



August 15, 2025

Department of Corporate Services  
**Bombay Stock Exchange Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai – 400 001  
Scrip Code: 532717

Listing Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, 5th Floor, Plot No. C/1, G Block,  
Bandra Kurla Complex, Bandra (E),  
Mumbai – 400 051  
Symbol: INDOTECH

**Sub: Newspaper advertisement under Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

Pursuant to Regulation 47 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the copies of newspaper clipping wherein the financial results of the company for the first quarter ended June 30, 2025 were published in Newspaper of Financial Express dated August 15, 2025 and Makkal Kural dated August 15, 2025 and the same is also available on the website on the company's website [www.indo-tech.com](http://www.indo-tech.com).

For **Indo Tech Transformers Limited**

**Karthick. D**  
Compliance Officer

**INDO TECH TRANSFORMERS LIMITED**

A Subsidiary of **Shirdi Sai Electricals Limited**

CIN : L29113TN1992PLC022011

Regd. Off. : S.No. 153-210, Illuppapattu Village, P.O. Rajakulam,  
Kancheepuram (Dist), Tamilnadu, India - 631 561

Tele/Fax : +91 (0) 44 - 2728 1858  
Email : [info@indo-tech.com](mailto:info@indo-tech.com)  
[www.indo-tech.com](http://www.indo-tech.com)

**RITES LIMITED**  
(A Navratna CPSE)

Registered Office: SCOPE Minar, Laxmi Nagar, Delhi – 110092  
Website: [www.rites.com](http://www.rites.com); E-mail: [cs@rites.com](mailto:cs@rites.com)  
CIN: L74899DL1974GOI007227

**NOTICE TO SHAREHOLDERS**  
Transfer of Equity Shares to the Investor Education and Protection Fund (IETF) Authority

Pursuant to Section 124(5) of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, (IEPF Rules, 2016) and statutory amendment thereunder, the Company is required to transfer the amount of unpaid dividend remaining unpaid and unclaimed for a continuous period of seven (7) years from the date of transfer of such amount to Unpaid Dividend Account to the Investor Education and Protection Fund set up by the Central Government.

Further, pursuant to Section 124(6) of the Companies Act, 2013 and IEPF Rules, 2016, all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more, shall also liable to be transferred to Demat Account of IEPF Authority.

Details of the shareholders, in respect of shares for which dividend had remained unclaimed or unpaid for seven consecutive years and liable to be transferred to the IEPF Authority's Demat Account, are available on the website of the Company at <https://www.rites.com/InvestorResource>.

The Final Dividend for the financial year 2017-18 @ Rs.2/- per equity share was paid on October 08, 2018. As per the provisions of the Companies Act, 2013, the unpaid and unclaimed amount of the aforesaid dividend is due for transfer to Investor Education and Protection Fund. The corresponding shares of the holders who have not encashed/ claimed their dividend for seven consecutive years are also liable to be transferred to IEPF Authority's Demat Account.

Shareholders may please note that if any amount/shares are transferred to the IEPF Authority, then the same can be claimed from the 'Investor Education and Protection Fund Authority' following the procedure as provided under the Companies Act, 2013 and IEPF Rules, 2016.

To avoid the inconvenience of claiming the refund/ shares from 'Investor Education and Protection Fund Authority', shareholders who have not received/ claimed/ encashed warrant(s) relating to the Final Dividend for the financial year 2017-18 paid in October 2018, may lodge their claims with the RTA i.e. Beetal Financial & Computer Services Private Ltd., Beetal House, 3rd Floor, 99 Madangir, Behind Local Shopping Centre, Near Dada Harsukhdas Mandir, New Delhi- 110062. Tel.: (011)29961281, 29961283, Fax: (011)-29961284 and Email: [beetalrta@gmail.com](mailto:beetalrta@gmail.com) and [rites@beetalfinancial.com](mailto:rites@beetalfinancial.com) or with the Nodal Officer i.e. Company Secretary of the Company at the Corporate Office of the Company at SHIKHAR, Plot No.1, Sector-29, Gurugram, Haryana-122001. Shareholders may kindly ensure that claim, if any, shall be received by the RTA/ Company on or before October 10, 2025 to ensure that unclaimed/ unpaid dividend amount and shares are not transferred to the IEPF Authority.

