) calendar days from the date of receipt of the Application Money ("**Allotment Period**"), it shall repay the Application Money to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").
- If the Issuer fails to repay the Application Money within the Repayment Period, then the Issuer shall be liable to repay the Application Money along with interest at 12% (twelve percent) per annum, gross of withholding taxes, from the expiry of the Allotment Period.

**g. Disclosure required under Form PAS-4 under Companies (Prospectus and Allotment of Securities), Rules, 2014 but not contained in this schedule, if any**

All disclosures prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been done and made a part of the Key Information Document.

**h. The issue document shall include the following other matters and reports, namely:**

(a) *If the proceeds, or any part of the proceeds, of the issue of the debt securities are or is to be applied directly or indirectly:*

(i) *in the purchase of any business; or*

(ii) *in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,*

*the company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant upon -*

(A) *the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the issue document; and*

(B) *the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the issue document.*

Not Applicable.

(b) *In purchase or acquisition of any immovable property including indirect acquisition of immovable property for which advances have been paid to third parties, disclosures regarding:*

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- (i) *the names, addresses, descriptions and occupations of the vendors;*
- (ii) *the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill;*
- (iii) *the nature of the title or interest in such property proposed to be acquired by the company; and*
- (iv) *the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction:*

*Provided that if the number of vendors is more than five, then the disclosures as required above shall be on an aggregated basis, specifying the immovable property being acquired on a contiguous basis with mention of the location/total area and the number of vendors from whom it is being acquired and the aggregate value being paid. Details of minimum amount, the maximum amount and the average amount paid/payable should also be disclosed for each immovable property*

The Issuer confirms that it will not use the proceeds from the Issue, directly or indirectly, for purchase or acquisition of any immovable property.

- (c) *If:*
  - (i) *the proceeds, or any part of the proceeds, of the issue of the debt securities are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and -*
  - (ii) *by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report shall be made by a Chartered Accountant (who shall be named in the issue document) upon –*
    - A. *the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and*
    - B. *the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.*

The Issuer confirms that it will not use the proceeds from the Issue, directly or indirectly, for acquisition of securities of any other body corporate.

- (d) *The said report shall:*
  - (i) *indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and*

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- (ii) ***where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph (c) (ii) above.***

Not Applicable.

- (e) **The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed.**

As per Annexure 8 of this General Information Document.

- (f) **The aggregate number of securities of the issuer company and its subsidiary companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the issuer company, and by the directors of the issuer company and their relatives, within six months immediately preceding the date of filing the issue document with the Registrar of Companies are as follows.**

Not Applicable.

- i. Terms and conditions of the debenture trustee agreement including fees charged by the Debenture Trustee, details of the security to be created and the process of due diligence carried out by the Debenture Trustee:**

Terms and conditions of appointment of the Debenture Trustee and the due diligence to be carried out by the Debenture Trustee are further specified in the Debenture Trustee Agreement dated [REDACTED]. The Debenture Trustee Agreement has been executed as per required regulations before opening of Issue. The remuneration of the Debenture Trustee shall be as per the letter numbering CL/DEB/26-27/416 dated May 20, 2026 as maybe amended/modified from time to time. The remuneration of debenture trustee includes the acceptance fee of Rs. 60,000 and annual trusteeship fees of Rs. 60,000.

- j. Material Contracts and Documents involving Financial Obligations of the Issuer:**

The following contracts and documents which are or may be deemed material have been entered or are to be entered into by our Company. These contracts and also the documents for inspection referred to hereunder, may be inspected on Working Days at the Corporate Office of our Company situated at 12A 01, 13th Floor, Parinee Crescenzo, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai – 400051, between 10 am to 6 pm on any Working Days on from the date of this General Information Document until the allotment of Debentures for this Tranche/Series and/or Commercial Papers under this General Information Document.

S. No.	Nature of Contract
1	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2	Board Resolution dated April 29, 2026 authorizing the issuance of Debentures having aggregate nominal value of Rs. 300,00,00,000 (Indian Rupees Three Hundred Crores).
3	Special resolution passed in Extraordinary General Meeting held on June 02, 2026 under Sections 42 and 71 of Companies Act read with Companies (Prospectus and Allotment of Securities) Rules, 2014, and the Companies (Share Capital and Debentures) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) as amended, or provisions of any other applicable law, to raise up to Rs. 6000,00,00,000 (Rupees Six Thousand Crores).

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4	Shareholder Resolution dated June 02, 2026 approving the borrowing limits for borrowing by the Company and the security limits for creation of security by the company pursuant to Section 180 of the Act.
5	Copies of Annual Reports of the Company for the last three financial years.
6	Credit rating letter from the Rating Agency dated June 9, 2026 rating rationale from the Rating Agency dated June 9, 2026 along with detailed press release.
7	Letter from Debenture Trustee dated May 20, 2026 giving its consent to act as Debenture Trustee.
8	Letter for Register and Transfer Agent.
9	Letter from Merchant Banker (as applicable)
10	Certified true copy of the certificate of incorporation of the Company.
11	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL/CDSL.
12	Copy of application made to BSE for grant of in-principle approval for listing of Debentures and/or Commercial Papers.
13	Debenture Trustee Agreement to be executed by the Issuer and the Debenture Trustee.
14	Debenture Trust Deed to be executed by the Issuer and the Debenture Trustee.
15	Deed of Hypothecation to be executed by the Issuer and the Debenture Trustee.
16	Any other Transaction Document as may be required for the Debentures and/or Commercial Papers.

**k. Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list**

The contracts and documents referred to hereunder as material to the Issue, may be inspected at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

**l. Reference to the relevant page number of the audit report which sets out the details of the related party transactions entered during the three financial years immediately preceding the issue of issue document.**

Financial Year	Page number of the audit report which sets out the details of the related party transactions
2026	page no. 67
2025	page no. 77
2024	page no. 77

**m. The summary of reservations or qualifications or adverse remarks of auditors in the three financial years immediately preceding the year of issue of issue document, and of their impact on the financial statements and financial position of the company, and the corrective steps taken and proposed to be taken by the company for each of the said reservations or qualifications or adverse remarks.**

NIL

**n. Details of Debt Securities Sought to be Issued**

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Please refer Key Information Document of each issuance.

**o. Issue Size**

Please refer Key Information Document of each issuance.

**p. Utilization of the Issue Proceeds**

Please refer Key Information Document of each issuance.

**61. ISSUE DETAILS:**

<b>Security Name</b>	As per relevant Key Information Document.
<b>Issuer/Issuer</b>	Muthoot Housing Finance Company Limited.
<b>Type of Instrument</b>	As per relevant Key Information Document.
<b>Nature of Instrument</b>	As per relevant Key Information Document.
<b>Seniority</b>	As per relevant Key Information Document.
<b>Eligible Investors</b>	As per relevant Key Information Document.
<b>Type of Issue</b>	Private placement.
<b>Listing (name of stock Exchange(s) where it will be listed and timeline for listing)</b>	As per relevant Key Information Document.
	As per relevant Key Information Document.
<b>Issue Size</b>	As per relevant Key Information Document.
<b>Base Issue Size</b>	As per relevant Key Information Document.
<b>Minimum Bid Lot</b>	As per relevant Key Information Document.
<b>Option to retain oversubscription</b>	As per relevant Key Information Document.
<b>Issue Size Accepted</b>	As per relevant Key Information Document.
<b>Objects of the Issue/Purpose for which there is requirement of funds</b>	As per relevant Key Information Document.
<b>Details of Utilization of funds</b>	As per relevant Key Information Document.
<b>Coupon Rate</b>	As per relevant Key Information Document.
<b>Step Up Coupon Rate</b>	As per relevant Key Information Document.
<b>Step Down Coupon Rate</b>	As per relevant Key Information Document.
<b>Coupon Payment Frequency</b>	As per relevant Key Information Document.
<b>Coupon Payment Dates</b>	As per relevant Key Information Document.
<b>Coupon Type</b>	As per relevant Key Information Document.
<b>Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.)</b>	As per relevant Key Information Document.
<b>Interest on Application Money</b>	The Company shall be liable to pay the Debenture Holders interest on application money, at the Coupon Rate (subject to deduction of tax at

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	source, as applicable) for the period commencing from the date on which the Debenture Holders have made payment of the application monies in respect of the Debentures and/or Commercial Papers to the Company and ending on the date falling 1 (One) day prior to the Deemed Date of Allotment. The interest on application monies shall be paid by the Company to the Debenture Holders on the first Coupon Payment Date. Provided however, where the pay-in date of the subscription monies in relation to the Debentures and/or Commercial Papers and the Deemed Date of Allotment are the same, no interest on application money would be required to be paid.
<b>Day Count Basis</b>	The Coupon shall be computed on Actual / Actual basis, i.e. Actual / 365 (Three Hundred Sixty Five) days or 366 (Three Hundred Sixty Six) days in the case of a leap year.
<b>Working Day Convention/ Effect of Holidays</b>	<p>Any day of the week, excluding Sundays or a public holiday, on which banks are normally open for business in Mumbai, India, shall be a Business Day for the purpose of this General Information Document and the Transaction Documents.</p> <p>In the event that any of the Coupon Payment Dates (other than the Maturity Date) falls on a day that is not a Business Day, the immediately succeeding Business Day shall be considered as the effective date(s) for that payment or determination, as the case may be.</p> <p>In the event that the date for performance of any event or the Maturity Date falls on a day that is not a Business Day, the immediately preceding Business Day shall be considered as the effective date for that payment or the date for performance of such event.</p>
<b>Default Interest Rate</b>	As per relevant Key Information Document.
<b>Delay in Listing</b>	In case of delay in listing beyond 3 (three) Business Days from Issue Bidding Date, the Company shall pay a penal interest of 1% (One Percent) p.a. over the applicable Coupon Rate from the Deemed Date of Allotment until the listing of the Debentures and/or Commercial Papers is completed.
<b>Tenure</b>	As per relevant Key Information Document.
<b>Redemption Date</b>	As per relevant Key Information Document.
<b>Redemption Amount</b>	As per relevant Key Information Document.
<b>Premium/Discount on redemption</b>	Nil
<b>Issue Price</b>	As per relevant Key Information Document.
<b>Discount at which security is issued and the effective yield as a result of such discount</b>	NA
<b>Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount</b>	NA
<b>Put Option Date</b>	NA
<b>Put Option Price</b>	NA

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<b>Issuer Call Option/Call Option</b>	NA
<b>Call Option Date</b>	NA
<b>Call Option Price</b>	NA
<b>Put Notification Time</b>	NA
<b>Call Notification Time</b>	NA
<b>Face Value</b>	As per the relevant Key Information Document.
<b>Minimum Application and in multiples of thereafter</b>	As per the relevant Key Information Document.
<b>Trading Lot</b>	1 Debenture.
<b>Issue Opening Date:</b>	As per relevant Key Information Document.
<b>Issue Closing Date:</b>	As per relevant Key Information Document.
<b>Pay-in Date:</b>	As per relevant Key Information Document.
<b>Deemed Date of Allotment:</b>	As per relevant Key Information Document.
<b>Date of earliest closing of the issue, if any</b>	Not Applicable.
<b>Issuance mode</b>	In Demat mode only.
<b>Trading Mode</b>	In Demat mode only.
<b>Settlement Mode of the instrument</b>	All interest, principal repayments, penal interest and other amounts, if any, payable by the Issuer to the Debenture Holders shall be paid to the Debenture Holders by electronic mode of transfer like RTGS/NEFT/direct credit to such bank account within India as the Debenture Holders' inform the Issuer in writing and which details are available with the Registrar.
<b>Settlement Cycle for EBP</b>	As per relevant Key Information Document.
<b>Depository</b>	NSDL and / or CDSL.
<b>Record Date</b>	Means the date falling 15 days prior to coupon payment date or the Redemption Date.
<b>All covenants of the Issue (including side letters, accelerated payment clause, etc.)</b>	As per relevant Key Information Document.
<b>Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge pledge/hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the Debenture Holder over and above the coupon rate as specified in the Trust Deed</b>	As per relevant Key Information Document.

