

August 7, 2026

To,
BSE Limited,
Phiroze Jeejeebhoy,
Towers, Dalal Street,
Mumbai - 400001
email: corp.relations@
bseindia.com

To,
National Stock Exchange of
India, Exchange Plaza, C-1,
Block G, Bandra Kurla
Complex, Bandra (E)
Mumbai – 400 051
email:takeover@nse.co.in

To,
Muthoot Microfin Limited,
13th Floor, Parinee
Crescenzo, Bandra Kurla
Complex, Bandra (E),
Mumbai - 400051
email: info@muthootmicrofin.
com

Sub: Disclosure under Regulation 29(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulation, 2011.

Sir/ Madam,

Please find attached the disclosure under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulation, 2011, in connection with the following acquisition and settlement of equity shares of Muthoot Fincorp Limited (MFL):

Initial transfer to their spouse (Phase I):

- (i) Mrs. Preethi John Muthoot acquired by way of gift MFL equity shares amounting to 94,320,557 with a face value of Rs.2 each from Mr. Thomas John Muthoot, thereby increasing her shareholding to 15.99% (from 6.35%) and consequently, reducing Mr. Thomas John Muthoot's shareholding to 16.47% (from 26.12%).
- (ii) Mrs. Nina George acquired by way of gift MFL equity shares amounting to 94,320,562 with a face value of Rs.2 each from Mr. Thomas George Muthoot, thereby increasing her shareholding to 15.86%% (from 6.22%) and consequently, reducing Mr. Thomas George Muthoot's shareholding to 16.35% (from 25.99%).
- (iii) Mrs. Remmy Thomas acquired by way of gift MFL equity shares amounting to 94,320,562 with a face value of Rs.2 each from Mr. Thomas Muthoot, thereby increasing her shareholding to 15.99% (from 6.35%) and consequently, reducing Mr. Thomas Muthoot's shareholding to 16.47% (from 26.12%).

Mrs. Preethi John Muthoot, Mrs. Nina George and Mrs. Remmy Thomas are collectively referred to as "Phase I Acquirers".

Mr. Thomas John Muthoot, Mr. Thomas George Muthoot, Mr. Thomas Muthoot are collectively referred to as "Transferors". Further, Mrs. Preethi John Muthoot, Mrs. Nina George and Mrs. Remmy Thomas are collectively referred to as "Phase I Acquirers".

Settlement to Trust (Phase II):

After initial transfer of shares to their respective spouses, Mr. Thomas John Muthoot, Mr. Thomas George Muthoot, Mr. Thomas Muthoot and their respective spouses (collectively "Promoter and Promoter Group / Settlers") have settled the shares held by them aggregating to 65,28,72,800 equity shares representing 66.76% of MFL equity share capital, into their respective trusts namely Thomas John Muthoot (MF) Trust, Thomas George Muthoot (MF) Trust, Thomas Muthoot (MF) Trust, Preethi John Muthoot (MF) Trust, Nina George (MF) Trust and Remmy Thomas (MF) Trust (collectively referred to as "Phase II Acquirers").

The acquisition and settlement of MFL shares is pursuant to SEBI exemption order number WTM/KCV/CFD/10/2026-27 dated August 3, 2026. This disclosure is jointly made by Phase I and II Acquirers, Transferors and Settlers. Additionally, please note that there is no change in the total shareholding of the promoter and promoter group in Muthoot Microfin Limited (MML), the target company, after the aforesaid transactions.

Request you to take note of the same.

Thanking you,
Yours sincerely,

Phase I Acquirers and Phase II Settlers

Mrs. Preethi John Muthoot

Mrs. Nina George

Mrs. Remmy Thomas

Phase I Transferors and Phase II Settlers

Mr. Thomas John Muthoot

Mr. Thomas George Muthoot

Mr. Thomas Muthoot

Phase II Acquirers

For and on behalf of
Thomas John Muthoot (MF) Trust,
Thomas George Muthoot (MF) Trust,
Thomas Muthoot (MF) Trust,
Preethi John Muthoot (MF) Trust,
Nina George (MF) Trust,
Remmy Thomas (MF) Trust

Mr. Thomas John Muthoot, Trustee 1

Mr. Thomas George Muthoot, Trustee 2

Mr. Thomas Muthoot, Trustee 3

Encl: SEBI exemption order no. WTM/KCV/CFD/10/2026-27 dated August 3, 2026.

