

Muthoot Finance Limited

Registered Office: 2nd floor, Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Ernakulam - 682 018 Kerala, India. CIN: L65910KL1997PLC 011300

Phone: +91 484 2396478, 2394712 Fax: +91 484 2396506, 2397399 mails@muthootgroup.com www.muthootgroup.com

Ref: SEC/MFL/SE/2023/4749

May 19, 2023

National Stock Exchange of India Limited Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex Bandra (E), Mumbai - 400 051 Symbol: MUTHOOTFIN

Dear Sir/Madam,

Department of Corporate Services BSE Limited,

P. J. Tower, Dalal Street, Mumbai - 400 001 Scrip Code: 533398

Sub: Disclosure under Regulation 33 read with Schedule III Part A, Regulation 52 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

Re: Muthoot Finance Limited - Audited standalone and consolidated financial results for the quarter and year ended March 31, 2023.

The Company's Board of Directors at their meeting held on May 19, 2023, have approved the audited standalone and consolidated financial results for the quarter and year ended March 31, 2023.

We herewith enclose the audited standalone and consolidated financial results along with the Audit Report for the quarter and year ended March 31, 2023, as required under the applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thank You,

For Muthoot Finance Limited

Rajesh A Company Secretary ICSI Membership No. FCS 7106 Elias George & Co. Chartered Accountants EGC House, H.I.G Avenue, Gandhi Nagar, Kochi – 682 020, Kerala, India Babu A. Kallivayalil & Co. Chartered Accountants 2nd Floor, Manchu Complex PT Usha Road, Kochi – 682 011, Kerala, India

Independent Auditors' Report on the Audit of Standalone Financial Results

To The Board of Directors of Muthoot Finance Limited

Report on the Audit of Standalone financial results

Opinion

 We have audited the accompanying Statement of standalone financial results of Muthoot Finance Limited (hereinafter referred to as the "Company") for the quarter and year ended 31st March 2023, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the standalone financial results:

- a. are presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with relevant Rules issued there under, RBI guidelines and other accounting principles generally accepted in India, of the Net Profit, Other Comprehensive Income and other financial information for the quarter and year ended 31st March 2023.

Basis of Opinion

2. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those standards are further described in the "Auditors' Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Board of Directors' Responsibilities for the Standalone Financial Results

3. These standalone financial results have been prepared on the basis of the standalone financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these standalone financial results that give a true and fair view of the net profit and

Babu A. Kallivayalil & Co. Chartered Accountants

other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

- 4. In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
- The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

- 6. Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.
- As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of standalone financial statements on whether the company has adequate internal financial controls with reference to standalone financial statements in place and the operating effectiveness of such controls.

Elias George & Co. Chartered Accountants

Babu A. Kallivayalil & Co. Chartered Accountants

- > Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- 8. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- 9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

10. The standalone financial results include the results for the quarter ended 31st March 2023 being the balancing figures between the audited figures in respect of the full financial year and the limited reviewed figures published up to the end of the third quarter of the current financial year. The figures up to the end of the third quarter had only been reviewed and not subjected to audit.

Our opinion is not modified in respect of the above matters.

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For Elias George & Co., Chartered Accountants

Firm Regn. No.000801S

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Ranjit Mathews P

Partner

Membership No: 205377

UDIN: 23205377BGQGGQ5197

Kochi

May 19,2023

For Babu A. Kallivayalil & Co.,

PT, USHA ROAD

Chartered Accountants

Firm Regn. No. 005374S

Babu Abraham Kallivayalil

Partne

Membership No: 026973

UDIN: 23026973BGUHZC6928

Kochi

May 19,2023

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CIN: L65910KL1997PLC011300

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Statement of Audited Standalone Financial Results for the Quarter and Year ended March 31, 2023

		TOTAL DESCRIPTION	Quarter ended		Year ei	nded
	Particulars	March 31, 2023	December 31, 2022	March 31, 2022	March 31, 2023	March 31, 2022
	Revenue from operations	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)
	(i) Interest income	27,940.04	26 192 05	26 400 55	102 (07 11	100 500 500
	(ii) Dividend income	9.36	26,183.95	26,409.55	103,686.11	109,560.28
	iii) Net gain on fair value changes	379.64	216.55	49.00	23.77	7.88
	iv) Sale of services	23.58	23.55	32.92	672.70	473.93
- 02	(v) Service charges	181.70	174.14	207.41	90.70 675.21	139.69 641.46
	,	202110		207.41	075.21	041.40
(I)	Total Revenue from operations	28,534.32	26,598.19	26,698.88	105,148.49	110,823.24
(II)	Other Income	103.69	72.79	84.82	288.99	160.69
111)	Total Income (I + II)	28,638.01	26,670.98	26,783.70	105,437.48	110,983.93
	Expenses					
	(i) Finance costs	9,407.31	9,141.25	9,208.40	36,991.40	20 257 42
	ii) Impairment on financial instruments	752.92	556.75	(699.58)	605.27	38,357.62
123	iii) Employee benefits expenses	3,701.80	2,771.33	3.5		1,270.47
1.0				3,132.64	11,994.41	10,302.16
	iv) Depreciation, amortization and impairment	171.14	147.53	158.35	583.14	539.14
-	(v) Other expenses	2,440.67	1,986.54	2,066.07	8,599.00	7,421.00
IV)	Total Expenses (IV)	16,473.84	14,603.40	13,865.88	58,773.22	57,890.39
(V)	Profit before tax (III- IV)	12,164.17	12,067,58	12,917.82	46,664.26	53,093.54
VI)	Tax Expense:					
	(1) Current tax	3,210.59	3,011.61	3,358.35	12,069.87	13,586.13
	V. Commence	100000000000000000000000000000000000000	39.44			
	(2) Deferred tax	(58.51)	39.44	(43.30)	(58.47)	(35.63
	(3) Taxes relating to prior years	(14.46)	8		(82.45)	
VII)	Profit for the period (V-VI)	9,026.55	9,016.53	9,602.77	34,735.31	39,543.04
/III)	Other Comprehensive Income					
	A) (i) Items that will not be reclassified to profit or loss:					
	- Remeasurements of defined benefit plans	7.93	13.68	80.79	48.95	23.86
	- Fair value changes on equity instruments through Other		3400000	00.77	40.70	
	Comprehensive Income	(60.28)	40.30	(78.51)	(84.82)	61.51
	-Changes in value of forward element of forward contract	306.54	22.19	(383.14)	405.35	(670.21
	(ii) Income tax relating to items that will not be reclassified	500.54	22.15	(505.14)	400.50	(0/0.21
	to profit or loss	(63.97)	(19.17)	95.86	(92.99)	147.19
	Subtotal (A)	190.22	57.00	(285.00)	276.49	(437.65
	D) (i) Items that will be real-position to modit or loss.					
	B) (i) Items that will be reclassified to profit or loss: - Effective portion of gain/(loss) on hedging instruments in	7.22	25.22	9.55	245.23	(40.34
	cash flow hedges (ii) Income tax relating to items that will be reclassified to	(1.00)	((05)	(2.41)	(61 77)	10.15
	profit or loss	(1.82)	(6.35)	(2.41)	(61.72)	10.15
	Subtotal (B)	5,40	18.87	7.14	183.51	(30.19
	Other Comprehensive Income (A+B) (VIII)	195.62	75.87	(277.86)	460.00	(467.84
IX)	Total comprehensive income for the period (VII+VIII)	9,222.17	9,092.40	9,324.91	35,195.31	39,075.20
(X)	Earnings per equity share (quarterly months figures are not annualised)					
	(Face value of ₹10 each)			22.22	4222	
	Basic (₹)	22.49	22.46	23.93	86.54	98,55
	Diluted (₹)	22.48	22.46	23.92	86.52	98.50

See accompanying notes to financial results



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For MUTHOOT FINANCE LIMITED

Managing Director

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CIN: L65910KL1997PLC011300

Ph. No.: 0484 2396478, Fax No.: 0484 2396506, Website: www.muthootfinance.com

. Email: mails@muthootgroup.com

Audited Standalone Statement of Assets and Liabilities (Balance Sheet) as at March 31, 2023