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<b>and disclosed in the General Information Document</b>	
<b>Transaction documents</b>	As per relevant Key Information Document.
<b>Conditions precedent to subscription of Debentures</b>	As per relevant Key Information Document.
<b>Conditions subsequent to subscription of Debentures</b>	As per relevant Key Information Document.
<b>Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)</b>	As per relevant Key Information Document.
<b>Creation of Recovery Expense Fund</b>	The Issuer shall create the recovery expense fund and maintain it in accordance with the provisions of Chapter IV ( <i>Recovery Expenses Fund</i> ) of the SEBI Debenture Trustees Master Circular read with Recovery Expense Fund Circular.
<b>Conditions for breach of covenants (as specified in Debenture Trust Deed)</b>	As per relevant Key Information Document.
<b>Provisions related to cross Default</b>	As per relevant Key Information Document.
<b>Role and Responsibilities of Trustees to the Issue</b>	The Trustees shall perform its duties and obligations and exercise its rights and discretions, in keeping with the trust reposed in the Trustees by the Debenture Holder(s) and shall further conduct itself, and comply with the provisions of all applicable laws, provided that, the provisions of Section 20 of the Indian Trusts Act, 1882, shall not be applicable to the Trustees. The Trustees shall carry out its duties and perform its functions as required to discharge its obligations under the terms of the SEBI NCS Regulations, the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended from time to time, the Debenture Trustee Agreement, General Information Document, Key Information Document and all other related Transaction Documents, with due care, diligence and loyalty.
<b>Additional Covenants</b>	As per relevant Key Information Document.
<b>EBP Platform</b>	As per relevant Key Information Document.
<b>Anchor Portion</b>	As per relevant Key Information Document.
<b>Total Anchor Portion</b>	As per relevant Key Information Document.
<b>Anchor Investors and Quantum allocated to each Anchor Investor</b>	As per relevant Key Information Document.
<b>Type of Bidding</b>	As per relevant Key Information Document.
<b>Manner of Allotment</b>	As per relevant Key Information Document.
<b>Risk factors pertaining to the Issue</b>	Please refer to the section on Risk Factors set out in the General Information Document read with the Key Information Document for risks factors pertaining to the Issue.
<b>Governing Law and Jurisdiction</b>	Subject to the terms of the Transaction Documents, the Issue will be governed by and construed in accordance with the laws of India and the courts in Mumbai shall have non-exclusive jurisdiction to determine any dispute arising in relation to the Issue.

**Note:**

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1. If there is any change in coupon rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new coupon rate and the events which lead to such change should be disclosed.
2. The list of documents which has been executed in connection with the issue and subscription of debt securities shall be annexed.
3. While the debt securities are secured to the extent of hundred per cent of the amount of principal and interest amount or as per the terms of this General Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
4. The Issuer shall provide granular disclosures in this General Information Document, with regards to the “object of the issue” including the percentage of the issue proceeds earmarked for each of the “object of the issue”.

## **62. APPLICATION PROCESS:**

The Issuer proposes to Issue the Debentures on the terms set out in this General Information Document and the relevant Key Information Document subject to the provisions of the Companies Act, the SEBI NCS Regulations, the SEBI LODR Regulations, the memorandum of articles and articles of association of the Issuer, Application Form, and other terms and conditions as may be incorporated in the Transaction Documents. This section applies to all applicants. Please note that all applicants are required to make payment of the full application amount along with submission of the Application Form.

### **Debentures held in Dematerialised Form**

The Debentures shall be held in dematerialised form and no action is required on the part of the Debenture Holder(s) for redemption purposes and the redemption proceeds will be paid by cheque/EFT/RTGS to those Debenture Holder(s) whose names appear on the list of beneficiaries maintained by the R&T Agent. The names would be as per the R&T Agent’s records on the Record Date fixed for the purpose of redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action.

The list of beneficiaries as of the relevant Record Date setting out the relevant beneficiaries’ name and account number, address, bank details and DP’s identification number will be given by the R&T Agent to the Issuer. If permitted, the Issuer may transfer payments required to be made in any relation by EFT/RTGS to the bank account of the Debenture Holder(s) for redemption payments.

### **Debenture Trustee for the Debenture Holder(s)**

The Issuer shall appoint a Debenture Trustee to act as the debenture trustee for the Debenture Holder(s). The Issuer and the Debenture Trustee have entered/intend to enter into the Debenture Trustee Agreement and the Debenture Trust Deed inter alia, specifying the powers, authorities and obligations of the Debenture Trustee and the Issuer. The Debenture Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Debenture Trustee or any of its agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Debenture Trustee may in its absolute discretion deem necessary or require to be done in the interest of the Debenture Holder(s). Any payment made by the Issuer to the Debenture Trustee on behalf of the Debenture Holder(s) shall discharge the Issuer pro tanto to the Debenture Holder(s). The Debenture Trustee will protect the interest of the Debenture Holder(s) in regard to the repayment of principal and coupon thereon and they will take necessary action, subject to and in accordance with the Debenture Trustee Agreement and the Debenture Trust Deed, at the cost of the Issuer. No Debenture Holder shall be entitled to proceed directly against the Issuer unless the Debenture Trustee, having become so bound to proceed, fails to do so. The Debenture Trustee Agreement and the Debenture Trust Deed shall more specifically set out the rights and remedies of the Debenture Holder(s) and the manner of enforcement thereof.

### **Sharing of Information**

The Issuer may, at its option, but subject to applicable laws, use on its own, as well as exchange, share or part with any financial or other information about the Debenture Holder(s) available with the Issuer, with its

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subsidiaries and affiliates and other banks, financial institutions, credit bureaus, agencies, statutory bodies, as may be required and neither the Issuer nor its subsidiaries and affiliates nor their agents shall be liable for use of the aforesaid information.

#### **Debenture Holder not a Shareholder**

The Debenture Holder(s) shall not be entitled to any right and privileges of shareholders other than those available to them under the Act. The Debentures shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

#### **Modification of Debentures**

The Debenture Trustee and the Issuer will agree to make any modifications in the General Information Document which, in the opinion of the Debenture Trustee, is of a formal, minor or technical nature or is to correct a manifest error.

Any other change or modification to the terms of the Debentures shall require approval by the Majority Debenture Holders.

#### **Right to accept or reject Applications**

The board of directors reserve its full, unqualified and absolute right to accept or reject any application for subscription to the Debentures, in part or in full, without assigning any reason thereof.

#### **Who Can Bid/Apply/Invest:**

The categories of investors who are eligible to apply for this Issue are mentioned in the Issue Details of this General Information Document read with the relevant Key Information Document issued by the Issuer for respective Tranche. However, the prospective subscribers must make their own independent evaluation and judgment regarding their eligibility to invest in the Issue.

All applicants are required to comply with the relevant regulations/ guidelines applicable to them for investing in the Issue as per the norms approved by Government of India, RBI or any other statutory body from time to time, including but not limited to EBP Guidelines as published by the relevant stock exchange on their website and SEBI for investing in this Issue. The contents of this General Information Document and any other information supplied in connection with this General Information Document, or the Debentures are intended to be used only by those investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced or disseminated by the recipient.

The Issue will be under the electronic book mechanism as required in terms of the Operational Guidelines.

However, out of the aforesaid class of investors eligible to invest, this General Information Document and the relevant Key Information Document issued by the Issuer is/will be intended solely for the use of the person to whom it has been sent by the Issuer for the purpose of evaluating a possible investment opportunity by the recipient(s) in respect of the securities offered by the Issuer, and it is not to be reproduced or distributed to any other persons (other than professional advisors of the prospective investor receiving this General Information Document and the relevant Key Information Document from the Issuer.

#### **Documents to be provided by successful bidders:**

Investors need to submit the certified true copies of the following documents, along-with the Application Form, as applicable:

- i. Memorandum of articles and articles of association / constitutional documents;
- ii. Board Resolution authorizing the investment and containing operating instructions;
- iii. Power of attorney/ relevant resolution/authority to make application;
- iv. Specimen signatures of the authorized signatories (ink signed), duly certified by an appropriate authority;
- v. Government notification (in case of primary co-operative Issuer and regional rural Issuers);
- vi. SEBI registration certificate (for Mutual Funds);

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- vii. Copy of Permanent Account Number Card (“PAN Card”) issued by the Income Tax Department;
- viii. Necessary forms for claiming exemption from deduction of tax at source on interest on application money, wherever applicable; and
- ix. Application Form (including RTGS/NEFT details).

**Applications to be accompanied with Issuer Account Details:**

Every application shall be required to be accompanied by the Issuer account details of the Applicant for the purpose of facilitating direct credit of all amounts through RTGS.

**Manner of Bidding:**

As specified in the relevant Key Information Document.

**Payment Mechanism:**

Applicant shall make remittance of application money by way of electronic transfer of funds through RTGS/electronic fund mechanism for credit by the pay-in-time in the bank account of the clearing corporation appearing on the EBP platform of the stock exchange as per the Key Information Document in accordance with the timelines set out in the SEBI EBP Guidelines and the relevant rules and regulations specified by SEBI in this regard. All payments must be made through RTGS as per the Bank details mentioned in the application form the relevant EBP platform.

**How to bid:**

Eligible Investors should refer the Operational Guidelines for issuance of debt securities on private placement basis through an electronic book mechanism as available on web site of the designated stock exchange. Eligible Investors will also have to complete the mandatory KYC verification process. Eligible Investors should refer to the EBP Guidelines issued by the relevant stock exchange. The Application Form will be filled in by each Investor. Applications for the Debentures must be in the prescribed form (enclosed) and completed in BLOCK LETTERS in English as per the instructions contained therein.

- a. The details of the Issue shall be entered on the EBP Platform of the relevant stock exchange as per the Key Information Document by the Issuer at least 2 (two) working days prior to the Issue / Bid Opening Date, in accordance with the Listed NCDs Master Circular.
- b. The Issue will be open for bidding for the duration of the bidding window that would be communicated through the Issuer’s bidding announcement on the EBP Platform of the relevant stock exchange as per the Key Information Document, at least 1 (one) working day before the start of the Issue / Bid Opening Date.
- c. A bidder will enter the bid amount while placing their bids in the EBP Platform of the relevant stock exchange.

**Some of the key guidelines in terms of the current Operational Guidelines on issuance of securities on private placement basis through an electronic book mechanism, are as follows:**

- a. **Modification of Bid:** Investors may note that modification of bid is allowed during the bidding period / window. However, in the last 10 (ten) minutes of the bidding period / window, revision of bid is only allowed for downward revision of coupon/spread or upward modification of price and/or upward revision of the bid amount placed by the investor.
- b. **Cancellation of Bid:** Investors may note that cancellation of bid is allowed during the bidding period / window. However, in the last 10 (ten) minutes of the bidding period / window, no cancellation of bids is permitted.
- c. **Multiple Bids:** Eligible Investors are permitted to place multiple bids on the EBP platform in line with the Operational Guidelines.

**Withdrawal of Issue:**

The Issuer may, at its discretion, withdraw the issue process on the following conditions:

- i. Non-receipt of bids upto the Base Issue Size;

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- ii. Bidder has defaulted on payment towards the allotment, within the stipulated time frame, due to which the Issuer is unable to fulfil the base issue size;
- iii. cut-off yield (i.e. the highest yield at which a bid is accepted) in the issue is higher than the estimated cut-off yield (i.e. the yield estimated by the issuer, prior to opening of issue) disclosed to the EBP, where the base issue size is fully subscribed.

Disclosure of estimated cut-off yield on the EBP platform to the eligible participants, pursuant to closure of issue, shall be at the discretion of the issuer.

Provided that in case Issuer withdraws issues on the EBP platform because of the cut-off yield being higher than the estimated cut-off yield, the EBP shall mandatorily disclose the estimated cut-off yield to the eligible participants.

However, Eligible Investors should refer to the Operational Guidelines as prevailing on the date of the bid.