Shareholders(s) are requested to keep their email ID and other relevant details updated with their Depository Participant (DP), in case of shares held in dematerialized form and with the Company/ RTA, in case of shares held in physical form.

For and on behalf of RITES Ltd.  
Sd/-  
(Ashok Mishra)  
Company Secretary & Compliance Officer,  
M. No.: F6411  
Date: 14.08.2025  
Place: Gurugram

**We Shape What Shapes Lives**  
Future Ready™ Not just more of the same, but much more of the New!

**DCM Nouvelle Limited**  
CIN: L17309DL2016PLC307204  
Regd. Office: 407, Vikrant Tower, 4 Rajendra Place, New Delhi - 110008  
Tel: +919650804746 | Website: <https://www.dcmnvl.com>

**STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025**  
(In ₹ Lakh, except per equity share data)

| Sl. No.            | Particulars                                                                                                                                | Quarter Ended              |                            | Year Ended              |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|-------------------------|
|                    |                                                                                                                                            | 30/06/2025<br>(Un-Audited) | 30/06/2024<br>(Un-Audited) | 31/03/2025<br>(Audited) |
| 1.                 | Total Income from Operations                                                                                                               | 25,344                     | 27,080                     | 1,08,174                |
| 2.                 | Net Profit/(Loss) for the period before tax                                                                                                | 384                        | (286)                      | 1,373                   |
| 3.                 | Net Profit/(Loss) for the period after tax                                                                                                 | 160                        | (349)                      | 602                     |
| 4.                 | Total Comprehensive income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | 162                        | (350)                      | 612                     |
| 5.                 | Equity Share Capital                                                                                                                       | 1,868                      | 1,868                      | 1,868                   |
| 6.                 | Other Equity                                                                                                                               |                            |                            | 30,587                  |
| 7.                 | Earnings per share of ₹ 10/- each (not annualised)                                                                                         |                            |                            |                         |
| (a) Basic (in ₹)   | 0.85                                                                                                                                       | (1.87)                     | 3.22                       |                         |
| (b) Diluted (in ₹) | 0.85                                                                                                                                       | (1.87)                     | 3.22                       |                         |

Notes:  
1. Summarised Standalone unaudited Financial Performance of the Company is as under:

| Sl. No. | Particulars                                          | Quarter Ended              |                            | Year Ended              |
|---------|------------------------------------------------------|----------------------------|----------------------------|-------------------------|
|         |                                                      | 30/06/2025<br>(Un-Audited) | 30/06/2024<br>(Un-Audited) | 31/03/2025<br>(Audited) |
| 1.      | Total Income from Operations                         | 25,053                     | 26,796                     | 1,06,619                |
| 2.      | Profit before exceptional items and tax              | 890                        | 854                        | 2,572                   |
| 3.      | Profit/(Loss) before tax and after exceptional items | 890                        | 216                        | 3,036                   |
| 4.      | Profit/(Loss) after tax                              | 666                        | 153                        | 2,267                   |
| 5.      | Total Comprehensive Income                           | 668                        | 152                        | 2,277                   |

2. The above is an extract of the detailed format of unaudited Financial Results for the quarter ended June 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosures Requirements) Regulations, 2015. The full format of the Financial Results for the quarter ended June 30, 2025 are available on the Stock Exchange's websites ([www.bseindia.com](http://www.bseindia.com)) and [www.nseindia.com](http://www.nseindia.com)) and on the Company's website [www.dcmnvl.com](http://www.dcmnvl.com).

For and on behalf of the Board of Directors of DCM Nouvelle Limited  
Sd/-  
Dr. Meenakshi Nayar  
Chairperson & Director  
DIN: 06866256  
Date: 13.08.2025  
Place: New Delhi

**INDO TECH**  
**INDO-TECH TRANSFORMERS LIMITED**  
CIN: L2911TN1992PLC020211  
Regd. Office : Survey No. 153-210, Iluppappattu Village, Near Rajakulam, Kancheepuram (Dist.) Tamilnadu - 631561. Tel: +91 44 27281858  
Email: [investor@indo-tech.com](mailto:investor@indo-tech.com) | Website: [www.indo-tech.com](http://www.indo-tech.com)

**EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025**

| PARTICULARS                                                                                                                                | Quarter ended            |                        | Quarter ended            | Year ended             |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------|--------------------------|------------------------|
|                                                                                                                                            | 30-Jun-25<br>(Unaudited) | 31-Mar-25<br>(Audited) | 30-Jun-24<br>(Unaudited) | 31-Mar-25<br>(Audited) |
| Total income from Operations                                                                                                               | 16,657                   | 21,141                 | 8,384                    | 62,822                 |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)                                                    | 2,501                    | 2,430                  | 833                      | 8,598                  |
| Net Profit / (Loss) for the period before Tax (after Exceptional and/or Extraordinary items)                                               | 2,501                    | 2,430                  | 833                      | 8,598                  |
| Net Profit / (Loss) for the period after Tax (after Exceptional and/or Extraordinary items)                                                | 1,917                    | 2,098                  | 591                      | 6,388                  |
| Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and other Comprehensive Income (after tax)] | 1,910                    | 2,105                  | 591                      | 6,359                  |
| Paid-up equity share capital (face value of Rs.10 each)                                                                                    | 1,062                    | 1,062                  | 1,062                    | 1,062                  |
| Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year                                        | 27,013                   | 27,013                 | 20,654                   | 27,013                 |
| Earnings per share (EPS) of (Rs. 10 each) (for continuing and discontinued operations) Basic and Diluted                                   | 18.05                    | 19.75                  | 5.56                     | 60.15                  |

1. The above is an extract of the detailed format of Unaudited Financial Results for the Quarter ended June 30, 2025 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the Company's website at [www.indo-tech.com](http://www.indo-tech.com) and on the website of the Stock Exchanges at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com).

For INDO-TECH TRANSFORMERS LIMITED  
Place : Kancheepuram  
Date : Aug 15, 2025  
Mr. Purushothaman M  
Chief Executive Officer and Whole-Time Director  
DIN : 11074837

**"IMPORTANT"**

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Please scan the above QR code to view the prospectus

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purposes only.



**MUTHOOTTU MINI FINANCIERS LIMITED**

Muthoottu Mini Financiers Limited ("our Company" or "the Company" or "the Issuer" or "MMFL") was originally incorporated as 'Muthoottu Mini Financiers Private Limited', a private limited company under the provisions of the Companies Act, 1956, pursuant to a certificate of incorporation dated March 18, 1998 issued by Registrar of Companies, Ernakulam at Kochi, Kerala ("RoC"). Pursuant to a special resolution passed in the general meeting of our Shareholders held on September 14, 2013, our Company was converted into a public limited company and a fresh certificate of incorporation was issued by the RoC on November 27, 2013, and its name was changed to 'Muthoottu Mini Financiers Limited'. Our Company holds a certificate of registration dated April 13, 2002 bearing registration number N-16.00175 issued by the Reserve Bank of India ("RBI") to carry on the activities of a Non-Banking Financial Company ("NBFC") without accepting public deposits under Section 45 IA of the Reserve Bank of India Act, 1934. Pursuant to the name change of our Company, a fresh certificate of registration dated January 1, 2014, was issued by RBI. For further details about our Company, see "History and Certain Other Corporate Matters" on page 107 of the Prospectus.

Corporate Identification Number: U65910KL1998PLC012154; PAN: AABCM5994M; E-mail: [ks.smitha@muthoottumini.com](mailto:ks.smitha@muthoottumini.com); Website: [www.muthoottumini.com](http://www.muthoottumini.com)  
Registered Office and Corporate Office: 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala – 682 017; Telephone: +91 484 291 2100  
Compliance Officer and Contact Person: Smitha KS; E-mail: [ks.smitha@muthoottumini.com](mailto:ks.smitha@muthoottumini.com); Telephone: +91 484 291 2178  
Chief Financial Officer: Ann Mary George, Email: [annmary@muthoottumini.com](mailto:annmary@muthoottumini.com); Tel: +91 484 291 2107

