



Date: June 22, 2024

To,

BSE Limited
Corporate Relationship Department,
2nd Floor, New Trading Wing,
Rotunda Building,
P.J. Towers, Dalal Street, Mumbai 400 001

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

Scrip Code: 544055

Scrip Code: MUTHOOTMF

Dear Madam/Sir,

Sub: Intimation of Publication of Newspaper Advertisement pertaining to convening of 32nd Annual General Meeting through Video Conferencing or Other Audio-Visual Means (OAVM)

In pursuance to Regulation 30, Regulation 47 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed the copies of the newspaper advertisement published, pertaining to convening of 32nd Annual General Meeting through Video Conferencing or Other Audio-Visual Means (OAVM).

We request you to kindly take the above information on record.

Thanking you,

Yours faithfully,
For **Muthoot Microfin Limited**

Neethu Ajay
Company Secretary and Chief Compliance Officer
Membership No. A34822

MUTHOOT MICROFIN LIMITED

CIN:L65190MH1992PLC066228

Regd. Office: 13 *Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

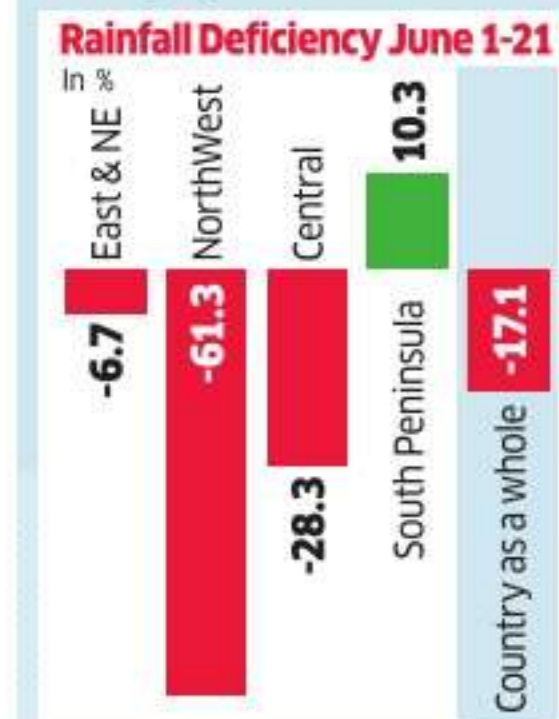
Administrative: Office 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91 -484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com

www.muthootmicrofin.com

Monsoon Watch

PROGRESS OF SW MONSOON

The Northern Limit of Monsoon now passes through Navsari, Jalgaon, Mandia, Pendra Road, Jharsuguda, Balasore, Haldia, Pakur, Sahibganj and Raxaul



Yesterday's Highest Maximum Temperature in Plains: Sirsa (Haryana) - 43.8°C

Heavy to very heavy rainfall likely over Kerala, Coastal & South Interior Karnataka, Konkan-Goa in the next 5 days

CURRENT WEATHER & FORECAST

Hindustan Zinc to Work with AEsir on Batteries

Mumbai: Hindustan Zinc has signed a pact with US-based advanced energy storage solutions firm AEsir Technologies to collaborate in development of next-generation zinc-based batteries and become a preferred supplier of zinc for the same. Zinc batteries can deliver higher power at lower costs and also have higher lifespan with minimal maintenance, making them ideal for large-scale energy storage in industrial settings, the Vedanta group said in an exchange filing on Friday.

"Zinc is integral to a low-carbon future," Arun Misra, chief executive officer of Hindustan Zinc, said. "This partnership with AEsir Technologies is yet another step in our ongoing developmental work in the emerging clean technology space." Hindustan Zinc is the country's largest, and the world's second-largest producer of zinc. — Our Bureau

Round 10 of Coal Block Auction Begins

NEW DELHI The coal ministry on Friday launched the 10th tranche of commercial coal block auctions with 67 coal mines on offer. The mines are spread across the states of Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, West Bengal and Telangana.

Ireda Raises ₹1.5k cr Through Bonds Issue

NEW DELHI Indian Renewable Energy Development Agency (Ireda) on Friday said it has raised ₹1,500 crore through a bond issue, which was oversubscribed by 2.65 times. The bond issuance, which consisted of a base issue of ₹500 crore and a green shoe option of ₹1,000 crore, received an overwhelming response from investors, and oversubscribed 2.65 times, company said.