Rs. in Millions

	Dankinstone	As at March 31, 2023	As at March 31, 2022
	Particulars	(Audited)	(Audited)
ASS	SETS		
1	Financial Assets		
a)	Cash and cash equivalents	64,288.01	91,785.15
b)	Bank balance other than (a) above	323.95	643.98
c)	Derivative financial instruments	*	605.0
d)	Receivables		2307 800
	(I) Trade receivables	16.06	21.4
	(II) Other receivables	5	9
e)	Loans	642,648.80	593,842.3
f)	Investments	13,168.59	13,204.8
g)	Other financial assets	1,336.19	1,224.9
2	Non-financial Assets	Mula-spoolster et su	76 PROTE 102
a)	Deferred tax assets (net)	401.54	485.4
b)	Property, Plant and Equipment	2,682.10	2,636.9
c)	Capital work-in-progress	674.27	456.4
d)	Other Intangible assets	35.59	37.3
e)	Other non-financial assets	623.04	602.9
	Total Assets	726,198.14	705,546.8
	BILITIES AND EQUITY		
LIA	BILITIES		
1	Financial Liabilities	CONTROP SONS	TUTENSOCATA
a)	Derivative financial instruments	1,892.41	4,797.9
b)	Payables		
	(I) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	#11	-
	(ii) total outstanding dues of creditors other than micro enterprises and	1,257.70	1,143.6
	small enterprises		
	(II) Other payables		
	(i) total outstanding dues of micro enterprises and small enterprises	€*	3
	(ii) total outstanding dues of creditors other than micro enterprises and	701.68	367.5
	small enterprises		
c)	Debt securities	137,383.63	124,978.8
d)	Borrowings (other than debt securities)	358,992.41	371,709.8
e)	Subordinated liabilities	967.03	1,423.7
f)	Other financial liabilities	9,564.12	11,782.0
2	Non-financial Liabilities		
a)	Current tax liabilities (net)	789.38	1,353.2
b)	Provisions	3,515.56	3,598.3
c)	Other non-financial liabilities For MUTUOOT FINANCE	514.94	945.4
	Other non-financial liabilities For MUTHOOT FINANCE	LIMIT ED	
EQ	UITY	(4	
a)	Fauity share capital	4,014.48	4,013.
b)	Other equity Managin	206,604.80	179,432.2
	Total Liabilities and Equity	Highenus 726,198.14	705,546.8

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Audited Standalone Cash flow Statement for the year ended March 31, 2023

	Year ended	Rs. in Million Year ended
Particulars	March 31, 2023	March 31, 2022
ratticulars	(Audited)	(Audited)
A. Cash flow from Operating activities .		
Profit before tax	46,664.26	53,093.5
Adjustments to reconcile profit before tax to net cash flows:	222.00	222
Depreciation, amortisation and impairment	583.14	539.1
Impairment on financial instruments	605.27	1,270.4
Finance cost	36,991.40	38,357.6
(Profit)/Loss on sale of mutual funds	(672.69)	(445.0
(Profit)/Loss on sale of investments at amortised cost	-	(28.9
(Profit)/Loss on sale of Property, plant and equipment	(9.74)	(14.5
Provision for Gratuity	116.14	152.1
Provision for Compensated absences	29.38	(32.3
Provision for Employee benefit expense - Share based payments for employees		77.0
Provision for refund of interest on interest		(1.9
Interest income on investments	(2,139.31)	(1,495.5
Dividend income	2	(8)
	(23.77)	(7.8
Unrealised gain on investment	(0.01)	
Operating Profit Before Working Capital Changes	82,144.07	91,390.6
Adjustments for:		
(Increase)/Decrease in Trade receivables	5.38	13.2
(Increase)/Decrease in Bank balances other than cash and cash equivalents	319.47	87.2
(Increase)/Decrease in Loans	(49,414.35)	(53,854.4
(Increase)/Decrease in Other financial assets	(128.59)	37.7
(Increase)/Decrease in Other non-financial assets	74.37	95.1
Increase/(Decrease) in Other financial liabilities	206.17	(88.2
Increase/(Decrease) in Other non financial liabilities	(430.53)	513.7
Increase/(Decrease) in Trade payables	447.82	(505.5
Increase/ (Decrease) in Provisions	(176.76)	(147.7
N/d I/E	33,047.05	
Cash generated from/ (used in) operations	10	37,541.9
Finance cost paid	(39,500.62)	(35,436.0
Income tax paid	(12,563.65)	(13,521.2
Net cash from/ (used in) operating activities	(19,017.22)	(11,415.3
B. Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(041.46)	/70E 5
(Including Capital work in progress)	(941.46)	(735.7
Proceeds from sale of Property, plant and equipment	12.39	22.8
(Increase)/Decrease in Investment in mutual funds (Net)	672.69	445.0
(Increase)/Decrease in Investments at amortised cost	10.00	3,400.0
Investments in unquoted equity shares	-	5/100.
	(50.00)	(490.0
Investment in Equity shares of subsidiary	(30.00)	(480.0
Investment in Preference shares of subsidiary	- 1	(145.9
Investments in quoted equity shares	-	
Interest received on investments	2,148.13	1,561.6
Dividend income	23.77	7.8
Net cash from / (used in) investing activities	1,875.52	4,076.3
C. Cash flow from Financing activities		
Proceeds from issue of equity share capital	5.15	7.4
Increase / (Decrease) in Debt securities	12,309.88	(13,062.4
		49,711.8
Increase / (Decrease) in Borrowings (other than Debt securities) OF MUTHOOT FIN	(450.47)	(675.6
Increase / (Decrease) in Subordinated liabilities	(459.47)	
Dividend paid	(8,026.35)	(8,023.9
	naging Director(10,355.44)	27,957.2
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	(27,497.14)	20,618.1
Cash and cash equivalents at April 01, 2022/ April 01,2021	91,785.15	71,166.9
Cash and cash equivalents at March 31, 2023/ March 31, 2022	64,288.01	91,785.3
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Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on May 18, 2023 and May 19, 2023. These financial results have been subjected to Audit by the Statutory Auditors of the Company and an unqualified Audit Report has been issued.
- 2. The above financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, and other recognized accounting practices generally accepted in India, and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"). These financial results may require further adjustments, if any, necessitated by guidelines/ clarifications/ directions to be issued in the future by Reserve Bank of India (RBI), Ministry of Corporate Affairs or other regulators, which will be implemented as and when the same are made applicable.
- 3. Provision on loan assets created in earlier accounting periods which is in excess of the amounts determined and adjusted against such assets as impairment loss on application of expected credit loss method as per Ind AS 109 ('Financial Instruments') as at March 31, 2023 has been retained in the books of account as a matter of prudence and carried under 'Provisions' in the Balance Sheet.
- Disclosure pursuant to RBI Notification-RBI/2020-21/16 DOR.NO.BP.BC/3/ 21.04.048/ 2020-21 dated August 06, 2020 and RBI/2021-22/31/DOR.STR.REC.11 /21.04.048/2021-22 dated May 05, 2021.

For the year ended March 31, 2023

(Rs. In millions)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution of plan - S sec.	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year (C)	Of (A) amount paid by the borrowers during the half-year (D)	Exposure to accounts classified as Standard consequent to implementation of resolution plan –
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	Position as at the end of the previous half-year (A)				Position as at the end of this half- year (E) *
Personal Loans	0.46	0.44	0.00	0.02	0.44
Corporate Persons	-		₹ 7	·=	-
Of which MSMEs	-		-	7 4	-
Others	·		:=:		-
Total	0.46		0.00	0.02	0.44

^{*}represents the closing balance of loan accounts as on March 31, 2023.

- 5. The impact of changes if any arising on enactment of the Code on Social Security 2020 will be assessed by the company after the effective date of the same and the rules thereunder are notified.
- 6. The Company operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108 "Operating Segments".
- During the quarter ended March 31, 2023, the Company had allotted 935 shares under the 'Muthoot ESOP 2013 Scheme'. No employee stock options were granted by the Company during the quarter.
- 8. The Company has maintained requisite full security cover as per the terms of Offer Document/Information Memorandum and/or Debenture Trust Deed sufficient to discharge the principal amount and the interest thereon by way of mortgage of immovable property and/or pari-passu floating charge on current assets, book debts, loans & advances and receivables including gold loan receivables of the Company on its Secured Listed Non Convertible Debentures aggregating to Rs.1,36,694.34 million at principal value as at March 31, 2023
- 9. The Company had declared an interim dividend of Rs. 22 per share for the year ended March 31, 2023 on April 06, 2023.

10. The information pursuant to regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are given in Annexure A.

- 11. The disclosures pertaining to funds raised by issuance of debt securities by Large Corporates as per SEBI Circular No SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 are given in Annexure B.
- 12. The figures for the quarter ended March 31, 2023 and March 31, 2022 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to nine months of relevant financial year, which were subjected to limited review by the auditors.
- 13. Previous period figures have been regrouped / reclassified wherever necessary to conform to current period presentation.