CC: Muthoot Fincorp Limited,
5th Floor, Muthoot Centre, TC No.27/3022,
Punnen Road,
Trivandrum - 695 001.

Disclosures under Regulation 29(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	Muthoot Microfin Limited (MML), a subsidiary of Muthoot Fincorp Limited (MFL).		
Name(s) of the acquirer and Persons Acting in Concert (PAC) with the acquirer	Phase I Acquirer of MFL shares: 1. Mrs. Preethi John Muthoot, 2. Mrs. Nina George, 3. Mrs. Remmy Thomas. Phase II Settlement of MFL shares: 1. Thomas John Muthoot (MF) Trust, 2. Thomas George Muthoot (MF) Trust, 3. Thomas Muthoot (MF) Trust, 4. Preethi John Muthoot (MF) Trust, 5. Nina George (MF) Trust, 6. Remmy Thomas (MF) Trust. Persons Acting in Concert (PAC) 1. Mr. Thomas John Muthoot, 2. Mr. Thomas George Muthoot, 3. Mr. Thomas Muthoot, 4. MFL.		
Whether the acquirer belongs to Promoter / Promoter group	Yes. Phase I and II Acquirers are members of the promoter and promoter group.		
Name(s) of the Stock Exchange(s) where the shares of TC are Listed	BSE Limited (BSE) and National Stock Exchange of India Limited (NSE).		
Details of the acquisition / disposal as follows - MFL shares	Number	% w.r.t. total share/voting capital wherever applicable (*)	% w.r.t. total diluted share/voting capital of the TC (**)
Before the acquisition under consideration, holding of: a) Shares carrying voting rights. b) Shares in the nature of encumbrance (pledge/lien/non-disposal undertaking/ others) c) Voting rights (VR) otherwise than by shares d) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) e) Total (a+b+c+d)	Please refer Annexure 1 Not Applicable Not Applicable Not Applicable		