#### **Right to accept or reject bids:**

The Company reserves its full, unqualified and absolute right to accept or reject any bid(s), in part or in full, without assigning any reason thereof and to make provisional / final allocations at its absolute discretion.

The application forms that are not complete in all respects are liable to be rejected and would not be paid any interest on the application money. Application would be liable to be rejected on one or more technical grounds, including but not restricted to:

- a. Number of Debentures applied for is less than the minimum application size;
- b. Application money received not being from the Issuer account of the person/entity subscribing to the Debentures or from the Issuer account of the person/ entity whose name appears first in the Application Form, in case of joint holders;
- c. Issuer account details of the Applicants not given;
- d. Details for issue of Debentures in dematerialized form not given;
- e. PAN/GIR and IT circle/Ward/District not given;
- f. In case of applications under power of attorney by limited companies, corporate bodies, trusts, etc. relevant documents not submitted;

In the event, if any Debentures applied for is/ are not allotted in full, the excess application monies of such Debentures will be refunded, as may be permitted.

#### **How to fill the Application Form:**

- Applications should be for the number of Debentures applied by the Applicant. Applications not completed in the said manner are liable to be rejected.
- The name of the applicant's bank, type of account and account number must be filled in the Application Form.
- The Applicant or in the case of an application in joint names, each of the Applicant, should mention his/her PAN allotted under the Income Tax Act or where the same has not been allotted, the GIR No. and the Income tax Circle/Ward/District. As per the provision of Section 262 of the Income Tax Act, PAN/GIR No. needs to be mentioned on the certificates. Hence, the investor should mention their PAN/GIR No. Application Forms without this information will be considered incomplete and are liable to be rejected.
- All applicants are requested to tick the relevant column "Category of Investor" in the Application Form. Public/ private/ religious/ charitable trusts, provident funds and other superannuation trusts and other investors requiring "approved security" status for making investments. These are not approved securities as defined under the Insurance Act, 1938.

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Applications should be for the number of Debentures applied by the Applicant. Applications not completed in the said manner are liable to be rejected. The name of the applicant's bank, type of account and account number must be filled in the Application Form. This is required for the applicant's own safety and these details will be printed on the refund orders and interest/ redemption warrants.

For further instructions about how to make an application for applying for the Debentures and procedure for remittance of application money, please refer to the Issue Details and the Application Form.

#### **Terms of Payment:**

The full-face value of the Debentures applied for is to be paid along with the Application Form. Eligible Investor(s) need to send in the Application Form and the details of RTGS for the full value of Debentures applied for.

#### **Issue Procedure:**

Only Eligible Investors as given hereunder may apply for the Debentures by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Debentures that can be applied for and the multiples thereof shall be set out in the Application Form. No application can be made for a fraction of a Debenture. Application Forms should be duly completed in all respects and applications not completed in the said manner are liable to be rejected. The name of the applicant's bank, type of account and account number must be duly completed by the applicant. This is required for the applicant's own safety and these details will be printed on the refund orders and /or redemptions warrants.

The Applicant should transfer payments required to be made in any relation by EFT/RTGS, to the bank account as per the details mentioned in the Application Form.

The subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines, as applicable, by placing bids on the EBP Platform during the Issue period. The Issuer will make the bidding announcement on the EBP Platform, if the EBP mechanism is used, at least 1 (one) Business Day before initiating the bidding process in accordance with the EBP Guidelines. In case the Issuer elects to use the EBP mechanism and the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as an "investor" on the EBP Platform (as a one-time exercise) and also complete the required/prescribed "know your customer" verification process. Eligible Investors should also refer to the operational guidelines of the relevant EBP in this respect, if applicable. The disclosures required pursuant to the EBP Guidelines, where applicable, are set out hereinbelow:

<b>Details of size of issue and green shoe option, if any</b>	As per Key Information Document for relevant Debenture issuance.
<b>Provided that the green shoe portion shall not exceed five times the base issue size</b>	
<b>Interest Rate Parament</b>	As per Key Information Document for relevant Debenture issuance.
<b>Bid opening and closing date</b>	As per Key Information Document for relevant Debenture issuance.
<b>Minimum Bid Lot</b>	As per Key Information Document for relevant Debenture issuance.
<b>Manner of bidding in the Issue</b>	As per Key Information Document for relevant Debenture issuance.
<b>Manner of allotment in the Issue</b>	As per Key Information Document for relevant Debenture issuance.
<b>Manner of settlement in the Issue</b>	Pay-in of funds through ICCL.  The pay-in of the application money for the Debentures shall be made by way of transfer of funds from the bank account(s) of the Eligible Investors (whose bids have been accepted) as registered with the Electronic Book Provider into the account of the ICCL, as specified in this regard

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	below.
<b>Settlement Cycle</b>	As per Key Information Document for relevant Debenture issuance.
<b>Cut-off yield</b>	As per Key Information Document for relevant Debenture issuance.

**Process flow of settlement (EBP):**

Where the EBP mechanism is used, Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of the Debt Disclosure Documents have been issued by the Issuer and who have submitted/shall submit the Application Form ("**Successful Bidders**"), shall make the payments in respect of the application money in respect of the Debentures towards the allocation made to them, into the bank account of the ICCL, the details of which are as set out below:

**Account 1:**

Name of the Bank	ICICI BANK
IFSC Code	ICICI0000106
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd.

**Account 2:**

Name of the Bank	YES BANK
IFSC Code	YESB0CMSNOC
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd

**Account 3:**

Name of the Bank	HDFC BANK
IFSC Code	HDFC0000060
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd

Where the EBP mechanism is used, the pay-in of the application money by the Successful Bidders will be made only from the bank account(s), which have been provided / updated by them in the EBP system. Any amount received from third party accounts or from accounts not specified in the EBP system will be refunded and no allotment will be made against such payments. If the EBP mechanism is used, upon the transfer of funds into the aforesaid account of ICCL and the Issuer confirming its decision to proceed with the allotment of the Debentures in favour of the Successful Bidders to the ICCL, the R&TA and the EBP and initiating the requisite corporate action for allotment of Debentures and credit of the demat letter of allotment into the relevant demat account of the Successful Bidders through the R&TA, the R&TA shall provide corporate action file along with all requisite documents to the relevant Depositories by 12:00 hours and also intimate the EBP of the aforesaid actions. Where the EBP mechanism is used, upon the Depositories confirming the allotment of the Debentures and the credit of the Debentures into the demat account of the Successful Bidders to EBP, the subscription monies in respect of the

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Debentures from the aforesaid account of ICCL shall be released into the Issuer's bank account, the details of which are as set out below:

Name of the beneficiary	Muthoot Housing Finance Company Ltd
Name of the Bank	State Bank of India
Branch Address:	Thiruvananthapuram, Kerala
IFSC Code	SBIN0004350
Account Number	37962104898

It must be noted that all funds pay-in obligations need to be fulfilled in totality. Partial fund receipt against any given obligation will be treated as a default and debarment penalties will be applicable as specified by the EBP Guidelines and other applicable law.

**Force Majeure:**

The Issuer reserves the right to withdraw the issue prior to the Issue / Bid Closing Date in accordance with the Operational Guidelines, in the event of any unforeseen development adversely affecting the economic and regulatory environment or otherwise.

**Applications under Power of Attorney:**

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signature(s) of all the authorized signatories and the tax exemption certificate/document, if any, must be lodged along with the submission of the completed Application Form. Further modifications/ additions in the power of attorney or authority should be notified to the Issuer or to the Registrars or to such other person(s) at such other address(es) as may be specified by the Issuer from time to time through a suitable communication.

In case of an Application made by companies under a power of attorney or resolution or authority, a certified true copy thereof along with memorandum and articles of association and/or bye-laws along with other constitutional documents must be attached to the Application Form at the time of making the application, failing which, the Issuer reserves the full, unqualified and absolute right to accept or reject any application in whole or in part and in either case without assigning any reason thereto. Names and specimen signatures of all the authorized signatories must also be lodged along with the submission of the completed Application Form.

**Application by Mutual Funds:**

In case of applications by Mutual Funds, a separate application must be made in respect of each scheme of an Indian Mutual Fund registered with SEBI and such applications will not be treated as multiple applications, provided that the application made by the asset management company/ trustees/ custodian clearly indicate their intention as to the scheme for which the application has been made.

The application forms duly filled shall clearly indicate the name of the concerned scheme for which application is being made and must be accompanied by certified true copies of:

- a. SEBI registration certificate;
- b. Resolution authorizing investment and containing operating instructions;
- c. Specimen signature of authorized signatories.

**Application by Provident Funds, Superannuation Funds and Gratuity Funds:**

The applications must be accompanied by certified true copies of:

- a. Trust deed / bye laws /resolutions;
- b. Resolution authorizing investment;

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c. Specimen signatures of the authorized signatories.

Those desirous of claiming tax exemptions on interest on application money are required to submit a certificate issued by the Income Tax officer along with the Application Form. For subsequent interest payments, such certificates have to be submitted periodically.

**Acknowledgements:**

No separate receipts will be issued for the application money. However, the Issuer receiving the duly completed Application Form will acknowledge receipt of the application by stamping and returning to the applicant the acknowledgement slip at the bottom of each Application Form.

**Basis of allocation:**

The Debentures shall be allocated in accordance with applicable SEBI NCS regulations, the provisions of the Operational Guidelines of the Stock Exchange and other applicable laws.

**Payment Instructions (NON - EBP)**

The Application Form should be submitted directly. The entire amount per Debenture is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date in the following account:

BENEFICIARY NAME	Muthoot Housing Finance Company Ltd
BANK ACCOUNT NO.	37962104898
SWIFT CODE	SBININBB564
IFSC CODE	SBIN0004350
BANK NAME	State Bank of India
BRANCH ADDRESS	Thiruvananthapuram, Kerala

**PAN /GIR Number:**

All applicants should mention their Permanent Account Number or the GIR Number allotted under Income Tax Act and the Income Tax Circle/ Ward/ District. In case where neither the PAN nor the GIR Number has been allotted, the fact of such a non-allotment should be mentioned in the Application Form in the space provided.

**Date of Subscription:**

The Date of Subscription shall be the date of realisation of proceeds of subscription money in the Designated Bank Account of BSE.

**Signatures:**

Signatures should be made in English or in any of the Indian Languages. Thumb impressions must be attested by an authorized official of the Issuer or by a Magistrate/ Notary Public under his/her official seal.

**Nomination Facility:**

Only individuals applying as sole applicant/joint applicant can nominate, in the prescribed manner, a person to whom his Debentures shall vest in the event of his death. Non-individuals including holders of power of attorney cannot nominate.

**Fictitious Applications:**

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In terms of the Section 38 of the Companies Act, any person who makes, in fictitious name, any application to a body corporate for acquiring, or subscribing to, the Debentures, or otherwise induced a body corporate to allot, register any transfer of Debentures therein to them or any other person in a fictitious name, shall be punishable under the extant laws.

### **Depository Arrangements:**

The Company has appointed MUFG Intime India Private Limited, as the registrar and transfer agent to the Issue as the Registrar of the Issue. The Company has made necessary depository arrangements with NSDL and CDSL for the Issue and holding of Debentures in the dematerialized form by investors. In this context, the Company has signed tripartite agreements as under:

- Tripartite Agreement between the Company, the R&TA and NSDL for offering Depository option to the investors.
- Tripartite Agreement between the Company, the R&TA and CDSL for offering Depository option to the investors.