Kochi May 19, 2023



By and on behalf of the Board of Directors For Muthoot Finance Limited

> George Alexander Muthoot Managing Director

DIN: 00016787



Annexure A isclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure

Disclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended March 31, 2023*

s.	n d	Quarter ended	Quarter ended	Quarter ended	Year ended	Year ended
No	Particulars	March 31, 2023	December 31, 2022	March 31, 2022	March 31, 2023	March 31, 2022
a	Debt-Equity Ratio (Note 2)	. 2.36	2.20	2.72	2.36	2.72
b	Debt service coverage ratio	NA	NA	NA	NA	NA
с	Interest service coverage ratio	NA	NA	NA	NA	NA
d	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
e	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil
f	Debenture Redemption Reserve	NA	NA	NA	NA	NA
g	Net Worth (Rs. in Millions) (Note 3)	2,10,217.74	2,00,985.26	1,82,960.27**	2,10,217.74	1,82,960.27**
h	Outstanding Debt (Rs. in Millions) (Note 4)	4,97,343.07	4,42,728.86	4,98,112.50***	4,97,343.07	4,98,112.50***
i	Net Profit after tax (Rs. in Millions)	9,026.55	9,016.53	9,602.77	34,735.31	39,543.04
j	Earnings Per Share					
(i)	Basic (Rs.)	22.49	22.46	23.93	86.54	98.55
(ii)	Diluted (Rs.)	22.48	22.46	23.92	86.52	98.50
k	Current ratio	NA	NA	NA	NA	NA
1	Long term debt to working capital	NA	NA	NA	NA	NA
m	Bad debts to Account receivable ratio	NA	NA	NA	NA	NA
n	Current liability ratio	NA	NA	NA	NA	NA
o	Total debts to total assets (Note 5)	68.49%	67.07%	70.60%	68.49%	70.60%
р	Debtors turnover	NA	NA	NA	NA	NA
q	Inventory turnover	NA	NA	NA	NA	NA
r	Operating margin (%)	NA	NA	NA	NA	NA
s	Net profit margin (%) (Note 6)	31.52%	33.81%	35.85%	32.94%	35.63%
t	Sector specific equivalent ratios:	· ·				
(i)	Stage III loan assets to Gross loan assets (Note 7)	3.79%	2.58%	2.99%	3.79%	2.99%
(ii)	Net Stage III loan assets to Gross loan assets (Note 8)	3.40%	2.31%	2.68%	3.40%	2.68%
(iii)	Capital Adequacy Ratio (Note-9)	31.77%	33.29%	29.97%	31.77%	29.97%

2

(iv)	Provision Coverage Ratio (Note 10)	10.28%	10.55%	10.59%	10.28%	10.59%
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^{*} The information furnished is based on Standalone Financial results.

Notes:

- The figures/ ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- Debt-Equity Ratio = {Debt securities + Borrowings (other than debt securities) + Subordinated liabilities} / {Equity share capital + Other equity}
- Net Worth = Equity share capital + Other equity Deferred Tax Assets [**The previous year figures of networth have been restated]
- Outstanding Debt = Debt securities + Borrowings (other than debt securities) + Subordinated liabilities
 - [***The previous year figures of outstanding debt have been recasted to confirm to the Ind AS adjustments]
- Total debts to total assets = {Debt securities + Borrowings (other than debt securities) + Subordinated liabilities} / Total assets
- 6. Net profit margin (%) = Net Profit after tax / Total Income
- Stage III loan assets to Gross loan assets = Stage III loan assets / Gross loan assets (Based on principal amount of loan assets)
- Net Stage III loan assets to Gross loan assets = {Stage III loan assets Expected credit loss
 provision for Stage III loan assets} / Gross loan assets (Based on principal amount of loan
 assets)
- 9. Capital Adequacy Ratio has been computed as per RBI guidelines.
- Provision Coverage Ratio = Expected credit loss provision for Stage III loan assets / Stage III loan assets







Disclosures pertaining to fund raising by issuance of Debt Securities by Large Corporate:

The Company, as per the SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 and as per the definitions therein is classified as a 'Large Corporate'. Hence, the company is required to disclose the following information about its borrowings.

i) Initial Disclosure to be made by entity identified as a large corporate as per Annexure- 'A'

SI. No.	Particulars	Details
1	Name of the company	MUTHOOT FINANCE LIMITED
2	CIN	L65910KL1997PLC011300
3	Outstanding borrowing of Company as on March 31, 2023 (Rs in crores)**	Rs.49,763.25crs*
4	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	(i)ICRA AA+/Stable from ICRA Ltd & (ii)CRISIL AA+/Stable from CRISIL Ltd
5	Name of Stock Exchange# in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited

^{*}Principal amount

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

(ii) Annual Disclosure to be made by an entity identified as a large corporate as per Annexure B2

1. Name of the Company: Muthoot Finance Limited

2. CIN : L65910KL1997PLC011300

3. Report filed for FY : 2022-23

4. Details of the Current block (all figures in Rs crore):

S.No.	Particulars	Details
i.	3-year block period (Specify financial years)*	FY 2022-23 FY 2023-24 FY 2024-25
ii.	Incremental borrowing done in FY 2022-23#** (a)	11,315.05







^{**}Includes borrowings of original maturity of less than one year

iii.	Mandatory borrowing to be done through debt securities in FY 2022-23 (b) = (25% of a)	2,828.76
iv.	Actual borrowing done through debt securities in FY 2022-23 (c)	4,719.16
v.	Shortfall in the borrowing through debt securities, if any, for FY 2021-22 carried forward to FY 2022-23. (d) {If the calculated value is zero or negative, write "nil"}	Nil
vi.	Quantum of (d), which has been met from (c) (e)	Not applicable
vii.	Shortfall, if any, in the mandatory borrowing through debt securities for FY 2022-23 {after adjusting for any shortfall in borrowing for FY 2021-22 which was carried forward to FY 2022-23} (f)= (b)-[(c)-(e)] {If the calculated value is zero or negative, write "nil"}	Nil

Notes:

Figures represents the principal amount of borrowings excluding accrued interest.

**Incremental Borrowing" represents any borrowing done during a particular financial year, of original maturity of more than 1 year, irrespective of whether such borrowing is of refinancing/repayment of existing debt or otherwise and excludes external commercial borrowings and inter-corporate borrowings between parent and subsidiary(ies).

5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs crore): Not Applicable

S. No.	Particulars	Details
i.	3-year Block period (Specify financial years)*	
ii.	Amount of fine to be paid for the block, if applicable Fine = 0.2% of $\{(d)-(e)\}$	NIL

*SEBI vide its circular dated March 31, 2023 extended the block period to a contiguous block of three years (from the present requirement of two years) reckoned from FY 2021-22 onwards. Accordingly previous block is revised as FY 2021-22 to FY 2023-24.

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Babu A. Kallivayalil & Co. Chartered Accountants 2nd Floor, Manchu Complex PT Usha Road, Kochi – 682 011, Kerala, India

Independent Auditors' Report on the Audit of Consolidated Financial Results

To The Board of Directors of Muthoot Finance Limited

Report on the Audit of Consolidated Financial Results

Opinion

1. We have audited the accompanying Statement of consolidated financial results of Muthoot Finance Limited (hereinafter referred to as the "Holding Company") and its subsidiaries (Holding Company and its subsidiaries together referred to as "the Group"), for the quarter and year ended 31st March 2023, attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, and based on the considerations of the reports of the other auditors on the separate audited financial statements/financial information of the subsidiaries, the aforesaid consolidated financial results:

- a. include the annual financial results of the following entities:
 - a. Asia Asset Finance PLC
 - b. Muthoot Homefin (India) Limited
 - c. Belstar Microfinance Limited
 - d. Muthoot Insurance Brokers Private Limited
 - e. Muthoot Asset Management Private Limited
 - f. Muthoot Trustee Private Limited
 - g. Muthoot Money Limited
- are presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
- c. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India, of the consolidated Net Profit and Other Comprehensive Income, and other financial information for the quarter and year ended 31st March 2023.

Basis of Opinion

 We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the "Auditors' Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Consolidated financial results under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, and the subsidiaries' auditors, in terms of their reports referred to in sub paragraph (a) in "Other Matter(s)" section below, is sufficient and appropriate to provide basis for our opinion on the consolidated financial results.

Board of Directors' Responsibilities for the Consolidated Financial Results

- 3. These consolidated financial results have been prepared on the basis of the consolidated financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the consolidated net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the each entities and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial results by the Board of Directors of the Holding Company, as aforesaid.
- 4. In preparing the consolidated financial results, the Board of Directors of the entities included in the Group are responsible for assessing the ability of each entity to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.
- 5. The respective Board of Directors of the entities included in the Group are responsible for overseeing the financial reporting process of each entity.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

6. Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.





Babu A. Kallivayalil & Co. Chartered Accountants

- 7. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of consolidated financial statements on whether the Holding Company has adequate internal financial controls with reference to consolidated financial statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the consolidated financial results made by the Management and Board of Directors.
 - Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
 - Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated financial results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.
- 8. We communicate with those charged with governance of the Holding Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.





Elias George & Co. Chartered Accountants

Babu A. Kallivayalil & Co. Chartered Accountants

- 9. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.
- 10. We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other Matter(s)

- 11. The consolidated financial results include the audited financial results of subsidiaries, whose financial results reflect the Group's share of total assets of Rs.87,744.23 million as at 31st March 2023, Group's share of total revenue of Rs 4,214.49 million and Rs. 13,973.85 million and Group's share of total net profit after tax of Rs. 1,066.01 million and Rs.1,990.14 million for the quarter ended 31st March 2023 and for the year ended on that date respectively, as considered in the consolidated financial results, which have been audited by their respective independent auditors. The Independent Auditor's reports on financial results of these subsidiaries have been furnished to us and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us are as stated in paragraph above.
- 12. The consolidated financial results include the results for the quarter ended 31st March 2023 being the balancing figure between the audited figures in respect of the full financial year ended 31st March 2023 and the limited reviewed figures published up to the end of the third quarter of the current financial year. The figures up to the end of the third quarter had only been reviewed and not subjected to audit.