Details of acquisition /sale a) Shares carrying voting rights acquired/sold	The equity shares of MFL are settled in the following manner pursuant to SEBI exemption order no. WTM/KCV/CFD/10/2026-27 dated August 3, 2026. Initial transfer to their spouse: (i) Mrs. Preethi John Muthoot acquired by way of gift MFL equity shares amounting to 94,320,557 with a face value of Rs.2 each from Mr. Thomas John Muthoot, thereby increasing her shareholding to 15.99% (from 6.35%) and consequently, reducing Mr. Thomas John Muthoot's shareholding to 16.47% (from 26.12%). (ii) Mrs. Nina George acquired by way of gift MFL equity shares amounting to 94,320,562 with a face value of Rs.2 each from Mr. Thomas George Muthoot, thereby increasing her shareholding to 15.86% (from 6.22%) and consequently, reducing Mr. Thomas George Muthoot's shareholding to 16.35% (from 25.99%). (iii) Mrs. Remmy Thomas acquired by way of gift MFL equity shares amounting to 94,320,562 with a face value of Rs.2 each from Mr. Thomas Muthoot, thereby increasing her shareholding to 15.99% (from 6.35%) and consequently, reducing Mr. Thomas Muthoot's shareholding to 16.47% (from 26.12%). Mrs. Preethi John Muthoot, Mrs. Nina George and Mrs. Remmy Thomas are collectively referred to as "Phase I Acquirers". Settlement to Trust: After initial transfer of shares to their respective spouses, Mr. Thomas John Muthoot, Mr. Thomas George Muthoot, Mr. Thomas Muthoot together with their respective spouses (collectively "Promoter and Promoter Group") have settled the shares held by them aggregating to 65,28,72,800 equity shares representing 66.76% of MFL equity share capital, into their respective trusts namely Thomas John Muthoot (MF) Trust, Thomas George Muthoot (MF) Trust, Thomas Muthoot (MF) Trust, Preethi John Muthoot (MF) Trust, Nina George (MF) Trust and Remmy Thomas (MF) Trust (collectively referred to as "Phase II Acquirers"). Please note that there has been no change in the total shareholding of the Promoter and Promoter group in MML, the target company, after the aforesaid acquisition and settlement of equity shares of MFL. Please refer Annexure 1 for details.
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b) VRs acquired/sold otherwise than by shares c) Warrants/convertible securities/any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) acquired / sold. d) Shares encumbered/invoked/ released by the acquirer. e) Total (a+b+c+/-d)	Not Applicable Not Applicable Not Applicable
After the acquisition / sale, holding of: a) Shares carrying voting rights b) Shares encumbered with the acquirer c) VRs otherwise than by shares d) Warrants/ convertible securities/ any other instrument that entitles the acquirer to receive shares carrying voting rights in the TC (specify holding in each category) after acquisition. e) Total (a+b+c+d)	Please refer Annexure 1. Not Applicable Not Applicable Not Applicable
Mode of acquisition / sale (e.g. open market /off market / public issue / rights issue / preferential allotment / inter-se transfer etc.)	Settlement of MFL equity shares pursuant to SEBI exemption order number WTM/KCV/CFD/10/2026-27 dated August 3, 2026.
Date of acquisition / sale of shares / VR or date of receipt of intimation of allotment of shares, whichever is applicable.	Initial transfer to their respective spouse: August 5,2026. Settlement to Trust: i. TJMMF, TGMMF and TMMF: August 5,2026 ii. PJMMF, NGMF and RTMF: August 6, 2026
Equity share capital / total voting capital of the TC before the said acquisition / sale.	17,04,92,176 equity shares of INR 10 each (Fully paid up).
Equity share capital/ total voting capital of the TC after the said acquisition / sale.	17,04,92,176 equity shares of INR 10 each (Fully paid up).
Total diluted share/voting capital of the TC after the said acquisition	17,04,92,176 equity shares of INR 10 each (Fully paid up).

(*) Total share capital/ voting capital to be taken as per the latest filing done by the company to the Stock Exchange under Clause 35 of the listing Agreement.

(**) Diluted share/voting capital means the total number of shares in the TC assuming full conversion of the outstanding convertible securities/warrants into equity shares of the TC.

Phase I Acquirers and Phase II Settlers

Mrs. Preethi John Muthoot

Mrs. Nina George

Mrs. Remmy Thomas

Phase I Transferors and Phase II Settlers

Mr. Thomas John Muthoot

Mr. Thomas George Muthoot

Mr. Thomas Muthoot

Phase II Acquirers

For and on behalf of
Thomas John Muthoot (MF) Trust,
Thomas George Muthoot (MF) Trust,
Thomas Muthoot (MF) Trust,
Preethi John Muthoot (MF) Trust,
Nina George (MF) Trust,
Remmy Thomas (MF) Trust

Mr. Thomas John Muthoot, Trustee 1

Mr. Thomas George Muthoot, Trustee 2

Mr. Thomas Muthoot, Trustee 3

Place: Thiruvananthapuram / Ernakulam
Date: August 7, 2026

Annexure 1

Initial transfer to their spouse (Phase I)