### **Procedure for applying for Demat Facility:**

- Applicant(s) must have a beneficiary account with any Depository Participant of NSDL or CDSL prior to making the application.
- Applicant(s) must specify their beneficiary account number and DP's ID in the relevant columns of the Application Form
- For subscribing to the Debentures, names in the Application Form should be identical to those appearing in the account details of the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details in the Depository.
  - If incomplete/ incorrect beneficiary account details are given in the Application Form which does not match with the details in the depository system, it will be deemed to be an incomplete application and the same be held liable for rejection at the sole discretion of the Issuer.
  - The Debentures shall be directly credited to the beneficiary account as given in the Application Form and after due verification, allotment advice/ refund order, if any, would be sent directly to the applicant by the Registrars to the Issue but the confirmation of the credit of the Debentures to the applicant's Depository account will be provided to the applicant by the Depository Participant of the applicant.
- Interest or other benefits with respect to the Debentures would be paid to those Debenture Holder(s) whose names appear on the list of beneficial owners given by the depositories to the Issuer as on the Record Date.
- For the allotment of debentures and all future communications including notices, the address, nomination details and other details of the applicant as registered with his/her DP shall be used for all correspondence with the applicant. The Applicant is therefore responsible for the correctness of his/her demographic details given in the Application Form vis-a-vis those with his/her DP. In case the information is incorrect or insufficient, the Issuer would not be liable for the losses, if any.
- Applicants may please note that the Debentures shall be allotted and traded on the stock exchange(s) only in dematerialized form.

## **OTHERS**

### **Right of Debenture Holder(s):**

Debenture Holder is not a shareholder. The Debenture Holders will not be entitled to any rights and privilege of shareholders other than those available to them under statutory requirements. The Debenture(s) shall not confer upon the holders the right to receive notice, or to attend and vote at the general meetings of the Issuer. The principal amount and interest on the Debentures will be paid to the registered Debenture Holders only, and in case of Joint holders, to the one whose name stands first.

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Besides the above, the Debentures shall be subject to the provisions of the terms of this Issue and the other terms and conditions as may be incorporated in the Debenture Trustee Agreement and other documents that may be executed in respect of these Debentures.

**Modification of Rights:**

The rights, privileges, terms and conditions attached to the Debentures may be varied, modified or abrogated by the Company, with the consent, in writing, of those Debenture Holders who hold at least three fourth of the outstanding amount of the Debentures or with the sanction accorded pursuant to a special resolution passed at a meeting of the Debenture Holders, provided that nothing in such consent or resolution shall be operative against the Company where such consent or resolution modifies or varies the terms and conditions of the Debentures, if the same are not acceptable to the Company.

**Notices:**

All notices to the Debenture Holder(s) required to be given by the Company or the Debenture Trustee from time to time, shall be deemed to have been given if sent by registered post/ by courier/by email to the sole/ first holder or the sole/ first Beneficial Owner of the Debentures or registered email id of such holder, as the case may be, or if published in Mumbai.

All notice(s) to be given by the Debenture Holder(s) shall be sent by registered post or by hand delivery to the Company or to such persons at such address as may be notified by the Company from time to time through suitable communication.

**Minimum subscription:**

As the current issue of Debentures are being made on private placement basis, the requirement of minimum subscription shall not be applicable and therefore the Issuer shall not be liable to refund the issue subscription(s) /proceed (s) in the event of the total issue collection falling short of the Issue Size or certain percentage of the Issue Size.

**Underwriting:**

The present issue of Debentures is not underwritten.

**Deemed Date of Allotment:**

All benefits under the Debentures including payment of interest will accrue to the Debenture Holders from and including the respective Deemed Date of Allotment. The actual allotment of Debentures may take place on a date other than the Deemed Date of Allotment. In case if the issue closing date/pay-in dates is/are changed (preponed/postponed), the Deemed Date of Allotment may also be changed (preponed/ postponed) by the Issuer at its sole and absolute discretion.

**Letter(s) of Allotment / Debenture Certificate(s) /Refund Order (s)/Issue of Letter(s) of Allotment:**

The Company shall allot the Debentures in dematerialized form within 2 (two) Business Days from the Deemed Date of Allotment and ensure completion of all statutory formalities as required for such dematerialized credit within the said time period.

**Issue of Debenture Certificate(s):**

The Company shall allot the Debentures in dematerialized form within 2 (two) Business Days from the Deemed Date of Allotment and ensure completion of all statutory formalities as required for such dematerialized credit within the said time period. The Debentures since issued in electronic (dematerialized) form, will be governed as per the provisions of the Depository Act, Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, rules notified by NSDL/ CDSL/ Depository Participant from time to time and other applicable laws and rules notified in respect thereof. The Debentures shall be allotted in dematerialized form only.

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**Market Lot:**

The market lot will be one Debenture (“**Market Lot**”). Since the Debentures are being issued only in dematerialized form, the odd lots will not arise either at the time of issuance or at the time of transfer of Debentures.

**Trading of Debentures:**

The marketable lot for the purpose of trading of Debentures shall be 1 (one) Debenture of face value as prescribed in the relevant Key Information Document. Trading of Debentures would be permitted in demat mode only in standard denomination as prescribed in the relevant Key Information Document and such trades shall be cleared and settled in recognized stock exchange(s) subject to conditions specified by SEBI. In case of trading in Debentures which has been made over the counter, the trades shall be reported on a recognized stock exchange having a nationwide trading terminal or such other platform as may be specified by SEBI.

**Mode of Transfer of Debentures:**

The Debentures shall be transferred subject to and in accordance with the rules/ procedures as prescribed by the CDSL/NSDL/Depository Participant of the transferor/transferee and any other applicable laws and rules notified in respect thereof. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in electronic form. The seller should give delivery instructions containing details of the buyer’s DP account to his depository participant. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, interest will be paid/ redemption will be made to the person, whose name appears in the records of the Depository. In such cases, claims, if any, by the transferee(s) would need to be settled with the transferor(s) and not with the Issuer.

Transfer of Debentures to and from NRIs/ OCBs, in case they seek to hold the Debentures and are eligible to do so will be governed by the then prevailing guidelines of RBI.

**Common Form of Transfer:**

The Issuer undertakes that it shall use a common form/procedure for transfer of Debentures issued under terms of this General Information Document read with the relevant Key Information Document.

**Interest on Application Money:**

The Company shall be liable to pay the Debenture Holders interest on application money, at the Coupon Rate (subject to deduction of tax at source, as applicable) for the period commencing from the date on which the Debenture Holders have made payment of the application monies in respect of the Debentures to the Company and ending on the date falling 1 (One) day prior to the Deemed Date of Allotment. The interest on application monies shall be paid by the Company to the Debenture Holders on the first Coupon Payment Date. Provided however, where the pay-in date of the subscription monies in relation to the Debentures and the Deemed Date of Allotment are the same, no interest on application money would be required to be paid.

**Interest on the Debentures:**

The face value of the Debentures outstanding shall carry interest at the coupon rate from deemed date of allotment and the coupon rate & frequency of payment (subject to deduction of income tax under the provisions of the Income Tax Act, or any other statutory modification or re-enactment thereof, as applicable) are mentioned in Issue Details of this General Information Document.

The interest payment shall be made through electronic mode to the Debenture Holders whose names appear on the list of beneficial owners given by the depository participant to R&TA as on the record date fixed by Issuer in the bank account which is linked to the demat of the Debenture Holder(s). However, in absence of complete bank details i.e. correct/updated bank account number, IFSC/RTGS code /NEFT code etc., issuer shall be required to make payment through cheques / DDs on the due date at the sole risk of the Debenture Holders. Interest or other benefits with respect to the Debentures would be paid to those Debenture holders whose names appear on the list of beneficial owners given by the depository participant to R&TA as on the Record Date.

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**Tax Deduction at Source**

- (a) Interest on NCDs issued pursuant to this Issue is subject to deduction of income tax under the provisions of the Income Tax Act, 2025 (“**IT Act**”) or any other statutory modification or re-enactment thereof, as applicable. NCD Holders desirous of claiming non-deduction or lower deduction of tax at source under applicable laws, as the case may be, shall be required to submit the declaration/ certificates as per format prescribed under applicable laws with the Issuer and the R&T Agent at the below mentioned address on or prior to the relevant Record Date for payment of interest on the NCDs:

Particulars	Contact Details of the Issuer	Contact Details of the RTA
Name	Muthoot Housing Finance Company Limited	MUFG Intime India Private Limited
Correspondence Address	TC No. 14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695034, Kerala, India	C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083
Contact Person	Sumesh S	Amit Dabhade
Designation	Company Secretary	Senior Manager - Depository Operations
E-mail ID	sumesh.s@muthoot.com	<a href="mailto:amit.dabhade@in.mpms.mufg.com">amit.dabhade@in.mpms.mufg.com</a>
Tel. No.	0471 4911538	022 - 4918 6060
Fax No.	NA	NA
Link for online submission	<a href="http://www.muthoothousing.com">www.muthoothousing.com</a>	<a href="https://linkintime.co.in/home.html">https://linkintime.co.in/home.html</a>

- (b) In case of non-receipt of such prescribed declaration/ certificate from the NCD Holders claiming non-deduction or lower deduction of tax at source under applicable laws, on or prior to the relevant Record Date, the Issuer shall make TDS deductions in accordance with the prescribed rates prior to credit of interest on NCDs.
- (c) Income Tax is deductible at source at the rate of 10% on interest on NCDs held by resident Indians in accordance with the IT Act. In cases where interest is to be paid to an Individual or hindu undivided family (“**HUF**”) (being the NCD Holder) is less than Rs. 5,000 and interest is to be paid by way of account payee cheque then the relevant NCD Holder may seek non deduction of tax at source on the interest on NCDs by submitting the prescribed declaration/certificates with the Issuer and the R&T Agent at the aforesaid address on or prior to the relevant Record Date.
- (d) In case of NCD Holder who is a resident Individual or resident HUF claiming non-deduction or lower deduction of tax at source under the IT Act, as the case may be, the NCD Holder should furnish either (a) a declaration (in duplicate) in the prescribed form i.e. (i) Form 15H which can be given by Individuals who are of the age of 60 years or more (ii) Form 15G which can be given by all Debenture Holders (other than companies and firms), or (b) a certificate, from the Assessing Officer which can be obtained by all Debenture Holders (including companies and firms) by making an application in the prescribed form i.e. Form No. 13.
- (e) Debenture Holders may seek/ may be granted, as the case may be, non-deduction or lower deduction of tax at source in following instances under the IT Act:

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- (i) When the Assessing Officer issues a certificate on an application by a Debenture Holder on satisfaction that the total income of the Debenture Holder justifies no/lower deduction of tax at source as per the provisions of the IT Act; and that a valid certificate is filed by the NCD Holder with the Company before the Record Date for payment of interest;
- (ii) When the resident Debenture Holder with Permanent Account Number (“PAN”) (not being a company or a firm) submits a declaration as per the provisions of the IT Act in the prescribed Form 15G verified in the prescribed manner to the effect that the tax on his estimated total income of the financial year in which such income is to be included in computing his total income will be NIL. However, as per the IT Act, Form 15G cannot be submitted nor considered for exemption from tax deduction at source if the dividend income referred to in the IT Act, interest on securities, interest, withdrawal from NSS and income from units of mutual fund or of Unit Trust of India as the case may be or the aggregate of the amounts of such incomes credited or paid or likely to be credited or paid during the financial year in which such income is to be included exceeds the maximum amount which is not chargeable to income tax;
- (iii) Senior citizens, who are 60 or more years of age at any time during the financial year, enjoy the special privilege to submit a self-declaration in the prescribed Form 15H for non-deduction of tax at source in accordance with the provisions of the IT Act even if the aggregate income credited or paid or likely to be credited or paid exceeds the maximum amount not chargeable to tax, provided that the tax due on the estimated total income of the year concerned will be NIL;
- (iv) All mutual funds registered under SEBI are exempt from tax on all their income, including income from investment in Debentures under the provisions of the IT Act in accordance with the provisions contained therein. Further, as per the provisions of the IT Act, no deduction of tax shall be made by any person from any sums payable to mutual funds specified under the IT Act, where such sum is payable to it by way of interest or dividend in respect of any securities or shares owned by it or in which it has full beneficial interest, or any other income accruing or arising to it;
- (v) For any NCDs held by Foreign Institutional Investors/ Foreign Portfolio Investors/ Qualified Foreign Investors, interest on NCDs may be eligible for concessional tax rate of 5% (plus applicable surcharge and health and education cess) for interest referred under IT Act applicable in respect of rupee denominated bonds of an Indian Company between June 1, 2013 and July 1, 2023 provided such rate does not exceed the rate as may be notified by the Government. Where DTAA is applicable to the payee, the rate of tax deduction shall be lower of rate as per DTAA or 20%, subject to the conditions prescribed therein;
- (vi) Interest payable to Life Insurance Corporation, General Insurance Corporation and any other insurers are exempted from deductions of tax at source under the IT Act;
- (vii) Interest payable to entities falling under the list of entities exempted from TDS by the circular no. 18/2017 by Central Board of Direct Taxes (whose income is unconditionally exempt under the IT Act and who are also statutorily not required to file return of income as per the IT Act);
- (viii) Any other specific exemption available to any other category of investors under the IT Act.