Our opinion is not modified in respect of the above matters.

Hig Avenue

For Elias George & Co.,

Chartered Accountants

Firm Regn. No. 000801S

Ranjit Mathews P

Partner

Membership No: 205377

UDIN: 23205377BGQGGR3082

Kochi

May 19,2023

For Babu A. Kallivayalil & Co.,

Chartered Accountants

Firm Regn. No. 005374S

Babu Abraham Kallivayalil

Partner

Membership No: 026973

UDIN: 23026973BGUHZD6856

Kochi

May 19,2023

Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi-682018, India CIN: L65910KL1997PLC011300

Ph No: 0484 2396478 , Fax No: 0484 2396506 Website: www.muthootfinance.com Email: mails@muthootgroup.com

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

(Rs. in Millions)

				Quarter ended		Year Ended	Year Ended
		Particulars	March 31, 2023	December 31, 2022	March 31, 2022	March 31,	March 31,
			(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
		Revenue from operations	(Audited)	(Chauthreu)	(Audited)	(Finance)	(France)
	- 1	Interest income	31,341.11	29,334.84	29,168.67	115,555.35	119,251.52
	(ii)	Dividend income	9.41	0.00	0.09	9.41	0.09
		Net gain on fair value changes	202.02	229.17	49.62	524.14	495.74
	(iv)	Net gain on derecognition of financial instruments under amortised cost category	776.98	106.97	581.01	1,403.12	847.74
	60	1000	46.14	14.92	32.92	113.26	139.69
	SALA	Sale of services Service charges	373.15	410.05	379.03	1,371.35	1,121,31
	5.3	Section Box			350-3-2-5.5.	1.2000	
(1)		Total Revenue from operations	32,748.81	30,095.95	30,211.34	118,976.63	121,856.09
11)		Other Income	234.76	208.78	200.10	773.42	525.54
ш)		Total Income (I + II)	32,983,57	30,304.73	30,411.44	119,750.05	122,381.63
		Expenses					
	0.077	Finance costs	10,912.22	10,465.54	10,324.71	42,091.78	42,558.52
	(ii)	Impairment on financial instruments	877.87	1,203.47	146.06	2,420.07	3,842.21
	(iii)	Net Loss on derecognition of financial instruments under	9	1.0	35.19		35.19
- 1	tion	amortised cost category	4 501 55	3 511 76	3,708.23	14 997 49	12,368.09
	200	Employee benefits expenses Depreciation, amortization and impairment	4,501.55 231.49	3,511.75 195.82	207.84	14,882.68 781.61	700.03
		Other expenses	2,911.68	2,436.30	2,471.15	10,346.11	8,775.71
_	3000	AND SEAT SEAT AND AND EXPONENCE			WATER FARE	C24544260244	detail (Anthre
V)		Total Expenses (IV)	19,434.81	17,812.88	16,893.18	70,522.25	68,279.75
)		Profit before tax (III- IV)	13,548.76	12,491.85	13,518.26	49,227.80	54,101.88
1)		Tax Expense:	gr (U 1722 (S.)	0.150.50	2 502 12	10.041.10	12.110.01
		(1) Current tax	3,047.41	3,153.58	3,527.12	12,341.19	14,110.96
		(2) Deferred tax (3) Taxes relating to prior years	446.97 (38.18)	(1.65)	(63.91)	294.47 (105.52)	(315.12)
		STATE OF THE ADMITS COLORISM STATE OF THE ST	ATATISAS T	340.00			to the second
11)		Profit for the period (V- VI)	10,092.56	9,339.27	10,062.25	36,697.66	40,313.24
ш)		Other Comprehensive Income				l I	-
	A)	(i) Items that will not be reclassified to profit or loss:	0	44.00		233	2000
		- Remeasurements of defined benefit plans	7.18	11.28	83.80	41.12	23.89
- 1		 Fair value changes on equity instruments through other comprehensive income 	(60.28)	40.30	(78,51)	(84.82)	61.51
		-Changes in value of forward element of forward contract	304.11	26.64	(383.14)	396.46	(670.21)
		(ii) Income tax relating to items that will not be reclassified to profit or loss	(64.29)	(19.68)	94.71	(89.89)	146.80
		Subtotal (A)	186.72	58.54	(283.14)	262.87	(438.01)
	9)	(A) Thomas the street the search of the day of the search					
	B)	(i) Items that will be reclassified to profit or loss: - Gain/ (loss) from translating financial statements of	61.39	9.76	(301.30)	(17.54)	(304.89)
		foreign operation	01.39	9.70	(301.30)	(17.54)	(304.89)
		-Fair value gain/ (loss) on debt instruments through other	2			5	(17.89)
		comprehensive income -Effective portion of gain/ (loss) on hedging instruments	8	24.65	6.5	548.0-	College of At
		in cash flow hedges	6.61	24.69	9.56	245.00	(40,34)
		(ii) Income tax relating to items that will be reclassified to profit or loss	(1,66)	(6.22)	(2.39)	(61.66)	16.33
		Subtotal (B)	66.34	28.23	(294.13)	165.80	(346.79)
		Other Comprehensive Income (A + B) (VIII)	253.06	86.77	(577.27)	428.67	(784.80)
9		Total Comprehensive Income for the period (VII+VIII)	10,345.62	9,426.04	9,484.98	37,126.33	39,528.44
		Beautit for the goods distributed:					
	1	Profit for the period attributable to	9,734.99	9,277.13	9,970.28	26.122.00	40,166.21
		Owners of the parent Non-controlling interest	357.57	62.14	9,970.28	36,122.98 574.68	147.03
		Other Comprehensive Income attributable to					
		Owners of the parent	238.16	83.68	(496.04)	439.54	(698.15)
1	- 1	Non-controlling interest	14.90	3.09	(81.23)	(10.87)	(86.63)
31		constant and the second	14.20	5.62	(01.23)	(10.07)	(00.03)
-		Total Comprehensive Income for the period stiributable to	CE LIMITED.				
//		Owners of the parent	9,973.14	9,360.83	9,474.25	36,562.52	39,468.05
5		Non-controlling interest	372.48	GEORGE 65.21	10.73	563.81	60.39
0	X	Farnings per equity share (quarter/ half year figures are not	do /	1 6			
1./	100	innualised) Wana	ing directors	EGC House O			
*	10	Face value of Rs. 10 each)	(0)	Gandhi Nanar	10101023	225	55225000
	18	Basic (Rs.) Diluted (Rs.)	24.25	Cochin-58702023.th	24.85 24.84	89.99 89.98	100.10 100.05
1 1/2	NI	COMPA (D3.)	24.45	E. D.M	24.54	89,98	100.05
0000	/			GO ACLUS			

Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi-682018, India CIN: L65910KL1997PLC011300

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AUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES (BALANCE SHEET) AS AT MARCH 31, 2023

		As at March 31, 2023	As at March 31, 2022
	Particulars	(Audited)	(Audited)
ASSETS			
1	Financial assets		V.00.000.000
a)	Cash and cash equivalents	77,701.83 2,654.76	100,358.14 2,791.47
b) c)	Bank Balance other than (a) above Derivative financial instruments	2,034.76	605.01
d)	Receivables	*	
8	(I) Trade Receivables	98.95	70.09
	(II) Other Receivables	a	
e)	Loans	705,543.84	645,276.41
f)	Investments Other Financial assets	5,457.12 3,453.00	5,233.06 2,807.28
g)	Other Financial assets	3,433.00	2,007.20
2	Non-financial Assets	474.57	110.21
a)	Current tax assets (Net) Deferred tax Assets (Net)	640.98	1,089.74
b) c)	Investment Property	82.02	93.41
d)	Property, Plant and Equipment	3,272.37	2,816.92
e)	Right to use Assets	142.23	147.80
f)	Capital work-in-progress	674.27	523.44
g)	Goodwill	299.96	299.96
h)	Other Intangible assets	58.85 0.44	58.74 0.49
i)	Intangible assets under development Other non-financial assets	934.01	882.57
j)	Other non-mancial assets Total Assets	801,489,20	763,164.74
1 a) b)	Financial Liabilities Derivative financial instruments Payables	1,921.73	4,797.97
370	(I) Trade Payables (i) total outstanding dues of micro enterprises and small enterprises	7.20	요
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,334.01	1,204.46
	(II) Other Payables (i) total outstanding dues of micro enterprises and small enterprises	7544	æs
	(ii) total outstanding dues of creditors other	817.29	367.92
	than micro enterprises and small enterprises	146,045.79	131,740.3
c) d)	Debt Securities Borrowings (other than Debt Securities)	405,974.58	408,553.2
e)	Deposits	3,314.76	2,235.2
f)	Subordinated Liabilities	2,546.55	2,997.3
g)	Lease Liabilities	155.57	159.8
h)	Other financial liabilities	12,576.39	13,323.4
2	Non-financial Liabilities	2000	1,418.1
[m] a)	Current tax liabilities (Net)	811.92 3,618.92	3,679.8
3 (5 (6)	Provisions	Control of the Contro	166.3
(a)	Deferred tax liabilities (Net): MUTHOOT FIN Other non-financial liabilities	683,59	1,141.6
3	EQUITY	20140	4,013.4
> a)	Equity share capital Mai	4,014.48	183,843.7
1. X	Other equity	GEORGE 216,657.52	187,857.2
(b)	m 1, 1, 1, 1, 1, 1, 1, 1,		
(OAD CO	Equity attributable to the owners of the parent Non-controlling interest	4,870.52	3,521.7