**NOTICE TO INVESTORS - ADDENDUM TO THE PROSPECTUS DATED AUGUST 12, 2025 ("ADDENDUM")**

With reference to the prospectus dated August 12, 2025 ("Prospectus"), filed with the Registrar of Companies, Ernakulam at Kochi, Kerala ("RoC"), the BSE Limited ("BSE"/ "Stock Exchange") and the Securities and Exchange Board of India ("SEBI") in relation to the public issue of secured, redeemable, non-convertible debentures of face value of ₹1,000 each at par amounting up to ₹20,000 lakh ("Base Issue") with an option to retain over-subscription up to ₹10,000 lakh, aggregating up to ₹30,000 lakh ("Issue") by Muthoottu Mini Financiers Limited ("Company" or "Issuer"), please note the following:

The Board of Directors of the Company at their meeting held at the registered office of the Company on August 13, 2025, has considered and approved the unaudited financial results of the Company for the quarter and three months period ended June 30, 2025 ("Limited Review Unaudited Financial Results"). The Limited Review Unaudited Financial Results have been submitted to BSE. The Limited Review Unaudited Financial Results of the Company can be accessed through following website link and QR code:

Web link: <https://www.muthoottumini.com/wp-content/uploads/2025/08/Financial-Results-with-attachments-final-June-2025.pdf>



QR Code:

Accordingly, the disclosures appearing in the section titled "Material Developments" on page 124 of the Prospectus stand updated in this regard. A copy of this Addendum is being filed with RoC in accordance with Section 26 of the Companies Act, 2013. The information in this Addendum supplements the Prospectus and updates the information in the Prospectus, the Abridged Prospectus, as applicable. All references to the Prospectus shall also include this Addendum. All capitalized terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the Prospectus. The Addendum is available on the websites of SEBI, Lead Managers, Stock Exchange and the Company that is [www.sebi.gov.in](http://www.sebi.gov.in); [www.vivro.net](http://www.vivro.net); [www.tipsons.com](http://www.tipsons.com); [www.bseindia.com](http://www.bseindia.com); and [www.muthoottumini.com](http://www.muthoottumini.com).

Our Promoters: (i) Nizzy Mathew, Email: [nizzy@muthoottu.com](mailto:nizzy@muthoottu.com), Tel: +91 484 291 2102 and (ii) Mathew Muthoottu, Email: [mathew@muthoottu.com](mailto:mathew@muthoottu.com), Tel: +91 484 291 2112. For further details see, "Our Promoters" on page 120 of the Prospectus.

Credit Ratings: "(ICRA) A (Stable)" by ICRA Limited

Allotment on first come first serve basis#

#Allotment in the public issue of debt securities shall be made in consultation with the designated stock exchange, BSE Limited ("Stock Exchange") on the basis of date of upload of each application into the electronic book of the Stock Exchange in each portion, subject to allocation ratio, in accordance with SEBI Master Circular dated May 22, 2024, as amended ("SEBI Master Circular"). However, in the event of over subscription and thereafter, on such date, the allotments would be made to the applicants on proportionate basis. For further details refer section titled "Issue Related Information" on page 180 of the Prospectus.

**THE ISSUE**

PUBLIC ISSUE BY OUR COMPANY OF 30,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH, ("NCDs") AT PAR, AGGREGATING UP TO ₹ 20,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹ 10,000 LAKHS AGGREGATING UP TO ₹ 30,000 LAKHS, HEREINAFTER REFERRED TO AS THE "ISSUE". THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 AS AMENDED ("SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND THE SEBI MASTER CIRCULAR. THE ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

THE FOLLOWING IS A SUMMARY OF THE TERMS OF THE NCDs TO BE ISSUED PURSUANT TO THE PROSPECTUS DATED AUGUST 12, 2025 ("PROSPECTUS").