In case(s) where the NCD Holder(s) do not submit the declaration/ certificates as per format prescribed under applicable laws with the Issuer and the R&T Agent at the specified address on or prior to the relevant Record Date for payment of interest on the NCDs, the Issuer shall not be liable to refund the applicable amount of tax deducted at source and the NCD Holders would be required to directly take up with the tax authorities for refund, if any.

**Right to further issue under the ISINs:**

The Issuer reserves right to effect multiple issuances under the same ISIN in accordance with Chapter VIII of the Listed NCDs Master Circular, and as amended/supplemented from time to time. The Issue can be made either by

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way creation of a fresh ISIN or by way of issuance under the existing ISIN at premium, par or discount as the case may be in line with the Listed NCDs Master Circular.

**Right to Re-purchase, Re-issue or Consolidate the Debentures:**

The Issuer will have power, exercisable at its sole and absolute discretion from time to time, to repurchase a part or all of its Debentures from the secondary markets or otherwise, at any time prior to the Redemption Date, subject to applicable law and in accordance with the applicable guidelines or regulations, if any.

In the event of a part or all of the Issuer's Debentures being repurchased as aforesaid or redeemed under any circumstances whatsoever, the Issuer shall have, and shall be deemed always to have had, the power to re-issue the Debentures either by re-issuing the same Debentures or by issuing other debentures in their place. The Issuer shall have right to consolidate the Debentures under present series in accordance with applicable law.

Further the Issuer, in respect of such re-purchased or re-deemed Debentures shall have the power, exercisable either for a part or all of those Debentures, to cancel, keep alive, appoint nominee(s) to hold or re-issue at such price and on such terms and conditions as it may deem fit and as permitted under the Listed NCDs Master Circular or by laws or regulations.

**List of Beneficial Owners:**

The Issuer shall request the Depository to provide a list of Debenture Holders as at the end of the Record Date. This shall be the list, which shall be considered for payment of interest or repayment of principal amount, as the case may be.

**Succession:**

In the event of the demise of the sole/first holder of the Debenture(s) or the last survivor, in case of joint holders for the time being, the Issuer shall recognize the executor or administrator of the deceased Debenture Holder or the holder of succession certificate or other legal representative as having title to the Debenture(s). The Issuer shall not be bound to recognize such executor or administrator, unless such executor or administrator obtains probate, wherever it is necessary, or letter of administration or such holder is the holder of succession certificate or other legal representation, as the case may be, from a Court in India having jurisdiction over the matter. The Issuer may, in its absolute discretion, where it thinks fit, dispense with production of probate or letter of administration or succession certificate or other legal representation, in order to recognize such holder as being entitled to the Debenture (s) standing in the name of the deceased Debenture Holder on production of sufficient documentary proof or indemnity.

Where a non-resident Indian becomes entitled to the Debenture by way of succession, the following steps have to be complied:

- Documentary evidence to be submitted to the legacy cell of the RBI to the effect that the Debenture was acquired by the NRI as part of the legacy left by the deceased holder.
- Proof that the NRI is an Indian National or is of Indian origin.
- Such holding by the NRI will be on a non -repatriation basis.

**Joint Holders:**

Payment of the principal amount of each of the Debentures and interest and other monies payable thereon shall be made to the respective Debenture Holder and in case of joint Debenture Holders, to the one whose name stands first in the register of Debenture Holder(s).

**Governing Law and Jurisdiction:**

The Transaction Documents and the rights and obligations of the Parties thereunder shall be construed in accordance with and be governed by the laws of India.

For all matters for which the courts of law would have jurisdiction, the courts and tribunals in Mumbai shall have exclusive jurisdiction to settle any disputes which may arise out of or in connection with the Transaction

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Documents and that accordingly any proceedings arising out of or in connection with the Transaction Documents may be brought in such courts or the tribunals and the Obligors irrevocably submits to and accepts for itself and in respect of their property, generally and unconditionally, the jurisdiction of those courts or tribunals.

#### **Investor Relations and Grievance Redressal:**

Arrangements have been made to redress investor grievances expeditiously as far as possible. The Issuer shall endeavor to resolve the investor's grievances within 30 (thirty) days of its receipt. All grievances related to the issue quoting the Application Number (including prefix), number of Debentures applied for, amount paid on application and details of collection centre where the Application was submitted, may be addressed to the Compliance Officer at Registered Office of the Issuer. All investors are hereby informed that the Issuer has designated a Compliance Officer who may be contacted in case of any pre-issue/ post-issue related problems such as non-credit of letter(s) of allotment/ debenture certificate(s) in the demat account, non-receipt of refund order(s), interest warrant(s)/ cheque(s) etc. Contact details of the Compliance Officer are given elsewhere in this General Information Document.

#### **63. PROJECT DETAILS: PROJECT COST AND MEANS OF FINANCING (IF CASE OF FUNDING FOR NEW PROJECT), GESTATION PERIOD OF THE PROJECT; EXTENT OF PROGRESS MADE IN THE PROJECT; DEADLINES FOR COMPLETION OF THE PROJECT; THE SUMMARY OF THE PROJECT APPRAISAL REPORT (IF ANY), SCHEDULE OF IMPLEMENTATION OF THE PROJECT:**

Not Applicable

#### **64. ADDITIONAL DISCLOSURE PRESCRIBED UNDER PAS-4 OF COMPANIES ACT AND SEBI NCS REGULATIONS AS NOT COVERED ABOVE:**

a.	Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer;	Not applicable
b.	Relevant date with reference to which the price has been arrived at "Relevant Date" means a date atleast thirty days prior to the date on which the general meeting of the company is scheduled to be held	Not applicable
c.	The class or classes of persons to whom the allotment is proposed to be made	The Allotment shall be made to class or classes of persons in accordance with applicable laws including Companies Act.
d.	Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer)	Not Applicable as the issue is for non-convertible debentures.
e.	The proposed time within which the allotment shall be completed	The Allotment shall be completed on the Deemed Date of Allotment.
f.	The change in control, if any, in the company that would occur consequent to the private placement	Not Applicable as the issue is for non-convertible debentures.
g.	The number of persons to whom allotment on preferential basis/ private placement/ rights issue has already been made during the year, in terms of number of securities as well as price	Nil
h.	The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the Registered Valuer	Not Applicable as there will be no consideration other than cash.
i.	Amount which the company intends to raise by way of securities	As per relevant Key Information Document.
j.	Terms of raising securities: Duration of securities, if applicable, Rate of dividend or rate of interest, mode of payment and repayment;	Please refer to Issue Details

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k.	Purposes and objects of the offer	As per relevant Key Information Document
l.	Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects;	Nil
m.	Principle terms of assets charged as security, if applicable;	Not applicable
n.	The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the company and its future operations	Not applicable

**65. THE PRE-ISSUE AND POST-ISSUE SHAREHOLDING PATTERN OF THE COMPANY:**

Please refer to Annexure 5 of this General Information Document for detailed shareholding pattern as latest available. The post-issue equity shareholding pattern of the Company will not change consequent to the present issue of Debentures.

The pre-issue and post-issue preference shareholding pattern of the company is Nil as the Issuer has not issued any preference shares.

**66. DETAILS OF DEFAULT IN COMPLIANCES, IF ANY:**

NIL

**Disclaimer:** Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

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## UNDERTAKING

### (1) UNDERTAKINGS IN RELATION TO THE ISSUER BEING ELIGIBLE UNDER THE SEBI NCS REGULATIONS

The Issuer hereby undertakes and confirms that the following (as set out in Regulation 5 of the SEBI NCS Regulations) are not applicable to the Issuer as on the date of this General Information Document:

- (a) the Issuer, any of its promoters, promoter group or directors are debarred from accessing the securities market or dealing in securities by the Board;
- (b) any of the promoters or directors of the Issuer is a promoter or director of another company which is debarred from accessing the securities market or dealing in securities by the Board;
- (c) the Issuer or any of its promoters or directors is a wilful defaulter;
- (d) any of the promoters or whole-time directors of the issuer is a promoter or whole-time director of another company which is a wilful defaulter;
- (e) any of its promoters or directors is a fugitive economic offender; or
- (f) any fine or penalties levied by the Board /Stock Exchanges is pending to be paid by the Issuer at the time of filing this General Information Document.

### (2) UNDERTAKING ON CREATION OF SECURITY PURSUANT TO REGULATION 48(2) OF THE SEBI NCS REGULATIONS

To the extent applicable, the Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Debentures are free from any encumbrances. The Issuer further undertakes that the charge proposed to be created is a first ranking exclusive charge and therefore no permission or consent to create a second or pari-passu charge on the assets of the Issuer is required to be obtained from any creditor (whether or not existing) of the Issuer.

### (3) UNDERTAKING PURSUANT TO PARAGRAPH 3.3.35 of SCHEDULE I OF THE SEBI NCS REGULATIONS

The Issuer undertakes and states as follows:

- (a) investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including SEBI nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' under the section 'GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES';
- (b) the Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document contains all information with regard to the issuer and the issue, that the information contained in this issue document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect; and
- (c) the Issuer has no side letter with any debt securities holder except the one(s) disclosed in this issue document/General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

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**(4) DECLARATION/STATEMENT PURSUANT TO PARAGRAPH 3.3.36(c) of SCHEDULE I OF THE SEBI NCS REGULATIONS**

The Issuer declares that nothing in the issue document/General Information Document is contrary to the provisions of Companies Act, 2013 (18 of 2013), the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the SEBI Act and the rules and regulations made thereunder.

**(5) DISCLOSURES PURSUANT TO CHAPTER II (DUE DILIGENCE BY DEBENTURE TRUSTEES) OF THE SEBI DEBENTURE TRUSTEES MASTER CIRCULAR**

**(a) Details of assets, movable property and immovable property on which charge is proposed to be created**

As per Key Information Document for each issuance.

**(b) Title deeds (original/ certified true copy by issuers/ certified true copy by existing charge holders, as available) or title reports issued by a legal counsel/ advocates, copies of the relevant agreements/ Memorandum of Understanding**

As per Key Information Document for each issuance.

**(c) Copy of evidence of registration with Sub-registrar, Registrar of Companies, Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) etc**

The details of the charge created over the movable assets comprising receivables from loans provided by the Issuer over which security is proposed to be created by the Issuer under the Deed of Hypothecation will be reported to the relevant registrar of companies and the Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) within the timelines prescribed under Applicable Law or Transaction Documents. As the charge is being created over movable assets, no filings are required to be made with any sub-registrar.

**(d) For unencumbered assets, an undertaking that the assets on which charge is proposed to be created are free from any encumbrances**

As per Key Information Document for each issuance.

**(e) In case securities (equity shares etc.) are being offered as security then a holding statement from the depository participant along-with an undertaking that these securities shall be pledged in favour of debenture trustee(s) in the depository system: Not Applicable**

**(f) Details of any other form of security being offered viz. Debt Service Reserve Account etc.: N. A.**

**(g) Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security: Not applicable.**

**(h) Declaration:** The Issuer declares that debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the debenture trustee.

**(i) Terms and conditions of debenture trustee agreement including fees charged by debenture trustee(s):** Please refer the consent letter of the Debenture Trustee for terms and conditions of the appointment of the Debenture Trustee and fee of the Debenture Trustee.