Particulars	Year ended March 31 2023	Year ended March 31 2022
,	(Audited)	(Audited)
A. Cash flow from Operating activities	40 227 90	54,101.87
Profit before tax	49,227.80	34,101.07
Adjustments to reconcile profit before tax to net cash flows:	781.61	700.03
Depreciation, amortisation and impairment	2,420.07	3,835.21
Impairment on financial instruments Finance cost	42,091,78	42,558.52
(Profit)/Loss on sale of Property, plant and equipment	(2.39)	(7.90)
Provision for Gratuity	145.71	172.74
Provision for Compensated absences	31.16	(32.34
Provision for Employee benefit expense - Share based payments for employees		
Provision for refund of interest on interest		(1.98)
	(2,665.79)	(1,799.91)
Interest income on investments Dividend income	(9.41)	(0.09)
(Profit)/Loss on sale of mutual funds	(716.50)	(492.84)
Unrealised (Gain)/loss on investment	192.36	4.10
Operating Profit Before Working Capital Changes	91,496.40	99,041.96
Adjustments for.	32/170120	33/022.30
(Increase)/Decrease in Trade receivables	(28.86)	27.93
(Increase)/Decrease in Bank balances other than cash and cash equivalents	136.22	(356.63)
(Increase)/Decrease in Loans	(59,869.49)	(61,195.18)
(Increase)/Decrease in Other financial assets	(723.30)	775.58
(Increase)/Decrease in Other non-financial assets	28.64	91.13
Increase/(Decrease) in Other financial liabilities	1,542.38	113.95
Increase/(Decrease) in Other non-financial liabilities	(457.46)	628.82
Increase/(Decrease) in Trade payables	586.14	(541.46)
Increase/(Decrease) in Provisions	(3,011.40)	(821.47)
Cash generated from/ (used in) operations	29,699.27	37,764.63
Finance cost paid	(44,521.97)	(39,706.33)
Income tax paid	(13,217.97)	(14,022.79)
Net cash from / (used in) operating activities	(28,040.67)	(15,964.49)
B. Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(1,411.43)	(970.59)
Proceeds from sale of Property, plant and equipment	13.99	24.11
(Increase)/Decrease in Investment Property	8.74	4.40
(Increase)/Decrease in Investment in mutual funds (Net)	1,624.40	(8.90)
(Increase)/Decrease in Investments at amortised cost	(1,160.39)	3,410.95
Interest received on investments	2,724.95	1,756.33
Dividend income Net cash from / (used in) investing activities	9.41 1,809.67	0.09 4,216,39
	1,003.07	4,210.39
C. Cash flow from Financing activities	market.	
Proceeds from issue of equity share capital	5.15	7.47
Proceeds from issue of subsidiary shares to Non-controlling interest	1,050.00	2,276.29
Increase / (Decrease) in Debt securities	14,225.96	(14,991.44)
Increase / (Decrease) in Borrowings (other than Debt securities)	(3,896.22)	55,565.48
Increase / (Decrease) in Deposits	1,143.57	432.27
Increase / (Decrease) in Subordinated liabilities Payment of lease liabilities and interest on lease liabilities	(459.47)	(732.83)
Dividend paid	(86.74)	(75.05)
Net cash from / (used in) financing activities	(8,032.06) 3,950.19	(8,027.30) 34,454.89
	MANAGERIA	S 4 25 250 7
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	(22,280.81)	22,706.79
Net foreign exchange difference	(10.30)	(111.38)
Cash and cash equivalents at April 01, 2022/ April 01, 2021	100,602.47	78,007.06
Cash and cash equivalents at March 31, 2023/ March 31, 2022	78,311.36	100,602.47

The above Cash flow statement has been prepared under the "Indirect Method" as set out in the Indian Accounting Standard (Ind AS-7)FOR MUTHOOT FINANCE LIMITED

b) Components of Cash and cash equivalents as per Consolidated Cash flow statement:

Particulars	Year ended March 31 2023	Year ended March 31 2022
Cash and cash equivalents as per Consolidated Balance sheet	77,701.83	100,358.14
Add Investment in reverse re-purchase against treasury bills and bonds Edition (maturity less than 3 months)	610.47	254.35
(\$\frac{1}{5}\Coctin-682020)	78,312.30	100,612.49
Less: Bank Overdraft	0.94	10.02
Cash and cash equivalents as per Consolidated Cash flow Statement	78,311.36	100,602.47

Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India. CIN: L65910KL1997PLC011300

Ph. No.: 0484 2396478, Fax No.: 0484 2396506, Website:

www.muthootfinance.com Email: mails@muthootgroup.com

Notes:

- The consolidated results of the Company include the audited financial results of subsidiaries namely Muthoot Homefin (India) Limited, Belstar Microfinance Limited (formerly known as Belstar Investment and Finance Private Limited), Muthoot Insurance Brokers Private Limited, Muthoot Asset Management Private Limited, Muthoot Trustee Private Limited, Muthoot Money Limited and Asia Asset Finance PLC, Srilanka which has been audited by the auditors of the respective Companies.
- 2. The above consolidated financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on May 18, 2023 and May 19, 2023.
- 3. The above financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules 2015, and other recognized accounting practices generally accepted in India, and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"). These financial results may require further adjustments, if any, necessitated by guidelines/ clarifications/ directions to be issued in the future by RBI, Ministry of Corporate Affairs or other regulators, which will be implemented as and when the same are made applicable.
- 4. The impact of changes if any arising on enactment of the Code on Social Security 2020 will be assessed by the company after the effective date of the same and the rules thereunder are notified.
- The Company and its subsidiaries operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108 -Operating Segments.







- 6. During the quarter ended March 31, 2023, the Company had allotted 935 shares under the 'Muthoot ESOP 2013 Scheme'. No employee stock options were granted by the Company during the quarter.
- 7. The Company has maintained requisite full security cover as per the terms of Offer Document/Information Memorandum and/or Debenture Trust Deed sufficient to discharge the principal amount and the interest thereon by way of mortgage of immovable property and/or pari-passu floating charge on current assets, book debts, loans & advances and receivables including gold loan receivables of the Company on its Secured Listed Non Convertible Debentures aggregating to Rs.1,36,694.34 million at principal value as at March 31, 2023
- 8. The Company had declared an interim dividend of Rs. 22 per share for the year ended March 31, 2023 on April 06, 2023.
- 9. The figures for the quarter ended March 31, 2023 and March 31, 2022 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to nine months of relevant financial year, which were subjected to limited review by the auditors.
- Previous period figures have been regrouped/ reclassified wherever necessary to conform to current period presentation.

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Cochin 882020

Kochi May 19, 2023 By and on behalf of the Board of Directors For Muthoot Finance Limited

> George Alexander Muthoot Managing Director DIN: 00016787





Elias George & Co. Chartered Accountants

EGC House, H.I.G Avenue, Gandhi Nagar, Kochi – 682 020, Kerala, India Babu A. Kallivayalil & Co. Chartered Accountants

2nd Floor, Manchu Complex PT Usha Road, Kochi – 682 011, Kerala, India

INDEPENDENT AUDITORS' CERTIFICATE

The Board of Directors Muthoot Finance Limited Kochi

Independent Auditors' Certificate on maintenance of security cover and compliance with covenants as per terms of debenture trust deeds for secured listed non-convertible debt securities as at March 31, 2023

1. This Certificate is issued as per the request dated May 17, 2023 from the Muthoot Finance Limited, Kochi - CIN: L65910KL1997PLC011300 ("the Company") requesting us to certify whether the Company has maintained security cover and has complied with all covenants as per respective debenture trust deeds of secured listed non-convertible debt securities outstanding as at March 31, 2023. The accompanying statement contains details of security cover for secured listed non-convertible debt securities issued by the Company as at March 31, 2023 ("the Statement"). The Certificate is issued to the Board of Directors of the Company as per the requirement of Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, ("the SEBI Regulations") for the purpose of submission to Stock Exchanges and IDBI Trusteeship Services Limited ("the Debenture Trustee") to ensure compliance with the SEBI Regulations and SEBI Circular reference SEBI/HO/MIRSD/MIRSD CRADT/CIR/P/2022/67 dated May 19, 2022 in respect of secured listed non-convertible debt securities issued by the Company vide various prospectus/disclosure documents and outstanding as at March 31, 2023.