| Tenure                              | 18 Months                                                                                                                                                                                                                                                                                                             | 24 Months | 36 Months                                       | 60 Months | 60 Months |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------------------------------|-----------|-----------|
| Nature                              |                                                                                                                                                                                                                                                                                                                       |           | Secured                                         |           |           |
| Series                              | I                                                                                                                                                                                                                                                                                                                     | II        | III                                             | IV        | V         |
| Frequency of interest payment       | Monthly                                                                                                                                                                                                                                                                                                               | Monthly   | Monthly                                         | Monthly   | Annually  |
| Minimum Application                 |                                                                                                                                                                                                                                                                                                                       |           | 10 NCDs (₹ 10,000) (across all options of NCDs) |           |           |
| In multiples, of                    |                                                                                                                                                                                                                                                                                                                       |           | in multiples of 1 NCD after minimum lot size    |           |           |
| Face value of NCDs (₹ /NCD)         |                                                                                                                                                                                                                                                                                                                       |           | ₹ 1,000                                         |           |           |
| Issue price (₹ /NCD)                |                                                                                                                                                                                                                                                                                                                       |           | ₹ 1,000                                         |           |           |
| Mode of interest payment/Redemption |                                                                                                                                                                                                                                                                                                                       |           | Through Various series available                |           |           |
| Coupon rate % Per Annum             | 9.00%                                                                                                                                                                                                                                                                                                                 | 9.25%     | 9.75%                                           | 10.25%    | 10.50%    |
| Effective Yield % Per Annum         | 9.38%                                                                                                                                                                                                                                                                                                                 | 9.65%     | 10.19%                                          | 10.74%    | 10.49%    |
| Put and Call Option                 | NA                                                                                                                                                                                                                                                                                                                    | NA        | NA                                              | NA        | NA        |
| Redemption Amount (₹ /NCD)          | 1,000                                                                                                                                                                                                                                                                                                                 | 1,000     | 1,000                                           | 1,000     | 1,000     |
| Coupon Type                         |                                                                                                                                                                                                                                                                                                                       |           | Fixed                                           |           |           |
| Put and Call Series                 |                                                                                                                                                                                                                                                                                                                       |           | Not Applicable                                  |           |           |
| Deemed Date of Allotment            | The date on which the Board or the Debenture Committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on NCDs shall be available to Investors from the Deemed Date of Allotment. The actual allotment of NCDs may take place on a date other than the Deemed Date of Allotment. |           |                                                 |           |           |

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption amounts and cash flow workings shall be changed accordingly. For details of category wise eligibility and allotment in the Issue, see "Issue Procedure - Who can apply", "Issue Procedure - Method of application", and "Issue Procedure - Basis of Allotment" on page 290, 292 and 314 of the Prospectus, respectively.

Our Company would allot Series V NCDs to all valid applications, wherein the applicants have not indicated their choice of the relevant series of the NCDs.

Please note that the Company would be using the Electronic Bidding Software of BSE for the Issue.

**ISSUE PROGRAMME**

**ISSUE OPENS ON MONDAY, AUGUST 18, 2025**

**ISSUE CLOSES ON MONDAY, SEPTEMBER 01, 2025\***

\*The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time), during the period indicated above, except that the Issue may close on such earlier date or extended date (subject to a minimum period of 2 Working Days and a maximum period of 10 Working Days from the date of the issue and subject to not exceeding 30 days from the date of filing of this Prospectus with ROC including any extensions) as may be decided by the Board of Directors of our Company ("Board") or the Debenture Committee, subject to approvals in accordance with the SEBI NCS Regulations. In the event of such an early closure or extension of the Issue, our Company shall ensure that notice of such early closure or extension is given to the prospective investors through an advertisement in an English national daily newspaper and a regional daily newspaper in the state of Kerala, with wide circulation on or before such earlier date or extended date of closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by BSE, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m., and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by BSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. on one Working Day post the Issue Closing Date. For further details please see "General Information" on page 41 of the Prospectus.

**ASBA\***

Simple, Safe, Smart way of Application!!!

\*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

Mandatory in public issues from October 01, 2018. No cheque will be accepted.



**UPI – Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN**

UPI – Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application value ₹ 5,00,000, applying through Designated Intermediaries, SCSBs or through the BSE Direct App/NSEgoB/D/We interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to details given in the Application Form and also refer to the section "Issue Procedure" beginning on page 289 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in). HDFC Bank Limited has been appointed as Sponsor Bank for the Issue, in accordance with the requirement of the SEBI Master Circular dated May 22, 2024 as amended.

Payment through the UPI mechanism shall be available in this Issue. For further details, see "Issue Procedure" on page 289 of the Prospectus.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY.

ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGE, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO.

INFORMATION REQUIRED UNDER SECTION 30 OF THE COMPANIES ACT, 2013 AND THE SEBI (ISSUE AND LISTING OF NON -CONVERTIBLE SECURITIES) REGULATIONS, 2021

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see "History and Certain other Corporate Matters" on page 107 of the Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 336 of the Prospectus.