**(j) Details of security to be created:** As per Key Information Document for each issuance.

**(k) Process of due diligence carried out by the debenture trustee:** The Debenture Trustee has carried out due diligence in accordance with the manner prescribed in Chapter II (*Due Diligence by Debenture Trustees*) of the SEBI Debenture Trustees Master Circular. The due diligence

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broadly includes the following:

- (iii) A chartered accountant appointed by the Debenture Trustee will be conducting an independent due diligence as per scope provided by the Debenture Trustee and the information provided by the Issuer in respect of the security being provided by the Issuer in respect of the Debentures.
- (iv) The chartered accountant will verify and ensure that the assets provided by the Issuer for creation of security are free from any encumbrances or necessary permission or consent has been obtained from existing charge holders.
- (v) Periodical due diligence will be carried out by the Debenture Trustee in accordance with the SEBI (Debenture Trustees) Regulations, 1993 and the relevant circulars issued by SEBI from time to time (including the SEBI Debenture Trustees Master Circular) as per the nature of security provided by the Issuer in respect of the Debentures.
- (vi) The Debenture Trustee will issue such necessary certificate(s) in relation to the due diligence carried out by it and such certificate(s) will be available on Stock Exchanges from time to time for information of the Debenture Holders.

Even though the Debentures are to be secured to the extent of at least 100% of the principal and interest amount or as per the terms of this General Information Document, in favor of the Debenture Trustee, the recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

Due diligence will be carried out for maintenance of the prescribed security cover depending on information provided by the Issuer and the chartered accountant appointed by the Debenture Trustee or the Debenture Trustee will not be responsible for misinformation provided by Issuer.

- (m) **Due diligence certificate as per the format specified in Schedule IV of the SEBI NCS Regulations:**

As per relevant Key Information Document.

## (6) OTHER UNDERTAKINGS

The Issuer hereby confirms that:

- (a) the Issuer is eligible and in compliance with SEBI NCS Regulations, as amended from time to time, to make the private placement of debt instruments;
- (b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the provisions of Regulation 24 of the SEBI (Delisting of Equity Shares) Regulations, 2021;
- (c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the SEBI NCS Regulations; and
- (d) the Issuer, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017.

**For Muthoot Housing Finance Company Limited**

**For Muthoot Housing Finance Company Limited**

\_\_\_\_\_  
**Authorised Signatory**  
**Name: Yogesh Udhoji**  
**Title: Chief Financial Officer**  
**Date: 12/06/2026**

\_\_\_\_\_  
**Authorised Signatory**  
**Name: Sumesh S**  
**Title: Company Secretary**  
**Date: 12/06/2026**

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### DECLARATION:

I, the undersigned, as authorized by the Board of Directors of the Company, in the Board meeting held on April 29, 2026 to sign on behalf of Board of Directors of the Company and declare that all the requirements of Companies Act and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the originals records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

- a. the Muthoot Housing Finance Company Limited (Company) is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 (42 of 1956), the SEBI, Companies Act and the rules and regulations made thereunder.
- b. the compliance with the Act and the rules does not imply that payment of interest or repayment of Debentures and/or Commercial Papers, is guaranteed by the Central Government.
- c. the monies received under the offer shall be used only for the purposes and objects indicated in the Debt Disclosure Documents;
- d. the Debt Disclosure Documents contains full disclosures in conformity with Form PAS-4 prescribed under section 42 of the Companies Act read with Companies (Prospectus and Allotment of Securities) Rules, 2014, SEBI NCS Regulations, and such other circulars applicable for issue of Non-Convertible Securities issued by SEBI from time to time
- e. all the requirements of Companies Act and the rules made there under in respect of the subject matter of this form and matters incidental thereto have been complied with.
- f. the Company accepts no responsibility for the statement made otherwise than in the Debt Disclosure Documents or in any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at his own risk.
- g. The contents of the document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

#### General Risk

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section "Management perception of Risk Factors" of the General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non- convertible securities or investor's decision to purchase such securities.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

**For Muthoot Housing Finance Company Limited**

**For Muthoot Housing Finance Company Limited**

\_\_\_\_\_  
**Authorised Signatory**  
**Name: Yogesh Udhoji**  
**Title: Chief Financial Officer**  
**Date: 12/06/2026**

\_\_\_\_\_  
**Authorised Signatory**  
**Name: Sumesh S**  
**Title: Company Secretary**  
**Date: 12/06/2026**





(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

*(Note: Cheque and Drafts are subject to realisation)*

We understand and confirm that the information provided in the General Information Document is provided by the Issuer and the same has not been verified by any legal advisors to the Issuer, and other intermediaries and their agents and advisors associated with this Issue. We confirm that we have for the purpose of investing in these Debentures carried out our own due diligence and made our own decisions with respect to investment in these Debentures and have not relied on any representations made by anyone other than the Issuer, if any.

We understand that: i) in case of allotment of Debentures to us, our Beneficiary Account as mentioned above would get credited to the extent of allotted Debentures, ii) we must ensure that the sequence of names as mentioned in the Application Form matches the sequence of name held with our Depository Participant, iii) if the names of the Applicant in this application are not identical and also not in the same order as the Beneficiary Account details with the above mentioned Depository Participant or if the Debentures cannot be credited to our Beneficiary Account for any reason whatsoever, the Company shall be entitled at its sole discretion to reject the application or issue the Debentures in physical form.

Applicant's Signature

FOR OFFICE USE ONLY	
DATE OF RECEIPT _____	DATE OF CLEARANCE _____

*(Note : Cheque and Drafts are subject to realisation)*

----- (TEAR HERE) -----

**ACKNOWLEDGMENT SLIP**

<i>(To be filled in by Applicant)</i> SERIAL NO.									
--	--	--	--	--	--	--	--	--	--

Received from \_\_\_\_\_

Address _____	
_____	
Cheque/Draft/UTR # _____	Drawn on _____ for
INR _____	on account of application of _____ Debenture

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### **INSTRUCTIONS**

1. Application form must be completed in full, IN ENGLISH.
2. Signatures must be made in English or in any of the Indian languages. Thumb Impressions must be attested by an authorized official of the Bank or by a Magistrate/Notary Public under his/her official seal.
3. Application form, duly completed in all respects, must be submitted with the respective Collecting Bankers. The payment is required to be made to the following account:

Beneficiary A/C Name:	[.]
Bank Account No.	[.]
IFSC CODE:	[.]
Bank Name	[.]
Branch Address:	[.]

The Company undertakes that the application money deposited in the above-mentioned bank account shall not be utilized for any purpose other than

- a) for adjustment against allotment of securities; or
  - b) for the repayment of monies where the company is unable to allot securities.
4. Receipt of applicants will be acknowledged by the Company in the "Acknowledgement Slip" appearing below the application form. No separate receipt will be issued.
  5. All applicants should mention their Permanent Account No. or their GIR No. allotted under Income Tax Act, 2025 and the Income Tax Circle/Ward/District. In case where neither the PAN nor the GIR No. has been allotted, the fact of non-allotment should be mentioned in the application form in the space provided. Income Tax as applicable will be deducted at source at the time of payment of interest including interest payable on application money.
  6. The application would be accepted as per the terms of the manner outlined in the transaction documents for the private placement.

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**ANNEXURE (S) FORMING INTEGRAL PART OF THIS GENERAL INFORMATION DOCUMENT:**

- A. Annexure 1 - Consent Letter of Debenture Trustee
- B. Annexure 2 - Rating (s) along with press release/rating rationale
- C. Annexure 3 - Board & Shareholder Resolutions
- D. Annexure 4 - Audited Financial Statements on standalone and consolidated basis for a period of three completed financial years with the Auditor's Report along with the requisite schedules, foot notes, summary etc.
- E. Annexure 5 - Shareholding pattern as on March 31, 2026 as latest available, as per format specified under SEBI LODR Regulations
- F. Annexure 6 - Related party disclosures
- G. Annexure 7 - In-principle approval for listing from BSE
- H. Annexure 8 – Borrowing and Lending Policy and Disclosure of Asset and Liabilities Management
- I. Annexure 9 – Litigation
- J. Annexure 10 – Illustration of Debenture Cashflows

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**ANNEXURE 1**  
**CONSENT LETTER OF DEBENTURE TRUSTEE**

*Annexed separately*

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**ANNEXURE 2**  
**RATING(S) ALONG WITH PRESS RELEASE/RATING RATIONALE**

*Annexed separately*

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**ANNEXURE 3**  
**BOARD AND SHAREHOLDER RESOLUTIONS**

*Annexed separately*

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**ANNEXURE 4**  
**AUDITED FINANCIAL STATEMENTS ON STANDALONE AND CONSOLIDATED BASIS FOR A PERIOD OF THREE COMPLETED FINANCIAL YEARS WITH THE AUDITOR'S REPORT ALONG WITH THE REQUISITE SCHEDULES, FOOT NOTES, SUMMARY ETC.**

*Annexed separately*

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**ANNEXURE 5**  
**SHAREHOLDING PATTERN AS ON MARCH 31, 2026 AS LATEST AVAILABLE, AS PER FORMAT SPECIFIED UNDER SEBI LODR REGULATIONS**

Category	Category of Shareholder	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no of shares (As a % of (A+B+C2))	Number of Voting Rights held in each class of securities			No of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered	Non-Disposal Undertaking	Other encumbrances if any	Total Number of Shares encumbered		Number of equity shares held in dematerialized form
								No of Voting Rights	Total as a % of (A+B+C)				No.	As a % of total Shares held				No.	As a % of total Shares held	
								Class X	Class Y	Total										
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)			(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)	(XVII)		
(A)	Promoter & Promoter Group	4	83692320	-	-	83692320	98.426	98.426	-	-	-	-	-	-	-	-	-	-	-	83692320
(B)	Public	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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(C)	Non Promoter-Non Public	3	9795	-	-	9795	0.012	0.012	-	-	-	-	-	-	-	-	-	-	-	-	9795	
(C1)	Shares underlying DRs	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Shares held by Employees	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C2)	Trusts	1	1328766	-	-	1328766	1.562	1.562	-	-	-	-	-	-	-	-	-	-	-	-	-	1328766

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**ANNEXURE 6**  
**RELATED PARTY DISCLOSURES**

*Annexed separately*

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**ANNEXURE 7**  
**IN-PRINCIPLE APPROVAL FOR LISTING FROM BSE**

*Annexed separately*

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**ANNEXURE 8  
BORROWING AND LENDING POLICY AND DISCLOSURE OF ASSET AND LIABILITIES  
MANAGEMENT**

**I. BORROWING AND LENDING POLICY**

**1.2 Details with regard to the lending done by the Issuer out of the issue proceeds of debt securities in last three years, including details regarding the following:**

**1.1.1. Lending policy: Should contain overview of origination, risk management, monitoring and collections:**

Yes it includes.

**Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.: (As of March 31, 2026)**

Name	Designation	Type of Loan
NIL	NIL	NIL

**1.1.2. Classification of loans/ advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.: (As of March 31, 2026)**

<i>Balance Tenure</i>	<i>Principal O/s (Rs. in Crores)</i>
upto 5 years	<b>9.59</b>
5-7 years	<b>641.08</b>
7-10 years	<b>1,388.06</b>
10-15 years	<b>1,039.39</b>
15 years +	<b>0</b>
<b>Total</b>	<b>3,078.12</b>
<i>Product</i>	<i>Principal O/s (Rs. in Crores)</i>
<b>Vehicle</b>	<b>0</b>
<b>MSME</b>	<b>3078.12</b>
<b>Total</b>	<b>3078.12</b>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<b>Gross Loan Amt Bucket (Rs.)</b>	<b>Principal O/s (Rs. in Crores)</b>
Upto 5,00,000	<b>195.20</b>
5,00,000 – 10,00,000	<b>1,003.24</b>
10,00,000 – 20,00,000	<b>1,193.36</b>
20,00,001 – 30,00,000	<b>686.33</b>
30,00,001 – 50,00,000	
50,00,000-75,00,000	
Above 75,00,000	
<b>Total</b>	<b>3,078.12</b>

<b>Industry Segment</b>	<b>Principal O/s (Rs. in Crores)</b>
<b>MSME</b>	<b>3078.12</b>

**1.1.3. Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time:**

<b>APPLICANT_NAME</b>	<b>Types of Borrowers</b>	<b>PRODUCT</b>	<b>Total Sanctioned (Rs. In Lakhs)</b>	<b>Total Disbursed</b>	<b>Undisbursed Amount</b>	<b>Total Principal Outstanding</b>	<b>Status of Account</b>
MOHD ALLAUDDIN	Individual	Housing Loan	<b>77.77</b>	<b>77.77</b>	0	<b>77.59</b>	Standard
Chekuri Ashok Kumar	Individual	Housing Loan	<b>77.20</b>	<b>77.20</b>	0	<b>77.20</b>	Standard
ERANNA B THIMMANNA GOL	Individual	Housing Loan	<b>78.75</b>	<b>78.75</b>	0	<b>76.37</b>	Standard
CHODRAJU SAHITYAVARMA	Individual	Housing Loan	<b>77.85</b>	<b>77.85</b>	0	<b>76.26</b>	Standard
VEERAPPAN KARTHICK KUMAR	Individual	Housing Loan	<b>77.35</b>	<b>77.35</b>	0	<b>74.54</b>	Standard

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K G Shreenivas	Individual	Housing Loan	<b>73.70</b>	<b>73.70</b>	0	<b>73.70</b>	Standard
USHA R	Individual	Housing Loan	<b>74.33</b>	<b>74.33</b>	0	<b>73.69</b>	Standard
Prasida S	Individual	Housing Loan	<b>72.72</b>	<b>72.72</b>	0	<b>72.72</b>	Standard
SAMPATH MANDALA	Individual	Housing Loan	<b>73.19</b>	<b>73.19</b>	0	<b>72.13</b>	Standard
BURRA SURESH	Individual	Housing Loan	<b>70.10</b>	<b>70.10</b>	0	<b>69.95</b>	Standard
AMAR KUMAR GUPTA	Individual	Housing Loan	<b>73.61</b>	<b>73.61</b>	0	<b>69.73</b>	Standard
PRATIK VALSANGKAR	Individual	Housing Loan	<b>72.39</b>	<b>72.39</b>	0	<b>69.67</b>	Standard
VIPINDAS C V	Individual	Housing Loan	<b>77.64</b>	<b>77.64</b>	0	<b>69.09</b>	Standard
KAVYA A	Individual	Housing Loan	<b>69.30</b>	<b>69.30</b>	0	<b>68.53</b>	Standard
BAIRAPPA V	Individual	Housing Loan	<b>69.40</b>	<b>69.40</b>	0	<b>67.95</b>	Standard
AMMAGARI VENKATRAMUDU	Individual	Housing Loan	<b>70.48</b>	<b>70.48</b>	0	<b>67.85</b>	Standard
VANI S MARDUR	Individual	Housing Loan	<b>67.95</b>	<b>67.95</b>	0	<b>67.09</b>	Standard
Khadeer Ahammad S	Individual	Housing Loan	<b>67.04</b>	<b>67.04</b>	0	<b>66.95</b>	Standard
Sanayagari Vijaya Sagar Reddy	Individual	Housing Loan	<b>74.37</b>	<b>74.37</b>	0	<b>66.93</b>	Standard

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RAGAVENDRA ASHWTHAIAH	Individual	Housing Loan	69.24	69.24	0	65.88	Standard
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**1.1.5 Details of loans, overdue and classified as non-performing in accordance with RBI stipulations:**

Particulars	As at March 31, 2026
Standard	3,006.73
Sub Standard	53.30
Doubtful	18.09
Loss	3,078.12

**1.3 In order to allow investors to better assess the debt securities issued by the NBFC/ HFC, the following disclosures shall also be made by such Issuer:**

**1.2.1. A portfolio summary with regard to industries/ sectors to which borrowings have been made:**

Industry Segment	No. of loans	Principal O/s(Rs in Cr) as of March 31, 2026
Housing Finance	38986	3078.12

**1.2.2. NPA exposures of the issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:**

Particular (Rs. in Cr)	FY 24(A)	FY 25(A)	FY 26(A)
Net NPA%	0.32%	0.72%	1.84%
Gross NPA	16.21	31.45	71.39
Net NPA	6.57	17.63	56.62

**1.2.3. Quantum and percentage of secured vis-à-vis unsecured borrowings made:**

Type of Borrowings	Outstanding as at March 31, 2025 (Rs. in Crore)	%
Secured Borrowings	2804.87	96.56%
Unsecured Borrowings	100.00	3.44%
Total	2904.87	100.00%

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**1.2.4. Any change in promoters' holdings in the NBFCs during the preceding financial year beyond the threshold, as prescribed by RBI:**

NIL

**1.4 Classification of loans/ advances given according to:****1.3.1. Type of loans:**Details of types of loans

Sl. No.	Types of loans	Rs. In crore
1	Secured	3254.00
2	Unsecured	-
	<b>Total assets under management (AUM)<sup>^^</sup></b>	<b>3254.00</b>

*\*Information required at borrower level (and not by loan account as customer may have multiple loan accounts);*

*^Issuer is also required to disclose off balance sheet items;*

**Note: Off Balance sheet AUM: 175.88 Crores****1.3.2. Denomination of loans outstanding by loan-to-value:**Details of LTV

S. No.	LTV (at the time of origination)	Percentage of AUM
1.	Up to 40%	<b>30.55%</b>
2.	40-50%	<b>20.40%</b>
3.	50-60%	<b>18.34%</b>
4.	60-70%	<b>11.19%</b>
5.	70-80%	<b>13.56%</b>
6.	80-90%	<b>5.96%</b>
7.	>90	<b>0.00%</b>
	<b>Total</b>	<b>100.00%</b>

**1.3.3. Sectoral exposure:**Details of sectoral exposure

S. No.	Segment-wise break-up of AUM	Percentage of AUM
1.	<b>Retail</b>	
(A)	Mortgages (home loans and loans against property)	<b>3254.00</b>
(B)	Gold loans	<b>0</b>
(C)	Vehicle finance	<b>0</b>
(D)	MFI	<b>0</b>
(E)	MSME	<b>0</b>
(F)	Capital market funding (loans against shares, margin funding)	<b>0</b>
(G)	Others	<b>0</b>
2.	<b>Wholesale</b>	<b>0</b>
(A)	Infrastructure	<b>0</b>

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(B)	Real estate (including builder loans)	0
(C)	Promoter funding	0
(D)	Any other sector (as applicable)	0
(E)	Others	0
	<b>Total</b>	<b>3254.00</b>

**1.3.4. Denomination of loans outstanding by ticket size\*:**Details of outstanding loans category wise

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	Upto 5,00,000	6.30%
2	5,00,000 – 10,00,000	33.27%
3	10,00,000 – 20,00,000	38.69%
4	20,00,001 – 30,00,000	21.74%
5	30,00,001 – 50,00,000	-
6	50,00,000-75,00,000	-
7	Above 75,00,000	-
	<b>Total</b>	<b>100.00%</b>

*\* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts);*

**1.3.5. Geographical classification of borrowers:**Top 5 states borrower wise –

Sl. No.	Top 5 states	Percentage of AUM
1	<b>KARNATAKA</b>	<b>19.52%</b>
2	<b>Maharashtra</b>	<b>16.06%</b>
3	<b>TAMIL NADU</b>	<b>14.85%</b>
4	<b>ANDHRA PRADESH</b>	<b>11.28%</b>
5	<b>RAJASTHAN</b>	<b>10.92%</b>
	Total	<b>72.63%</b>

**1.3.6. Details of loans overdue and classified as non-performing in accordance with RBI's stipulations:**Movement of gross NPA

Movement of gross NPA*	Rs. Crore (As of March 31, 2026)
Opening gross NPA	72.31
- Additions during the year	12.85
- Reductions during the year	13.84
Closing balance of gross NPA	<b>71.33</b>

*\*Please indicate the gross NPA recognition policy (Day's Past Due)*

*90 DPD and above cases are considered as NPA*

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Movement of provisions for NPA

<b>Movement of provisions for NPA</b>	<b>Rs. Crore (As of March 31, 2026)</b>
Opening balance	16.83
- Provisions made during the year	2.21
- Write-off/ write-back of excess provisions	4.33
Closing balance	14.72

**1.3.7. Segment-wise gross NPA:**Segment wise gross NPA (As on March 31, 2026 )

<b>S. No.</b>	<b>Segment-wise gross NPA</b>	<b>Gross NPA (%)</b>
1.	<b>Retail</b>	
(A)	Mortgages (home loans and loans against property)	2.32%
(B)	Gold loans	0.00%
(C)	Vehicle loans	0.00%
(D)	MFI	0.00%
(E)	MSME	0.00%
(F)	Capital market funding (loans against shares, margin funding)	0.00%
(G)	Others	0.00%
2.	<b>Wholesale</b>	0.00%
(A)	Infrastructure	0.00%
(B)	Real estate (including builder loans)	0.00%
(C)	Promoter funding	0.00%
(D)	Any other sector (as applicable)	0.00%
(E)	Others	0.00%
	<b>Total</b>	<b>2.32%</b>

**1.3.8. Residual maturity profile of assets and liabilities (in line with the RBI format):**Residual maturity profile of assets and liabilities as of March 31, 2026 –

<b>Category</b>	<b>Up to 30/31 days</b>	<b>&gt;1 month - 2 months</b>	<b>&gt;2 months - 3 months</b>	<b>&gt;3 months - 6 months</b>	<b>&gt;6 months - 1 year</b>	<b>&gt;1 year - 3 years</b>	<b>&gt;3 years - 5 years</b>	<b>&gt; 5 years</b>	<b>Total</b>
<b>Deposit</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Advances</b>	906.92	3,526.00	3,535.81	13,650.69	33,354.52	73,394.29	1,36,535.51	41,893.79	3,06,797.53
<b>Investments (FD s)</b>	6,471.78	0.00	0.00	0.00	0.00	0.00	0.00	1,600.42	8,072.20
<b>Borrowings</b>	2537.07906	2110.8512	6209.3119	13204.064	28808.095	106871.18	82720.322	3007.196	2,45,468.10
<b>FCA*</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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<b>FCL*</b>										<b>43,375.00</b>
	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	<b>201.11</b>	

\*FCA – Foreign Currency Assets; FCL – Foreign Currency Liabilities:

**Note: Unhedged Foreign currency exposure is Nil****1.5 Disclosure of latest ALM statements to stock exchange: As on March 31, 2026 -**