Management's Responsibility

2. The Management of the Company is responsible for the preparation of the accompanying statement containing details of security cover for secured listed non-convertible debt securities and ensuring compliances with all related covenants as per respective debenture trust deeds in respect of secured listed non-convertible debt securities. The Management is also responsible for ensuring the compliance of rules, regulations and circulars under the applicable laws including those prescribed by SEBI, Ministry of Corporate Affairs (MCA) and provisions of the Companies Act, 2013. This responsibility also includes the design, implementation and maintenance of internal control relevant to compliance of such regulations.

Auditors' Responsibility

- 3. Pursuant to the requirements of the Company as stated above, it is our responsibility to provide a
 - reasonable assurance on whether security cover for secured listed non-convertible debt securities as at March 31, 2023 as stated in the accompanying statement is adequate in accordance with the terms of the respective debenture trust deeds.
 - ii. limited assurance and conclude as to whether the Company has complied with all covenants as per respective debenture trust deeds in respect of secured listed non-convertible debt securities outstanding as at March 31, 2023. We have accordingly not verified compliance with other requirements under the applicable laws including those prescribed by the SEBI, MCA and provisions of the Companies Act, 2013. Accordingly, we do not express such an opinion.
- 4. For this purpose, we have performed the following audit procedures. We have:
 - Verified the respective debenture trust deeds, audited standalone financial statements, books of account as at March 31, 2023 and other relevant records maintained by the Company.
 - Relied on the management representations including confirmation by management regarding compliance with covenants relating to submissions and information to be given to the Debenture Trustee as per the terms and regarding compliance with provisions and disclosure requirements of various SEBI Regulations relating to the debenture issue.
 - Relied on the confirmation from management that there has not been any breach of covenants or terms of the issue by the Company which have been reported by the Debenture Trustee during the period ended March 31, 2023.
- 5. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
- 6. We have conducted our examination of the information in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India (ICAI). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
- 7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements to the extent applicable to this assignment issued by the ICAI.

Elias George & Co. Chartered Accountants

Babu A. Kallivayalil & Co. Chartered Accountants

Opinion

- 8. Based on our examination of the debenture trust deeds, audited standalone financial statements, books of account and other records as at March 31, 2023 and on the basis of information and explanations given to us -
 - We are of the opinion that the security cover as per the terms of the debenture trust deeds
 for secured listed non-convertible debt securities as at March 31, 2023 as stated in the
 accompanying statement is adequate in accordance with the terms of the respective
 debenture trust deeds.
 - Nothing has come to our attention that causes us to believe that the Company has not complied with the General Covenants and Financial Covenants as stated in the respective debenture trust deeds in respect of the secured listed non-convertible debt securities as at March 31, 2023.

Restriction on Use

9. This Certificate addressed to and provided to the Board of Directors of the Company is solely for the purpose of submission to the Stock Exchanges and IDBI Trusteeship Services Limited and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other person to whom this Certificate is shown or into whose hands it may come without our prior consent in writing.

For Elias George & Co. Chartered Accountants

Firm Regn. No. 000801S

Ranjit Mathews P

Partner

Membership No: 205377

UDIN:23205377BGQGGS6100

EGC House

Kochi May 19, 2023 For Babu A. Kallivayalil & Co.,

PT. USHA ROAD

Chartered Accountants

Firm Regn. No. 005374S

Babu Abraham Kallivayalil

Partner

Membership No: 026973

UDIN:23026973BGUHZB7628

Kochi

May 19, 2023

Rs. In millions

	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L			Rs. In millio
Column A	Column B	Exclusive	Exclusive	Pari-Passu	Pari- Passu	Pari- Passu	Assets not	Elimination	(Total C to			Column M	Column N	Column (
	10.00	Charge	Charge	Charge	Charge	Charge	offered as	(amount in	H)	R	elated to only those iter	ns covered by	uns certricate	
Particulars	No. of the last	Criarge	Citalgo	Citatgo	orien ye	orial ge	Security	negative)		333				
**************************************	E				Les .									
	Description of	-			Assets shared by	Other assets		debt		Market Value	Carrying /book value		Carrying value/book	
	asset for which	100			pari passu debt			amount		for Assets	for exclusive charge	X	value for pari passu	
	this certificate			100	holder (includes	is pari- Passu		considere d		charged on	assets where market	- THE	charge assets where	153711111111111111111111111111111111111
	relate			686.0	debt for which	charge		more than		Exclusive	value is not		market value is not	
		Debt for which	Other	Debt for which		(excluding		once (due to		basis	ascertainable or	Market Value		Total
	100	this certificate	Secured	this certificate	issued &	items		exclusive			applicable (For	for Pari passu	aunticable	Value(=K+L
		being issued	Debt	being issued	other debt with	covered in		plus pari		6	Eg.Bank Balance,	charge Assets	(For Eg. Bank	M+ N)
					pari-passu	column F)		passu			DSRA market value is		Balance, DSRA	
		100000000000000000000000000000000000000		100	charge) (2)			charge)			not applicable)		market value is not	
		1800000111		100		1000		(3)		E 1833			applicable)	0.00
								1007			200		apparable)	
						- XX		1000000			200 H	Barrer .		Water State
A CANADA	S(2) ()	0.02	100	Real Property like	American district	Commission of the Control of the Con					100 A	Relat	ing to Column F	
	金	Book	Book	Yes/	Book	Book					201 93			
200 Samuel C	A. 35	Value	Value	No	Value	Value					20 PM 10 PM		36 HUKA	
ASSETS			£ 20				2 (21 12		2 (02 10					-
Property, Plant and Equipment (1)			5.39	yes	5.54		2,671.17		2,682.10			15.05		15.05
			, , , , , , , , , , , , , , , , , , ,			1	(0) 00	_	(0100					
Capital Work-in- Progress							674.27		674.27			2		
Right of Use Assets									2					,
Goodwill							27793		- 2				- 12	
Intangible Assets							35.59		35.59				- 3	
Intangible Assets under Development									50					
72					2				72.72.72.7					
Investments						51.89	13,116.70		13,168,59					
Loans				yes	479,005.47	171,624.86		-7,981.53	642,648.80				479,005.47	479,005.47
Inventories									ж.					-
Trade Receivables				yes	16.06				16.06				16.06	16.06
Cash and Cash Equivalents				yes	64,288.01	2 0			64,288.01	9			64,288.01	64,288.01
Bank Balances other than Cash and					140.00		183.95		323,95				140,00	140.00
Cash Equivalents													1.00.112711.0	
vivo.				yes							19			
Others				yes	587.84		1,772.93		2,360.77				587.84	587.84
Total			5.39		544,042.92	171,676.75	18,454.61	-7,981,53	726,198.14			15.05	544,037.38	544,052.43
														6
LIABILITIES														
Debt securities to which this certificate			385	yes				-155.21	(67)					et a
pertains			*sc		143,840.24				143,685.03					4.0
Other debt sharing pari-passu charge				no	DAMAGGGGGGG			-129.91	ACCOMPANY I				-	
with					343,587.38				343,457.47					l
above debt					/	V= 0			0.0					
Other Debt		1					- Y				2			
Subordinated debt							971.32	-4.29	967.03					
Borrowings		not to be filled							23					
Bank	Vehicle loan		5,37				196		5.37		i i			
Debt Securities		1									*			
Others	Loan from directors,	1					SAME STREET		The Control of St.				1	
MAINTEN CO.	commercial paper		14				17,685.80		17,685.80		~			10
Trade payables	communicati paper				-		1,959.38		1,959.38		-	- 0		
Trace payables Lease Liabilities							1,232,38		1,737.38					
		-					3,515.56		3,515.56		-			
Provisions	01.0	4		1	-		3,313.36		3,313.36			- 1		
Others	Other financial/non						4 202 22		4 000 00					
	financial liabilities,						4,303.22		4,303.22					
T-4-1	Derivative FI	-	5,37		487,427.62		28,435.28	-289.41	515,578.86					
Total Cover on Book Value (4)		/	5.37		is intempreculoughimoninosis		28,435.28	-289.41	313,316,86		-	-		
Cover on Book value (4)				346	1.00/1.25									
Cover on Market Value										HO.	(3) (A) (A)		# 4704	7.2
					0.10	1.000.22								
		Exclusive			Pari-Passu Security Cover	1.00/1.25						100000		
	iii.													
		Security Cover Ratio			Ratio (5)						200 (000)	200000000000000000000000000000000000000		

(1) Market value of freehold land and building is based on valuation certificate dated 26.08.2021 & 19.08.2021

(2) Asset on-side of the paripassu charge is calculated based on asset cover requirement as per respective offer document in case of debt for which this certificate is being issued and as per respective loan agreements in case of other debt with pari-passu charge.

(3) Elimination from loans is on account of Expected Credit Loss provision and adjustment for Effective interest rate on loans under Ind AS.

(3) Elimination from loans is on account of Expected Crean Loss provision and adjustment for Effective interest rate on some under Ind AS.