Stock Limits Imposed on Tur, Chana Till Sept

Move to help prevent hoarding and improve availability of pulses

Our Bureau

New Delhi: The government has imposed stock limits on pulses — tur and chana — applicable to wholesalers, retailers, big chain retailers, millers and importers till September 30 with immediate effect to prevent hoarding and improve availability, it said in a statement.

Under this order, stock limits have been prescribed for tur and chana, including kabuli chana, applicable to each of the pulses individually will be 200 MT for wholesalers, 5 MT for retailers, 5 MT at each retail outlet and 200 MT at depot for big chain retailers. For the millers the li-

PRE-BUDGET MEET WITH FM

Sops, Infra Push, Easy Loans on Farm Sector: MSMEs Wishlist

Meet crucial as rural & agri sector will be the key focus area in first full budget of the new govt

Our Bureau

New Delhi: Rationalising fertiliser subsidies, increasing investment in agricultural infrastructure, easing loan terms, and implementing employee-centric production-linked incentive schemes were some of the key suggestions made by stakeholders from the agricultural sector and Micro, Small, and Medium Enterprises (MSMEs) as part of the pre-budget consultations with finance minister Nirmala Sitharaman on Friday.

The Agriculture Industry sought a new agriculture policy with focus on investment on Agriculture infrastructure, rationalisation of subsidy, increased investment in allied agri based food processing industry and a substantial hike in allocation for agriculture research and innovation. The stakeholders asked to boost farm exports and create district hubs to support agriculture exports, sought launch of national Goat and Sheep Mission and increased the budget allocation for the Agricultural and Processed Food Products Export Development Authority (APEEDA) to ₹800 crore from ₹80 crore.

"All the stakeholders unanimously sought ra-

tionalisation of fertilizer subsidy and using the direct benefit transfer route to plug any leakage," said a person aware of the meeting proceedings. They also asked the government to revise the retail price of urea, which has remained unchanged since 2018, and to incentivise the use of bio-fertilisers and foliar fertilisers.

The meeting was crucial as the rural and agriculture sector will be the key focus area in the first full budget of the Modi government which came back to power for the third term. In the interim Budget for 2024, the Agriculture Ministry received an allocation of ₹1,752.79 crore, marking an increase of ₹1,997 crore or 1.70% from the previous Budget. The meeting was attended by former Chairman of the Commission for Agricultural Costs and Prices (CACP) and agricultural economist Ashok Gulati, representatives from the National Institute of Agricultural Economics and Policy Research, United Planters' Association of Southern India (UPASI), Indian Council of Food and Agriculture (ICFA) Chairman MJ Khan and Ajay Vir Jakhara of Bharat Krishak Samaj.

Later in the evening Finance Minister Nirmala Sitharaman met representatives of MSMEs who asked her to consider Employment-Cen-

tric Production Linked Incentive (PLI) Scheme for MSMEs, further ease the lending norms, reclassification for non-performing assets for MSMEs, safeguarding small suppliers during insolvency of big corporate and a provision to safeguard them against disaster.

They also requested the finance minister to allow use of Insurance Surety in lieu of Bank Guarantees through Budget announcement in 2022. MSMEs account for 45-50% of exports from the country.

"We are sensitive to disruptions caused by disasters, both natural and man-made, which significantly impact their operations, finances, and ability to fulfil export commitments, most recently during Covid pandemic and Ukraine-Russia War," a MSME member who attended the meeting said.

Meeting was attended by Sandeep K Jain, President, Federation of Indian Micro and Small & Medium Enterprises, Kamal Goliya Indian Electrical & Electronics Manufacturers Association (IEMM) Vijay Kalantri, President, All India Association of Industries (AIAI), Ravi Shankar Chaudhary, Secy General, Consumer Electronics & Appliances Manufacturer, Mukesh Mohan Gupta, president, Chamber of Indian Micro Small and Medium Enterprise, Om Prakash Gupta, All India General Secretary, Laghu Udyog Bharti and Subodh Jindal of All India Food Processors' Association (AIFPA) among others.

'IBC Helps Personal Guarantors Resolve Financial Stress'

Our Bureau

New Delhi: The Insolvency and Bankruptcy Code (IBC) offers defaulting firms an opportunity for restructuring debt, which is "beneficial for personal guarantors seeking to resolve their financial difficulties", the Ministry of Corporate Affairs (MCA) said in a communication to stakeholders.

