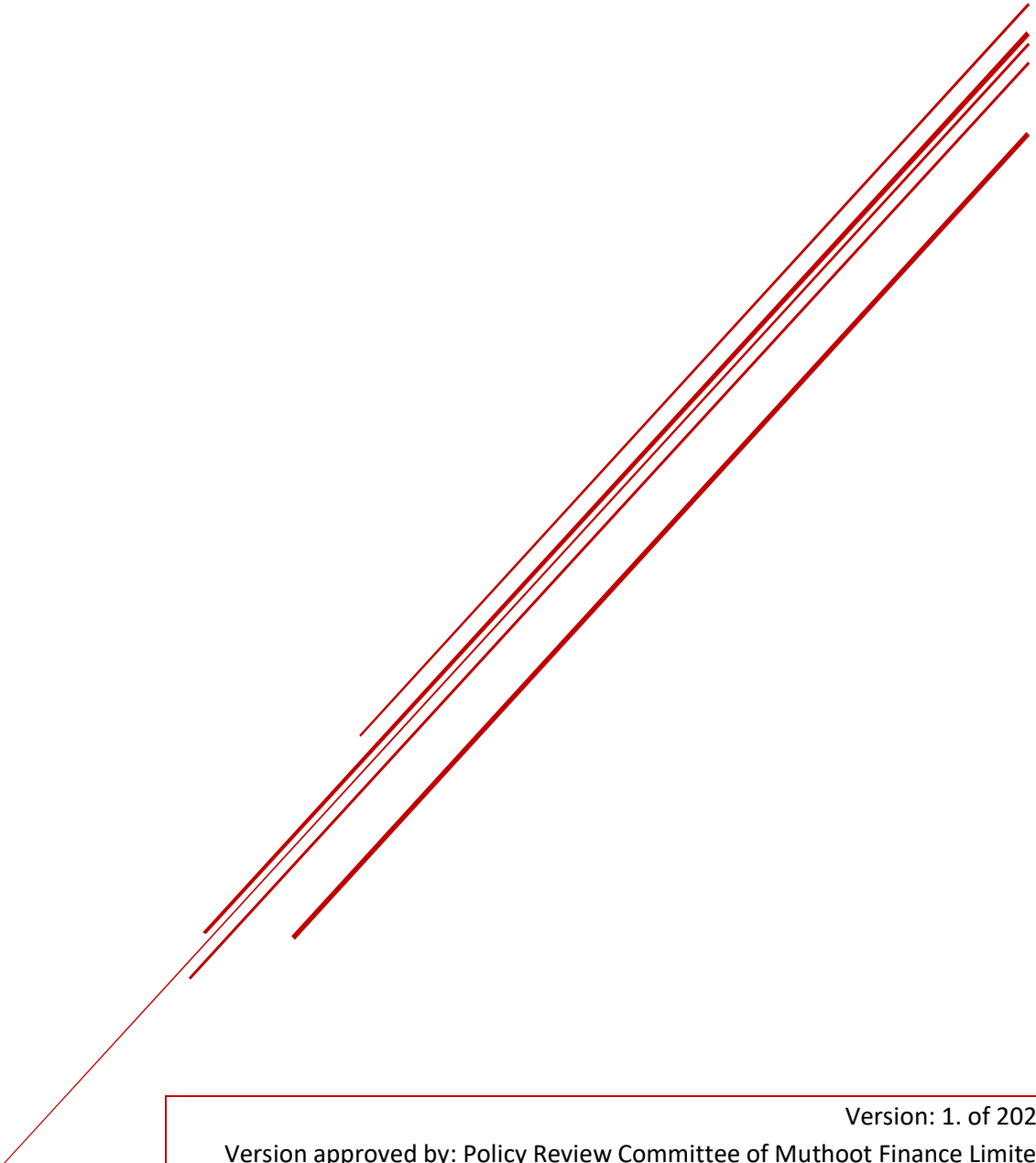
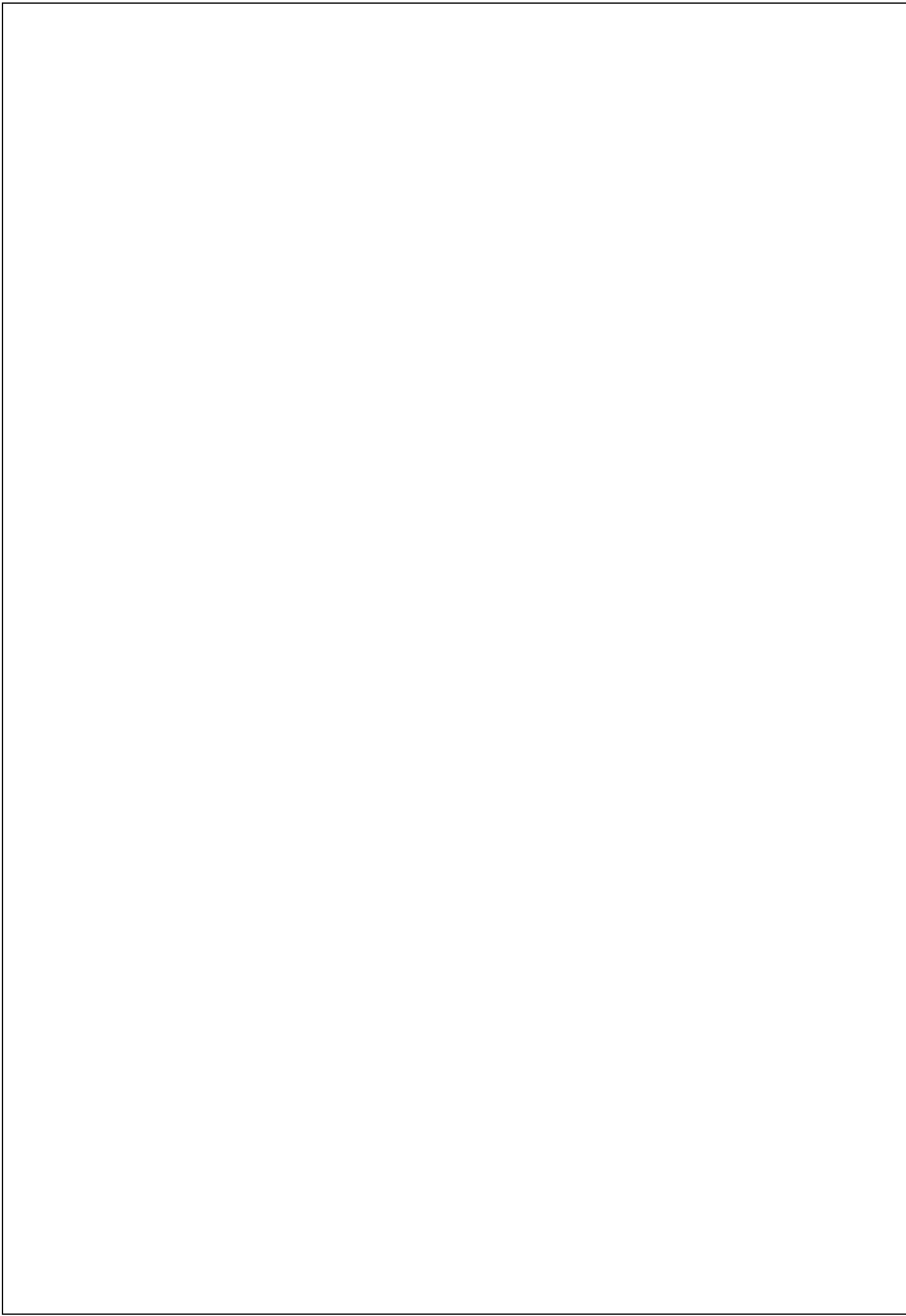