Name of the shareholder	No. of Equity Shares of face value ₹ 2 each	Percentage of the Paid-up Equity capital	Gift of Equity Shares of face value ₹ 2 each	No. of Equity Shares of face value ₹ 2 each	Percentage of the Paid-up Equity capital
	Pre-transfer		Transfer	Post-transfer	
Thomas John Muthoot	255,432,260	26.12%	(94,320,557)	161,111,703	16.47%
Preethi John Muthoot	62,068,520	6.35%	94,320,557	156,389,077	15.99%
Thomas George Muthoot	254,182,265	25.99%	(94,320,562)	159,861,703	16.35%
Nina George	60,818,520	6.22%	94,320,562	155,139,082	15.86%
Thomas Muthoot	255,432,265	26.12%	(94,320,562)	161,111,703	16.47%
Remmy Thomas	62,068,520	6.35%	94,320,562	156,389,082	15.99%
Total shareholding	95,00,02,350	97.14%	-	95,00,02,350	97.14%

Settlement to Trust (Phase II):

Name of the shareholder	No. of Equity Shares of face value ₹ 2 each	Percentage of the Paid-up Equity capital	Gift of Equity Shares of face value ₹ 2 each	No. of Equity Shares of face value ₹ 2 each	Percentage of the Paid-up Equity capital
	Pre-transfer		Transfer	Post-transfer	
Thomas John Muthoot	161,111,703	16.47%	(62,068,520)	99,043,183	10.13%
Preethi John Muthoot	156,389,077	15.99%	(156,389,077)	-	-
Thomas George Muthoot	159,861,703	16.35%	(60,818,520)	99,043,183	10.13%
Nina George	155,139,082	15.86%	(155,139,082)	-	-
Thomas Muthoot	161,111,703	16.47%	(62,068,520)	99,043,183	10.13%
Remmy Thomas	156,389,082	15.99%	(156,389,082)	-	-
Thomas John Muthoot (MF) Trust	-	-	62,068,520	62,068,520	6.35%
Thomas George Muthoot (MF) Trust	-	-	60,818,520	60,818,520	6.22%
Thomas Muthoot (MF) Trust	-	-	62,068,520	62,068,520	6.35%
Preethi John Muthoot (MF) Trust	-	-	156,389,077	156,389,077	15.99%
Nina George (MF) Trust	-	-	155,139,082	155,139,082	15.86%
Remmy Thomas (MF) Trust	-	-	156,389,082	156,389,082	15.99%
Total shareholding	95,00,02,350	97.14%	-	95,00,02,350	97.14%

Shareholding pattern of the Target Company before and after the transactions

Particulars	Shareholding before the transactions		Transactions		Shareholding after the transactions	
	Number of shares	% holding	Number of shares	% holding	Number of shares	% holding
Promoter & Promoter Group other than acquirers						
Individuals						
Mr. Thomas John Muthoot	29,82,456	1.75%	-	-	29,82,456	1.75%
Mr. Thomas George Muthoot	29,81,749	1.75%	-	-	29,81,749	1.75%
Mr. Thomas Muthoot	29,93,935	1.76%	-	-	29,93,935	1.76%
Mrs. Preethi John	3,996	0.00%	-	-	3,996	0.00%
Mrs. Nina George	3,989	0.00%	-	-	3,989	0.00%
Mrs. Remmy Thomas	3,963	0.00%	-	-	3,963	0.00%
Corporate			-	-		
Muthoot Fincorp Limited	8,55,95,744	50.21%	-	-	8,55,95,744	50.21%
Acquirers and PAC - Acquirer Trusts						
Thomas John Muthoot (MF) Trust	-	-	-	-	-	-
Thomas George Muthoot (MF) Trust	-	-	-	-	-	-
Thomas Muthoot (MF) Trust	-	-	-	-	-	-
Preethi John Muthoot (MF) Trust	-	-	-	-	-	-
Nina George (MF) Trust	-	-	-	-	-	-
Remmy Thomas (MF) Trust	-	-	-	-	-	-
Public						
Public Shareholding	7,32,00,845	42.94%	-	-	7,32,00,845	42.94%
Non-Promoter Non-Public (Shares held by Employee Trust)	27,25,499	1.60%	-	-	27,25,499	1.60%
Total Shareholding	17,04,92,176	100%	-	-	17,04,92,176	100%