LIABILITY OF MEMBERS: Limited by Shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE: As on June 30, 2025, the Authorised Share Capital of the Company is ₹3,25,00,00,000 divided into 3,25,00,000 Equity Shares of ₹100 each. The Issued, Subscribed and Paid-up Capital is ₹2,50,32,53,900 divided into 2,50,32,539 Equity Shares of ₹100 each. For information on the share capital of our Company, see "Capital Structure" on page 50 of the Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION: Given below are the names of the signatories of the Memorandum of Association of the Company and the Number of Equity Shares subscribed for a face value of ₹100 each by each of them at the time of signing of Memorandum of Association: Mr. M. Mathew - 1000 Equity Shares, Mr. Roy Mathew - 1000 Equity Shares, Mrs. Sossamma Mathew - 1000 Equity Shares and Mrs. Nizzy Mathew -1000 Equity Shares.

PROMOTERS OF THE COMPANY: Mrs. Nizzy Mathew and Mr. Mathew Muthoottu. For further details, refer to the chapter "Our Promoters" on page 120 of the Prospectus.

PROPOSED LISTING: The NCDs offered through the Prospectus are proposed to be listed on the BSE Limited ("BSE"). Our Company has obtained 'in-principle' approval for the Issue from BSE vide its letter bearing reference number DCS/HB/PI- BOND/12/25-26 dated August 7, 2025. BSE shall be the Designated Stock Exchange for this Issue.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer Clause of the BSE Limited on page 223 of the Prospectus.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the BSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company. It is also to be distinctly understood that the approval given by the BSE is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid Certificate of Registration dated April 13, 2002 and a fresh certificate of registration dated January 1, 2014 bearing registration No. N-16.00175 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, 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.

CREDIT RATING: Our Company has been assigned rating of [ICRA] A (Stable) by ICRA Limited vide its letter dated July 30, 2025 and Rating rationale dated July 31, 2025, for the NCDs proposed to be issued pursuant to this Issue. The rating given by ICRA Limited is valid as on the date of this Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The rating provided by ICRA Limited may be suspended, withdrawn or revised at any time by the assigning rating agency and should be evaluated independently of any other rating. The rating is not a recommendation to buy, sell or hold securities. For the rating letter and rating rationale / press release, see "Annexure II" on page 347.

GENERAL RISKS: Investment in debt securities involve a degree of risk 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, the investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the investors is invited to the chapter titled "Risk Factors" on page 17 of the Prospectus and "Material Developments" on page 124 of the Prospectus, before making an investment in the Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including the RBI, the Securities and Exchange Board of India ("SEBI"), the RoC or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Muthoottu Mini Financiers Limited - Tel.: +91 484 291 2100; Lead Managers: Vivro Financial Services Private Limited and Tipsons Consultancy Services Private Limited - Tel.: +91 22 6666 8040/4142; +91 79 66828000 and offices of the Consortium Members, Trading Members and Designated Branches of the SCSBs. Application Forms may be downloaded from the websites of the Company i.e. : [www.muthoottumini.com](http://www.muthoottumini.com), of the Lead Managers: [www.vivro.net](http://www.vivro.net) and <https://www.tipsons.com/downloads> of the BSE at [www.bseindia.com](http://www.bseindia.com). Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/platform of the BSE i.e. "BSE Direct".

Further, BSE Direct platform can be accessed at <https://www.bseindia.com> or can be accessed through mobile app.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the "Risk Factors" on page 17 of the Prospectus contained therein, before applying in the Issue. Physical copies of the Prospectus can be obtained from the Registered Office of the Company and the Lead Managers. Full copy of the Prospectus will be available on the website of the Issuer at [www.muthoottumini.com](http://www.muthoottumini.com), of the Lead Managers at [www.vivro.net](http://www.vivro.net), [www.tipsons.com](http://www.tipsons.com) and of BSE at [www.bseindia.com](http://www.bseindia.com) and of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in).