POLICY ON RESPONSIBLE ADVOCACY

Muthoot Finance Limited



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POLICY ON RESPONSIBLE ADVOCACY

Muthoot Finance Limited (herein after referred to as “MFL” or “The Company”) undertakes regular interaction and engagement with Government bodies, regulators, legislative bodies etc. To this end MFL recognizes its duties and obligation to operate within the geographic boundaries, constitutional framework and democratic setup of India.

MFL being one of the leading micro financial institutions and the largest Gold Loan NBFC in India, shall strive to be a part of trade and industry chambers and associations, and other similar collective platforms to the extent possible to undertake policy advocacy.

MFL advocates and makes recommendations/representations before Government bodies, regulators, legislative bodies, chambers, and associations for the development and overall improvement of NBFC and micro-finance institutions in India. As and when appropriate, MFL representatives, upon invitation or offer, actively partake in financial sector associations constituted for the development and representation of the industry. .

MFL works with industry chambers and association such as Federation of Indian Chamber of Commerce & Industries (FICCI), Association of Gold Loan Companies (AGLC), Confederation of Indian Industry (CII), Finance Industry Development Council (FIDC) and Kerala Non-Banking Finance Companies Association (KNBFCA) to engage in best practice sharing and policy advocacy in a responsible manner.

The Company shall ensure continuity in its public communications, disclosures with the Code of Conduct and the ideologies as outlined in the relevant regulatory framework.

MFL shall ensure that through its policy advocacy positions, fair competition is promoted, there is expansion of the public good and there are human rights are respected.

MFL, wherever possible will avoid raising conflicts on regulatory / policy matters, and in its place shall promote cooperation and compliance, harmony, and persuasion to create meaningful discussions.

The Company believes that policy advocacy shall preserve and enhances public good. Therefore, MFL will avoid advocating for policies benefitting itself only or a select few based-on biases.

Non-compliances to the policy shall be investigated through a grievance redressal mechanism and in case of proven instances appropriate disciplinary action will be taken.

Monitoring & Review

This policy shall be reviewed annually or earlier as warranted for its suitability and updated as necessary.