<b>Particulars</b>	<b>15 DAY TO 31 DAYS</b>	<b>OVER 1 MONTH TO 2 MONTHS</b>	<b>OVER 2 MONTHS TO 3 MONTHS</b>	<b>OVER 3 MONTHS TO 6 MONTHS</b>	<b>OVER 6 MONTHS TO 1 YEAR</b>	<b>OVER 1 YEAR TO 3 YEARS</b>	<b>OVER 3 YEARS TO 5 YEARS</b>	<b>OVER 5 YEARS</b>	<b>TOTAL AMOUNT</b>
<b>OUTFLOWS</b>									
<b>1) Capital</b>									
1A) Equity and Perpetual Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,503.09	8,503.09
Tier II	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1B) Non-Perpetual Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2) Reserves &amp; surplus</b>									
Share Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15350.24	15350.24
Statutory/Special reserve U/S 45 IC (1)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>4,874.56</b>	<b>4,874.56</b>
Profit and Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16288.41	16288.41
<b>3) Gifts, Grants, Donations &amp; benefactions</b>									
<b>4) Notes, Bonds</b>									
4A) Plain Vanilla Bonds/Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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4B) Bonds/Debentures With Embedded Options/subordinated debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4C) Fixed Rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5) Deposits</b>									
5A) Term Deposits From Public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5B) ICD's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5C) CD's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6) Borrowings</b>									
6A) Term Money Borrowings From Bank	2,738.19	2,765.97	6,487.28	12,713.15	26,101.20	96,850.24	68,116.72	43,864.06	2,59,636.81
6B) From PSU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6C) Other ( NBFC )	0.00	1,353.45	2,706.90	10,020.93	4,603.60	859.55	0.00	0.00	19,544.43
6D) Cash credits, Working capital demand loans ,Commercial Papers & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6E) NCD	0.00	0.00	0.00	0.00	0.00	0.00	9,661.85	0.00	9,661.85
<b>7) Current Liabilities &amp; Provisions</b>									
7A) Sundry Creditors	150.00	100.00	100.00	200.00	1,350.49	0.00	0.00	0.00	1,900.49
7B) Expense Payable	881.61	0.00	0.00	22.45	373.53	0.00	1,152.01	205.81	2,635.41
7C) Advance Income Received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7D) Interest Payable On Bonds/Debentures/Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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7E) Provisions(Other Than For NPAs)	0.00	0.00	0.00	0.00	104.67	0.00	0.00	777.00	881.67
<b>8) Contingent Liabilities</b>									
8A) Letters Of Credit/Guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8B) Loan Commitments Pending Disbursal	4257.91	5,570.96	9,306.56	0.00	0.00	0.00	0.00	0.00	19,135.42
8C) Lines Of Credit Committed To Other Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8D) Outflows On Account Of Forward Exchange Contracts, Rupee/Dollar Swap and Bills Rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9) Others</b>									
9A) Branch Current Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9B) Statutory Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9C) Provision for Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9D)Provision for Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9E) Provision for NPA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.52	38.52
9F) Security Depsoit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9G) Audit Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9H) Provision Covid - 19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OUTFLOW TOTAL (A) =&gt;</b>	8027.71	9,790.38	18,600.74	22,956.53	32,533.49	97,709.79	78,930.58	89,901.69	3,58,450.90
<b>INFLOWS</b>									
<b>1) Cash</b>	77.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77.23

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<b>2) Remittance In Transit</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3) Balance With Banks</b>	8079.79	5,150.46	500.00	1,462.89	969.09	0.00	0.00	0.10	16,162.33
3A) Current Account	1,134.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,134.67
3B) Fixed Deposit	6945.12	5,150.46	500.00	1,462.89	969.09	0.00	0.00	0.10	15,027.66
3C) Money At Call and short Notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4) Investments(Net Of Provisions) Under Various Categories As Enumerated In Appendix-I</b>									
4A) Mandatory Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4B) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4C) Non Mandatory Unlisted Securities	3,235.89	3,235.89	0.00	0.00	0.00	1,595.64	0.00	4.78	8,072.20
4D) Non Mandatory Unlisted Securities Having A Fixed Term Maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4E) Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5) Advances (Performing)</b>									
5A) Bills Of Exchange And Promissory Notes Discounted and rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5B) Term Loans(Only Rupee Loans)	906.92	3,526.00	3,535.81	13,650.69	33,354.52	73,394.29	1,31,392.25	40,095.70	2,99,856.18
5C) Corporate Loans/Short Term Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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<b>6) Non-Performing Loans (Net Of Provisions and ECGC Claims Received ) Under Various Categories Enumerated In Appendix-I</b>	0.00	0.00	0.00	0.00	0.00	0.00	5,143.25	1,798.09	0.00
<b>7) Inflows From Assets On Lease/FL/SL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	852.17	852.17
<b>8) Fixed Assets(Excluding Assets On Lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,041.45	1,041.45
<b>9) Other Assets</b>	267.93	333.71	190.96	551.49	1,762.65	1,418.35	596.16	1,191.32	6,312.57
9A) Intangible Assets & Other Non Cash-Flow Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.39	0.00
9B) Interest And Other Income Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9C) Others	267.93	333.71	190.96	551.49	1,762.65	1,418.35	596.16	985.93	6,107.18
<b>10) Lines Of Credit Committed By Other Institutions(Inflows)</b>	5,000.00	5,000.00	12,000.00	4,000.00	0.00	0.00	0.00	0.00	26,000.00
<b>11) Bills Rediscounted(Inflows)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>12) Inflows On Account Of Forward Exchange Contracts,Dollar/Rupee Swap (Sell/Buy)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>13) Others</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13A) Debtors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13B) Other advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13C)Receivables under financing activity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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13D) DTA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13E)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INFLOW TOTAL (B) =&gt;</b>	17567. 75	17,24 6.05	16,22 6.77	19,66 5.08	36,086 .26	76,40 8.29	1,37, 131.6 7	44,983 .61	3,65,31 5.48
<b>C.MISMATCH (B- A)</b>	9540.0 5	7,455 .68	2,373 .97	3,291 .46	3,552. 77	21,30 1.51	58,20 1.09	44,918 .07	6,864.5 8
<b>D.CUMULATIVE MISMATCH</b>	9,540. 05	16,99 5.72	14,62 1.76	11,33 0.30	14,883 .07	- 6,418 .44	51,78 2.65	6,864. 58	

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## II. ALM STATEMENTS

<b>Particulars</b>	<b>15 DAY TO 31 DAYS</b>	<b>OVE R 1 MO NTH TO 2 MO NTH S</b>	<b>OVE R 2 MO NTH TO 3 MO NTH S</b>	<b>OVE R 3 MO NTH TO 6 MO NTH S</b>	<b>OVE R 6 MON THS TO 1 YEAR</b>	<b>OVE R 1 YEA R TO 3 YEA RS</b>	<b>OVE R 3 YEA RS TO 5 YEA RS</b>	<b>OVE R 5 YEA RS</b>	<b>TOTAL AMOU NT</b>
<b>OUTFLOWS</b>									
<b>1) Capital</b>									
1A) Equity and Perpetual Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,503.09	8,503.09
Tier II	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1B) Non-Perpetual Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2) Reserves &amp; surplus</b>									
Share Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15350.24	15350.24
Statutory/Special reserve U/S 45 IC (1)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,874.56	4,874.56
Profit and Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16288.41	16288.41
<b>3) Gifts, Grants, Donations &amp; benefactions</b>									
<b>4) Notes, Bonds</b>									
4A) Plain Vanilla Bonds/Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4B) Bonds/Debentures With Embedded Options/subordinated debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4C) Fixed Rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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<b>5) Deposits</b>									
5A) Term Deposits From Public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5B) ICD's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5C) CD's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6) Borrowings</b>									
6A) Term Money Borrowings From Bank	2,738.19	2,765.97	6,487.28	12,713.15	26,101.20	96,850.24	68,116.72	43,864.06	2,59,636.81
6B) From PSU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6C) Other ( NBFC )	0.00	1,353.45	2,706.90	10,020.93	4,603.60	859.55	0.00	0.00	19,544.43
6D) Cash credits, Working capital demand loans ,Commercial Papers & others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6E) NCD	0.00	0.00	0.00	0.00	0.00	0.00	9,661.85	0.00	9,661.85
<b>7) Current Liabilities &amp; Provisions</b>									
7A) Sundry Creditors	150.00	100.00	100.00	200.00	1,350.49	0.00	0.00	0.00	1,900.49
7B) Expense Payable	881.61	0.00	0.00	22.45	373.53	0.00	1,152.01	205.81	2,635.41
7C) Advance Income Received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7D) Interest Payable On Bonds/Debentures/Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7E) Provisions(Other Than For NPAs)	0.00	0.00	0.00	0.00	104.67	0.00	0.00	777.00	881.67
<b>8) Contingent Liabilities</b>									
8A) Letters Of Credit/Guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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8B) Loan Commitments Pending Disbursal	4257.91	5,570.96	9,306.56	0.00	0.00	0.00	0.00	0.00	19,135.42
8C) Lines Of Credit Committed To Other Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8D) Outflows On Account Of Forward Exchange Contracts, Rupee/Dollar Swap and Bills Rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9) Others</b>									
9A) Branch Current Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9B) Statutory Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9C) Provision for Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9D) Provision for Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9E) Provision for NPA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.52	38.52
9F) Security Depsoit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9G) Audit Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9H) Provision Covid - 19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OUTFLOW TOTAL (A) =&gt;</b>	8027.71	9,790.38	18,600.74	22,956.53	32,533.49	97,709.79	78,930.58	89,901.69	3,58,450.90
<b>INFLOWS</b>									
1) Cash	77.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77.23
2) Remittance In Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3) Balance With Banks	8079.79	5,150.46	500.00	1,462.89	969.09	0.00	0.00	0.10	16,162.33
3A) Current Account	1,134.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,134.67

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3B) Fixed Deposit	6945.1 2	5,150 .46	500.0 0	1,462 .89	969.09	0.00	0.00	0.10	15,027. 66
3C) Money At Call and short Notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>4) Investments(Net Of Provisions) Under Various Categories As Enumerated In Appendix-I</b>									
4A) Mandatory Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4B) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4C) Non Mandatory Unlisted Securities	3,235. 89	3,235 .89	0.00	0.00	0.00	1,595 .64	0.00	4.78	8,072.2 0
4D) Non Mandatory Unlisted Securities Having A Fixed Term Maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4E) Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5) Advances(Performin g)</b>									
5A) Bills Of Exchange And Promissory Notes Discounted and rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5B) Term Loans(Only Rupee Loans)	906.92	3,526 .00	3,535 .81	13,65 0.69	33,354 .52	73,39 4.29	1,31, 392.2 5	40,095 .70	2,99,85 6.18
5C) Corporate Loans/Short Term Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6) Non-Performing Loans (Net Of Provisions and ECGC Claims Received ) Under Various Categories</b>	0.00	0.00	0.00	0.00	0.00	0.00	5,143 .25	1,798. 09	0.00

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<b>Enumerated In Appendix-I</b>									
<b>7) Inflows From Assets On Lease/FL/SL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	852.17	852.17
<b>8) Fixed Assets(Excluding Assets On Lease)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,041.45	1,041.45
<b>9) Other Assets</b>	267.93	333.71	190.96	551.49	1,762.65	1,418.35	596.16	1,191.32	6,312.57
9A) Intangible Assets & Other Non Cash-Flow Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.39	0.00
9B) Interest And Other Income Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9C) Others	267.93	333.71	190.96	551.49	1,762.65	1,418.35	596.16	985.93	6,107.18
<b>10) Lines Of Credit Committed By Other Institutions(Inflows)</b>	5,000.00	5,000.00	12,000.00	4,000.00	0.00	0.00	0.00	0.00	26,000.00
<b>11) Bills Rediscounted(Inflows)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>12) Inflows On Account Of Forward Exchange Contracts,Dollar/Rupee Swap (Sell/Buy)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>13) Others</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13A) Debtors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13B) Other advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13C)Receivables under financing activity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13D) DTA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13E)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<b>INFLOW TOTAL (B) =&gt;</b>	17567.75	17,246.05	16,226.77	19,665.08	36,086.26	76,408.29	1,37,131.67	44,983.61	3,65,315.48
<b>C.MISMATCH (B-A)</b>	9540.05	7,455.68	2,373.97	3,291.46	3,552.77	21,301.51	58,201.09	44,918.07	6,864.58
<b>D.CUMULATIVE MISMATCH</b>	9,540.05	16,995.72	14,621.76	11,330.30	14,883.07	6,418.44	51,782.65	6,864.58	

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**ANNEXURE 9  
LITIGATION**

*Annexed separately*

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**ANNEXURE 10**  
**ILLUSTRATION OF DEBENTURE CASHFLOWS**

<b><u>Illustration of Debenture Cash Flows</u></b>	
Company	Muthoot Housing Finance Company Limited
Face Value (per security)	As per Key Information Document of each issue.
Issue Date / Date of Allotment	As per Key Information Document of each issue.
Redemption Date / Maturity Date	As per Key Information Document of each issue.
Coupon Rate	As per Key Information Document of each issue.
Frequency of the Coupon Payment with specified dates	As per Key Information Document of each issue.
Day Count Convention	Actual/Actual