Press Release

Subject: Breach of Financial Covenant- Net NPA – ISIN: INE101Q07CB5

Reference: Debenture Trust Deed dated 07-08-2026

We, MITCON Credentia Trusteeship Services Limited, acting as Debenture Trustee for secured, rated, listed, redeemable, non-convertible debentures ("NCDs") aggregating to Rs. 400,00,00,000/- (Rupees Four Hundred Crores only) issued by Muthoot Mcred Limited ("Issuer" / "Company") under ISIN INE101Q07CB5.

This is to inform you that, there is a breach of covenant regarding Net NPA is 1.78% against the covenant NPA of 1.5 for the above-mentioned ISIN.

This is for your information and record.

For MITCON Credentia Trusteeship Services Limited

Sd/-
Name: Priyanka Shrungare
Designation: Compliance Officer
Date: November 14, 2026
Place: Mumbai