PUBLIC ISSUE ACCOUNT BANK , SPONSOR BANK & REFUND BANK: HDFC Bank Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning ascribed in the Prospectus.

| LEAD MANAGERS TO THE ISSUE                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | DEBENTURE TRUSTEE*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | REGISTRAR TO THE ISSUE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | CREDIT RATING AGENCY                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><br/><b>VIVRO</b><br/>VIVRO FINANCIAL SERVICES<br/>PRIVATE LIMITED<br/>Vivro House 11, Shashi Colony,<br/>Opposite Suvridha Shopping Center,<br/>Paldi, Ahmedabad – 380007,<br/>Gujarat, India<br/><b>Telephone:</b> +91 7940404242/40/41<br/><b>Email:</b> investors@vivro.net<br/><b>Website:</b> www.vivro.net<br/><b>Contact Person:</b> Jay Dodiya / Kruti Saraiya</div> | <div><br/><b>Tip Sons</b><br/>Chartered Accountants<br/>Since 1952<br/><b>TIPSONS CONSULTANCY SERVICES</b><br/><b>PRIVATE LIMITED</b><br/>1st Floor, Sheraton House, Oppsite Ketav<br/>Petrol Pump, Polytechnic Road, Ambawadi,<br/>Ahmedabad-380015, Gujarat<br/><b>Telephone:</b> +91 79 66828064, 66828000<br/><b>Email:</b> mmf1.ncd@tipsons.com<br/><b>Website:</b> www.tipsons.com<br/><b>Contact Person:</b> Divyani Koshta / Digesh Shah</div> | <div><br/><b>MITCON CREDITIA</b><br/>PARTNER WITH TRUSTED CREDITORS<br/><b>MITCON CREDITIA TRUSTEESHIP</b><br/><b>SERVICES LIMITED</b><br/>1402/1403, B-Wing, Dalamal Towers, 14th<br/>Floor, Press Journal Marg, 211, Nariman Point,<br/>Mumbai – 400 021, Maharashtra, India<br/><b>Telephone:</b> +91 22 2282 8200<br/><b>Facsimile:</b> +91 22 2202 4553<br/><b>Email:</b> contact@mitconcredentia.in<br/><b>Website:</b> www.mitconcredentia.in<br/><b>Contact Person:</b> Vaishali Urkunde</div>                                                                                                                       | <div><br/><b>MUFG</b> MUFG Intime<br/><b>MUFG INTIME INDIA PRIVATE LIMITED</b><br/><i>(FORMERLY LINK INTIME INDIA PRIVATE LIMITED)</i><br/>C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli<br/>West, Mumbai – 400 083, Maharashtra, India<br/><b>Telephone:</b> +91 8108119499<br/><b>Facsimile:</b> +91 22 49186060<br/><b>Email:</b> mmf1.ncd20.2025@in.mpmis.mufg.com<br/><b>Website:</b> www.in.mpmis.mufg.com<br/><b>Investor Grievance Email:</b><br/>mmf1.ncd20.2025@in.mpmis.mufg.com<br/><b>Contact Person:</b> Shanti Gopalkrishnan</div> | <div><br/><b>ICRA</b><br/><b>ICRA Limited</b><br/>Electric Mansion, 3rd Floor,<br/>Appasaheb Marathe Marg,<br/>Prabhadevi, Mumbai – 400025<br/><b>Telephone:</b> +91 22 61143406<br/><b>Fax:</b> +91 22 24331390<br/><b>Email:</b> shivakumar@icraindia.com<br/><b>Website:</b> www.icra.in<br/><b>Contact Person:</b> L Shivakumar</div> |
| <b>STATUTORY AUDITORS</b><br><b>Mohandas &amp; Associates,</b><br>Chartered Accountants<br>Ilird Floor, Sree Residency, Press Club Road, Thrissur -680001, Kerala<br><b>Telephone:</b> 0487 2333124. <b>Email:</b> ma.auditors@gmail.com<br><b>Contact Person:</b> Mohandas Anchery                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <div><b>Muthootthu</b><br/><b>Smitha KS</b><br/><b>Muthootthu Mini Financiers Limited</b>, 651623-K, Muthootthu Royal Towers, Kaloor, Kochi, Kerala – 682 017<br/><b>E-mail:</b> ks.smitha@muthootthumini.com, <b>Telephone:</b> +91 484 291 2178<br/><br/><small>Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-issue or post issue related issues such as non-receipt of Allotment Advice, demat credit of allotted NCDs refunds, non-receipt of debentures certificates (in case of NCDs which have been re-materialised), transfers, etc as the case may be.</small></div> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                |