Elimination from debt securities, other debts, and subordinated debt is on account of adjustment for Effective interest rate on such debts under Ind AS.

(4) Cover on Book value is calculated only on debt for which this certificate is being issued as per respective offer document.

(5) Pari-passu security cover ratio is calculated only on debt for which this certificate is being issued as per respective offer document.







KOCHI-18

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken

Details of the party entity/subsidiary) enter transaction	ing into the	Details o	of the counterpar	ту			Value of	party as a	result of the	corporate de	ke or give le posits, adv	oans, inter-			advances or investr		
Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	party transaction as approved by the audit committee	transaction during the reporting period	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter corporate deposit/ investment)	est Rate	Tenure	1000	Purpose for which the funds will be utilised by th ultimate recipient of funds (endusage)
1 th 1998 No. 12 of		Asia Asset Finance PLC, Sri						*****	100000								
Authoot Finance Limited	AABCT03438	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2222299992	Subsidiary				554.14	554.14			-					
PARTIE DE LA CONTRACTION DEL CONTRACTION DE LA C			*******	* * * * * * * * * * * * * * * * * * * *	Charles of the community of the communit			145.00	111111								
Muthoot Finance Limited	AABCTU3438	A CONTRACTOR OF THE PARTY OF TH	11111299991	Subsidiary	Shares.			145.96	145.96			-		\vdash	_		
E other the same Contract	AARCTO3438		AAUCMIESE	Subsidiary	Investment in Equity Shares		100	3 630 90	3 630 90								
Authors Finance Limited	AADC193439	The state of the s	PSTICKIONST	240 south y	aivestment ai Educk Suares			3,033.03	3,033.03						_	_	
Authort Finance Limited	ААВСТОЗАЗВ	CONTRACTOR OF THE PROPERTY OF	AAHCM384SR	Subsidiary	Service Charges Collected		0.01		0.02								
nuo ipot i manes cimies	70.00								0.02						_		
Authoot Finance Limited	AABCT0343B	Limited	AAHCM3845R	Subsidiary	Rent Received		2.69										
Authoot Finance Limited	AABCT03438	Belstar Microfinance Limited	AAACB5855H	Subsidiary	Investment in Equity Shares		520	2,768.81	2,768.81								
		Muthoot Insurance Brokers															
Authoot Finance Limited	AABCT03438	Private Limited	AABCE1076A	Subsidiary	Rent Received		0.48	0.26	-								
		THE RESERVE OF THE PARTY OF THE		Suppose .				*******	01000								
	The second second second second second						(4)		540000								
	And the second s	A CONTRACTOR OF THE PARTY OF TH				10.00	-		The second secon								
Authoot Finance Limited	AABCT03438	Muthoot Money Limited	AABLM3816A	Subsidiary	Service Charges Collected	10.00	0.02	0.01	0.00			-					
Authoot Finance Limited	AABCT03438	Muthoot Maney Limited	AABCMS816A	Subsidiary	ICD Given	2,000.00	1,000.00	1,000.00	2,000.00				inter Corporate Ioan		month		On lending
	AABCT0343B	Muthoot Money Limited	AABCMS816A	Subsidiary	ICD Given	2,000.00	600.00		600.00				Inter Corporate		month		On lending
Authoot Finance Limited	AABC10343B	Muthoot Money Limited	AABCNIS816A	Subsidiary	Interest income on ILD		33.32	_	-					-			
Muthoot Finance Limited	AABCT0343B	Muthoot Asset Management Private Limited	AAMCM3622P	Subsidiary	Investment in Equity Shares			1,000.00	1,000.00								
Muthoot Finance Limited	AA8CT0343B	Muthoot Asset Management Private Limited	AAMCM3622P	Subsidiary	Rent Received		0.01										
Muthoot Finance Limited	AABCT0343B	Limited	AAMCM3993R	Subsidiary	Investment in Equity Shares		(4)	10.00	10.00					_			
Muthoot Finance Limited	AABCT0343B	Limited	AAMCM3993R	Subsidiary	Rent Received		0.01	-									
				Chairman & Whole													
Muthoot Finance Limited	AABCT03438	George Jacob Muthoot	ABVPJ53S8A	time Director	Remuneration	48.00	48.00		-								
				Chairman & Whole													
Muthoot Finance Limited	AABCT0343B	George Jacob Muthoot	ABVPJS3S8A	time Director	Loans taken	3,500.00	714.98	9									
Muthoot Finance Limited	ААВСТОЗ43В	George Jacob Muthoot	ABVPJS3SBA	Chairman & Whole time Director	Loans repaid	3,500.00	1,329.98	755.34	140.34								
Andreas Planning Control	AABCTD2420	Course Incoh Madisora	ARVEISSER			280.00	19 90										
VISUOUS FINANCE LIMITED	PVBC10343II	GEORGE PALOS MOTHROL	F101173338K	The second secon	POST.	200,00	43.30	-	-					-		_	
Muthoot Finance Limited	AARCTO3438	George Jacob Muthont	ABVPISTSRA		incentive payable	126.02	126.02		72.15								1
PRODUCE PROPERTY CONTROL		Annual Personal supplications	111111111	Chairman & Whole	and parent	22,000	320.02		74.13						_		
Muthoot Finance Limited	AABCT03438	George Jacob Muthoot	ABVPJ5358A	time Director Chairman & Whole	Purchase of NCD	5,000.00	434.00	-						4			E P
						100000000000000000000000000000000000000											117
Muthoot Finance Limited	AABCT03438	George Jacob Muthoot	ABVPJ5358A	time Director	Redemption of NCD	5,000.00	655.16	1,162.00	940.84								111
Muthoot Finance Limited Muthoot Finance Limited		George Jacob Muthoot George Thomas Muthoot	ABVPJS3S8A ACKPGS848G	time Director Wholetime Director	Redemption of NCD Remuneration	5,000.00 48.00	655.16 48.00	1,162.00	940.84					-			115
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	entity/subsidiary) enter transaction Name Muthoot Finance Limited	Name PAN Authoot Finance Limited AABCT03438 Muthoot Finance Limited AABCT03438	Name PAN Name Asia Asset Finance PLC, Sri Lanka AABCT0343B Lanka AABCT0343B Lanka AABCT0343B Limited AABCT0343B Muthoot Homefin (India) Limited AABCT0343B AABCT0343B Limited AABCT0343B Muthoot Insurance Brokers Private Limited AABCT0343B Muthoot Insurance Brokers Private Limited AABCT0343B Muthoot Money Limited AABCT0343B Muthoot Trivate Private AABCT0343B Private Limited AABCT0343B Muthoot Trivate Private AABCT0343B Muthoot Finance Limited AABCT0343B George Jacob Muthoot	Name PAN Name PAN Asia Asset Finance PLC, Sri Janka AABCT0343B Lanka AABCT0343B Lanka AABCT0343B Limited AABCT0343B Muthoot Homefin (India) AAHCM3845R Muthoot Finance Limited AABCT0343B Private Limited AABCT0343B Private Limited AABCT0343B Muthoot Finance Brokers Private Limited AABCT0343B Muthoot Money Limited AABCT0343B Muthoot Money 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of the counterparty with the listed entity or its subsidiary Authoot Finance Limited AABCT0343B Lanka ZZZZZ9999Z Subsidiary Authoot Finance Limited AABCT0343B Subsidiary AUthoot Finance Limited AABCT0343B Relatar Microfinance Limited AABCT0343B AABCT0343B Muthoot Insurance Brokers AABCE1076A Subsidiary AUthoot Finance Limited AABCT0343B Muthoot Insurance Brokers AABCE1076A Subsidiary AUTHOOT Finance Limited AABCT0343B Muthoot Money Limited AABCE1076A Subsidiary AUTHOOT Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary AUTHOOT Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary Muthoot Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary Muthoot Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary Muthoot Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary Muthoot Finance Limited AABCT0343B Muthoot Money Limited AABCM5816A Subsidiary Muthoot Finance Limited AABCT0343B Muthoot Money Limited 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PAN Name PAN Name PAN Name PAN Name PAN Name PAN Relationship of the counterparty with the Bitted entity or its subsidiary transaction Relationship of the counterparty with the Bitted entity or its subsidiary transaction Relationship of the counterparty with the Bitted entity or its subsidiary Type of related party transaction as general party transaction and party transaction as general by the suffice counterparty with the Bitted entity or its subsidiary Authorof Finance Limited AABCT03438 Lanka AABCT03438 Limited AABCT03438 Limited AABCT03438 Limited AABCT03438 Limited AABCT03438 Limited AABCT03438 Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AABCT03438 Multhoot Finance Limited AABCT03438 Multhoot Money Limited AAB	Name PAN Name PAN Name PAN Relationship of the counterparty with the listed entitive granuaction. Name PAN Name PAN Name PAN Relationship of the counterparty with the listed entitive granuaction. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction as approved by the audit committee of transaction during the management party stransaction as approved by the audit committee. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction as approved by the audit committee. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction and provided the listed and provided granuaction as approved by the audit committee. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction as approved by the audit committee. Als Asset Finance P.C., 5rl Louis Counterparty with the listed entitive granuaction. Asset Finance Limited Asset Management Authoor Finance Limited Asset Management Multhoor Finance Limited Asset Close Asset Management Private Limited Asset Multhoor Money Limited Asset Management Private Limited Asset Manag	PAN Name PAN Name PAN Name PAN Relationship of the counterparty Type of related party transactions approved by the audit committee of transactions and transactions approved by the audit committee of transactions and transa	Details of the counterparty Type of related garty premiables Name PAN Relationship of the counterparty with the listed entitly or the stude entitle or the stud	Details of the counterparty Details of the counterparty PAN Name PAN Nam	Details of the conterparty: Details of the conterparty: Details of the contemporary Details Detai	Details of the party gives in the party gives the counterparty. Details of the counterparty. Details of the counterparty. Details of the counterparty with party party gives the party gives of related garty transaction. Residenting of the counterparty with the fisted entity or transaction. PAN Author Finance Limited. AACTO3333 Alia Mase Finance FIC. 5n Links AACTO3433 ALIA Mase Finance FIC. 5n AACTO3433 ALIA Mase Finance FIC. 5n AACTO3433 ALIA Mase Finance FIC. 5n AACTO3433 ALIA Mase Finance (Instead AACTO3433 ALIA Mase Finance FIC. 5n AACTO3433 ALIA Mase Finance Finance FIC. 5n AACTO3433 ALIA Mase Finance Fi	Details of the counterparty with property of the party (special body of the counterparty with property of the counterparty with the Stelled entity or the stellar entity of the stellar entity or th	Details of the counterparty Exemption Control of the party (presentation of the party (presentat	Details of the counterparties of the purpose of the	Details of the purp (see the p