Personal guarantors give lenders an assurance of the repayment of loans taken by corporate debtors. Usually, these individuals are promoters or directors of the companies concerned or occupy key positions in them.

Earlier this week, the insolvency regulator floated a discussion paper seeking to make it difficult for personal guarantors of defaulting firms to escape liabilities. The Insolvency and Bankruptcy Board of India (IBBI) proposed that the resolution plan submitted by an investor would not extinguish the creditors' right to proceed against loan guarantors and enforce the realisation of guarantees governed through various agreements. "The philosophy of guarantee in financial transactions is rooted in trust," the MCA said. "The building of this trust is

Status Check



essential in any lending transaction as it exposes creditors to various risks." The ministry said the IBC regulations ensure that the rights and interests of personal guarantors are adequately protected during the insolvency proceedings of a stressed firm by providing them an opportunity to present their case, de-

fend against claims and participate in the resolution process. It said various regulations of the IBBI "intend to foster active participation and cooperation among all stakeholders, thereby reinforcing a robust and equitable framework for addressing financial distress in PG (personal guarantor) cases".

"This approach of IBC at first may appear to be more creditor-oriented but a deep dive into it shows that these regulations provide mechanisms for restructuring debts, negotiating settlements, or facilitating the revival of viable businesses, which can be beneficial for personal guarantors seeking to resolve their financial difficulties," the MCA said. Applications against personal guarantors

According to the data compiled by the IBBI, about 2,800 applications involving debt of ₹1,88,155 crore have been filed for the initiation of personal insolvency resolution process of personal guarantors to corporate debtors. Of these applications, 401 have been filed by the debtors and 2,399 by creditors.

The data pertains to the period between December 2019 — when insolvency resolution provisions relating to personal guarantors to corporate debtors came into force — and March 2024.

Biz Activity Rises in June, Job Creation at 18-yr High

HSBC Flash Output Index for India rises to 60.9 in June from a downward revised figure in May

Our Bureau

New Delhi: Business activity in India strengthened in June with the pace of job creation hitting a more than 18-year high, a private survey showed on Friday. The HSBC Flash India Composite Output Index rose to 60.9 in June from a downward revised figure of 60.5 in May.

The services purchasing managers' index (PMI) climbed to 60.4 from 60.2 last month, while the manufacturing PMI went up to 58.5 from 57.5 in May. The flash PMI records around 75-85% of the total 800 PMI survey responses by services and manufacturing firms received every month.

The robust demand prompted companies to hire more people, with overall employment generation increasing at the fastest pace since April 2006. Job creation among manufacturers was higher than in the services sector.

Business Activity Picks up

The services PMI climbed to 60.4 from 60.2 last month, while the manufacturing PMI went up to 58.5 from 57.5 in May



As per the survey, manufacturers saw a quicker improvement in the overall health of the sector at the end of the first quarter of 2024-25. The HSBC Flash India Manufacturing PMI — a single figure snapshot of factory business conditions calculated from measures of new orders, output,

employment, supplier delivery times and stocks of purchases — went up a point to 58.5 in June. "There were stronger contributions from all of its five sub-components," it said.

PFRDA to Launch New Life Cycle Fund Option For NPS by Sept

Our Bureau

New Delhi: The Pension Fund Regulatory and Development Authority will introduce a new life cycle fund option with up to 50% equity by September, its chairman Deepak Mohanty said on Friday.

Mohanty said the tapering age will be increased to 45 years from the existing 35 years and some more changes will be brought in to provide greater exposure to equity markets.

The new scheme will be effective in the next quarter, maybe in August or September, he said.

Currently, there are three life cycle fund options, named LC 75, LC 50 and LC 25, which are also known as Aggressive Auto Choice, Moderate Auto Choice and Conservative Auto Choice, respectively.

Life cycle fund provides an option of investment to subscribers and allocation of equity and debt depends on the option chosen by them. There are different investment choices (Auto/Active) for tier-1 and tier-2 National Pension Scheme (NPS) accounts.

Govt to Procure Major Pulses at MSP: Chouhan

Our Bureau

New Delhi: Union Minister of Agriculture & Farmers' Welfare and Rural Development Shivraj Singh Chouhan reiterated the government's commitment to procure major pulses — tur, urad and masur — at minimum support prices (MSP) on Friday during a meeting with agriculture ministers of various states.

He urged the state governments to encourage more and more farmers to register on e-Samridhi portal so that they can avail the facility of assured procurement.

SAFEGUARDING RIGHTS

Govt Pulls Up Amazon for Labour Law Violations in Manesar Warehouse Case

Yogima.Sharma@timesofindia.com

New Delhi: The union labour ministry on Friday hauled up Amazon for inappropriate occupational safety and working conditions at its warehouse after due diligence by the Centre revealed negligence at the Manesar warehouse of the e-commerce giant.

Top sources aware of the development told ET that labour secretary Sumita Dawra held a meeting with Amazon officials dealing in public policy and human resource, seeking their response on the lack of adequate facilities with respect to utilities, rest rooms and other related issues at their facility. "The ministry has given them time till Monday to respond to its queries following which it will submit its report to the National Human Rights Commission on the Amazon incident," a person familiar with the development said.

An email query to Amazon did not elicit any response till press time.

The labour ministry's intervention came after its field officers visited the Amazon warehouse in Manesar twice and submitted their report pointing out the negligence towards the workers. Besides, it had also sought a report from the state government following which it summoned the Amazon officials regar-



ISTOCK

ding the issue. "The ministry has found some labour law violations at their warehouse which would impact labour welfare and productivity," the person quoted above said, adding the company could have made all necessary provisions in line with the laws as well as the recent advisory on heat waves by the government.

The labour ministry had in April issued a heatwave advisory suggesting rescheduling of work hours with more work to be done in morning and evening, long rest hours for workers and addition of more people to do labour intensive work so that the workload gets distributed without any impact on the output.

Besides, it had directed all enterprises to ensure regular health checkups, enough cool places in the work premises for rest and adequate water availability at all times, some of which was compromised at the Amazon warehouse resulting in unrest among its workers.

Child Labour: States, UTs Told to Prevent Violation of Law

Yogima.Sharma@timesofindia.com

New Delhi: The ministry of labour and employment on Friday issued an advisory to all state governments and union territories asking them to strengthen the enforcement mechanisms to prevent any violation of The Child and Adolescent Labour (Prohibition & Regulation) Act, 1986.

The diktat comes days after over 50 children under the age of 14 were found working in Bhopal-based Som Distilleries and Breweries, a listed company.

In its advisory that ET has seen, the labour ministry has also states to expedite the rescue and rehabilitation of the affected children, ensuring that they receive proper care and access to education as outlined in the standard operating procedures laid down by the government.

Labour is in the concurrent list and

state governments are responsible for implementation of the labour law provisions.

"The provisions are to be implemented by the state/UT governments, particularly strengthening the monitoring and inspection system at the field level," the ministry said.

Reiterating the government's goal of a child labour-free India, the labour ministry said states should make use of the online portal PENCIL (Platform for Effective Enforcement for No Child Labour) for complaints and effective implementation and enforcement of the provisions of the Act.

As per the 2011 Census, there are about 10.1 million children aged 5-14 years in India working either as main or marginal workers.

However, these numbers are expected to be much lower once the fresh data comes in.

MUTHOOT MICROFIN LIMITED

Corporate Identity Number: L65190MH1992PLC066228
Registered Office: 13th Floor, Parines Crescendo, Bandra Kurla Complex, Bandra East, Mumbai - 400 051, Maharashtra, India. Website: www.muthootmicrofin.com

32nd ANNUAL GENERAL MEETING (AGM) TO BE HELD THROUGH VIDEO CONFERENCING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM)

Members are requested to note that the 32nd Annual General Meeting (AGM) of the Company is scheduled to be held on Thursday, July 18, 2024 at 3.00 PM (IST), through Video Conferencing (VC) / Other Audio-Visual Means (OAVM) in compliance with the provisions of the Companies Act, 2013 (the Act), read with the Rules made thereunder and General Circular No. 20/2020, 10/2022 and 09/2023 dated May 5, 2020, December 28, 2022 and September 25, 2023, respectively issued by Ministry of Corporate Affairs ("MCA"), Circular No. SEBI/HO/DDHS/P/CIR/2023/0164 dated October 6, 2023 issued by SEBI and other Circulars issued by MCA and SEBI to hold AGM through VC / OAVM, from time to time, to transact the Ordinary and Special Businesses set out in the Notice of 32nd AGM without the physical presence of the members at a common venue.

In compliance with the aforementioned circulars, electronic copies of the Notice of the AGM along with the Annual Report for the Financial Year 2023-24 will be sent to all Members whose e-mail address is registered with the Company/ Registrar and Transfer Agent of the Company, M/s. KFin Technologies Limited (RTA) or Depository Participants. Members holding shares in dematerialised mode are requested to register the e-mail address and mobile number with their relevant depository through Depository Participants. The Notice of the AGM along with Annual Report for the Financial Year 2023-24, will also be made available on the website of the Company at investor relations section at <https://muthootmicrofin.com/>, the stock exchanges, BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and on the NSDL's Website <https://nsdl.co.in/>

Members can attend and participate in the AGM through VC/OAVM facility only. The attendance of the members attending the AGM through VC/OAVM will be counted for the purpose of reckoning quorum under Section 103 of the Act. Pursuant to Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, and Regulation 44 of SEBI (LODR) Regulations, 2015, members are provided with the facility to cast their votes on all resolutions as set forth in the Notice convening the AGM using electronic voting system (e-voting) provided by NSDL. Detailed instructions and manner of joining the AGM and participation in the remote e-voting (e-voting from a place other than venue of the AGM) or casting vote through the e-voting system during the AGM will be provided in the AGM Notice. Members who are holding shares in physical mode and/ or who have not registered their email address are requested to refer to the Notice of the AGM for the process to be followed for obtaining the User ID and password for casting the vote through Remote e-voting. The Remote e-voting period commences on Monday July 15, 2024 at 9.00 A.M (IST) and ends on Wednesday July 17, 2024 at 5.00 PM (IST). Members who cast their votes by Remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again during the AGM.

Procedure to raise questions/seek clarifications with respect to Annual Report:

As the AGM is being conducted through VC/OAVM, members who wish to express their views or ask questions during the 32nd AGM of the Company may register themselves as speaker by sending an email to the Company at secretarial@muthootmicrofin.com on or before July 16, 2024, mentioning their name, demat account number, email address and mobile number. Members who do not wish to speak during the AGM but have queries may send their queries before 5.00 PM IST on Tuesday, July 16, 2024, mentioning their name, demat account number, email address and mobile number at secretarial@muthootmicrofin.com.

The 32nd AGM Notice and Annual Report for the FY 2023-24 will be sent to the Members in accordance with the applicable laws on their registered email address in the due course.

Members facing any technical issue in login before / during the AGM can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on: 022 - 4886 7000 or send a request to Ms. Pallavi Mhatre, Senior Manager at evoting@nsdl.com

For Muthoot Microfin Limited
Neethu Ajay
Company Secretary and
Chief Compliance Officer

Place: Kochi
Date: June 21, 2024

www.bankofbaroda.in

e-Auction Sale Notice

BANK OF BARODA invites offer for sale of various Residential & Commercial properties at different Locations in India by holding e-Auction

Bank of Baroda proposes to hold e-Auction for sale of its various properties.

Complete details of the properties, terms of e-auction & all other information in this regard are provided in the banks website www.bankofbaroda.in

All the Properties mentioned in the advertisement shall be disposed on "As is Where is & Whatever it is" basis.

For any further Clarification / Query / Assistance, Please Contact 022 - 6698 5476 / 5775 E-Mail - pd.em.bcc@bankofbaroda.co.in

Last date of EMD & KYC Document Submission is 15-07-2024 upto 3.00 P.M

Date and Time of Opening of the Technical bid (EMD & KYC Docs): 15-07-2024 at 3.30 PM

Date & Time of e-Auction: 19-07-2024 from 11.00 AM to 1:00 PM Onwards with unlimited extension of 5 minutes each.

Place: Mumbai
Date: 22.06.2024

GM & Head, FM, PD, COA, RDP & Security

mit is the last three months of production or 25% of annual installed capacity, whichever is higher.

Importers are not to hold imported stock beyond 45 days from the date of customs clearance. All these entities are to declare

the stock position on the portal of Department of Consumer Affairs, and in case the stocks held by them are higher than the prescribed limits, they shall bring the same to the prescribed stock limits by July 12, 2024.

Demand-supply mismatches have kept prices of pulses — tur, chana and urad — elevated for the last one year keeping inflation in the category at double digits for the entire year. India had to import nearly 8 lakh tonnes of tur and 6 lakh tonnes of urad in the last financial year.