27 Muthoot Finance Limited	AABCT0343B	George Thomas Muthoot	ACXPG5848G	Wholetime Director	Loans repaid	3,500.00	1,417.88	1,112.61	796.63					
					Interest paid on Directors									
28 Muthopt Finance Limited	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Wholetime Director	loan	280.00	35.47	4:	545					
29 Muthoot Finance Limited	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Wholetime Director	Incentive payable		126.02	20	72.15					
	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Whaletime Director	Purchase of NCD	5,000.00	434.00	1:	(4)					
The second secon	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Wholetime Director	Redemption of NCD	5,000.00	655.16	847.00	625.84					
The state of the s	AABCT0343B	George Alexander Muthoot	ABTPA8912D	Managing Director	Remuneration	48.00	48.00		- 1					
33 Muthoot Finance Limited	AABCT0343B	George Alexander Muthoot	ABTPA8912D	Managing Director	Loans taken	3,500.00	1,065.39	4						
34 Muthoot Finance Limited	AABCT0343B	George Alexander Muthoot	ABTPA8912D	Managing Director	Loans repaid	3,500.00	1,381.93	826.25	509.71					
			******		Interest paid on Directors									
35 Muthoot Finance Limited	AABCT03438	George Alexander Muthoot	ABTPA8912D	Managing Director	loan	280.00	23.95	*	75.45		_			_
36 Muthoot Finance Limited		Charles and Assessment and Assessment and the Assessment and the Assessment and A	TO COURSE WAS AND SHOULD BE A STREET	Managing Director	Incentive payable	7.750.74	126.02	97	72.15	_	_	_	-	_
and the state of t	AABCT03438 AABCT03438	George Alexander Muthoot	ABTPA89120 ABTPA8912D	Managing Director	Purchase of NCD	5,000.00	434.00	042.00	720.04					_
AND THE RESIDENCE OF THE PARTY	AABCT0343B	George Alexander Muthoot Alexander George	ACKPG5847K	Managing Director Wholetime Director	Redemption of NCD	5,000.00	655.16 48.00	942.00	720.84	_				
AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.	AABCT0343B	Alexander George	ACKPG5847K	Wholetime Director	Remuneration Interest paid on NCD	48.00		8.00		_				_
The state of the s	AABCT03438	Alexander George	ACKPG5847K	Wholetime Director		2 500 00	30.00		-	_	_			
	AABCT0343B	Alexander George	ACKPG5847K	Wholetime Director	Loans taken Loans repaid	3,500.00	66.60	320.04	283.44	_	_			_
42 Millioot Finance Limited	PARIS TUSHSU	Priesarraer George	MUNI GODAZA	44 HOREGITE DIRECTOR	Interest paid on Directors	3,500.00	00.00	320.04	203.44	_	_			_
43 Muthoot Finance Limited	AABCT03438	Alexander George	ACKPG5847K	Wholetime Director	loan	280.00	11.74							
	AABCT0343B	Alexander George	ACKPGS847K	Wholetime Director	Purchase of NCD	5,000.00	224.00				_			_
45 Muthoot Finance Limited			ACKPG5847K	Wholetime Director	Redemption of NCD	5,000.00	307.62	798.67	715.05					
	AABCT0343B	Alexander George	ACKPG5847K	Wholetime Director	Incentive payable	2,400,00	126.02	7,88.07	72.15					
And the second s	AABCT0343B	George Muthoot George	ACJPG7312C	Wholetime Director	Remuneration	10.35	10.35	4	16.43					
	AABCT03438	George Muthoot George	ACJPG7312C	Wholetime Director	Interest paid on NCD	20.33	14.00	-	-					
	AABCT0343B	George Muthoot George	AC/PG7312C	Wholetime Director	Loans taken	3,500.00	20.00		-	_				
50 Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Loans repaid	3,500.00	324.00	309.89	5.89					
30 Matricot Pinance connect	100010330	Sepige monitor denige	110101222	Withingthis Street,	Interest paid on Directors	3,500,00	324.00	207.03	2.03.	_	+			
51 Muthoot Finance Limited	AABCT0343B	George Muthoot George	ACIPG7312C	Wholetime Director	loan	280.00	11.56							
52 Muthoot Finance Limited	A STATE OF THE PARTY OF T	George Muthoot George	ACJPG7312C	Wholetime Director	Purchase of NCD	5,000.00	76.00							
53 Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Redemption of NCD	5,000.00	113.24	623.44	586:20		_			
54 Muthoot Finance Limited		George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Remuneration	10.35	10.35	423.44	500.25					
	AA8CT03438	George Muthoot Jacob	ADLP/1626P	Wholetime Director	Loans taken	3,500.00	254.38	-						
	AABCT03438	George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Loans repaid	3,500.00	220.44	889.05	922.99		1			
30 Middlebox Fillerica Chilinea	7410473333	- Congression Constitution	PARTITION OF THE PARTIT	17.11-2012.311.114.3-11.20.2337.	Interest paid on Directors	2,300:00	440.44	009.03	262.37	_	_			
57 Muthoot Finance Limited	AABCT0343B	George Muthoot Jacob	ADLPJ1625P	Wholetime Director	loan	280.00	34.95							
58 Muthoot Finance Limited		George Muthoot Jacob	ADLP/1626P	Wholetime Director	Redemption of NCD	5,000.00	88.79	576.93	488.14					
59 Muthoot Finance Limited		George Alexander	AFQPA9432B	Wholetime Director	Remuneration	10.35	10.35	379,33	110001.01					
	AABCT0343B	George Alexander	AFQPA94328	Wholetime Director	Loans taken	3,500.00	167.43	-						
61 Muthoot Finance Limited		George Alexander	AFQPA94328	Wholetime Director	Loans repaid	3,500.00	224.99	374.78	317.22					
					Interest paid on Directors						1 1			
62 Muthoot Finance Limited	AABC103438	George Alexander	AFQPA9432B	Wholetime Director	loan	280.00	13.60	-	-					
63 Muthoot Finance Limited	And Artes Advantage of the Control o	George Alexander	AFQPA9432B	Wholetime Director	Redemption of NCD	5,000.00	44.40	308.46	264.07					
64 Muthoot Finance Limited	AABCT03438	Jose Mathew	ACUPM8895P	Independent Director	Sitting fee	0.36	0.36		2.					
65 Muthoot Finance Limited	AABCT0343B	Jose Mathew	ACUPM8895P	Independent Director	Commission payable		1.45	-	1.31					
		Justice (Retd.) Jacob												
66 Muthoot Finance Limited	AABCT0343B	Benjamin Koshy	AAXPK0441J	Independent Director	Sitting fee	0.28	0.28	-	+6					
		Justice (Retd.) Jacob												
67 Muthoot Finance Limited	AABCT03438	Benjamin Koshy	AAXPK0441J	Independent Director	Commission payable		1.45		1.31					
68 Muthoot Finance Limited	AABCT0343B	Pratip Chaudhuri	AAGPC0974K	Independent Director	Commission payable		0.61	-	0.55					
69 Muthoot Finance Limited	AABCT0343B	Vadakkakara Antony George	AAEPG4005H	Independent Director	Sitting fee	0.26	0.26	0.02						
						-								
70 Muthoot Finance Limited	AABCT0343B	Vadakkakara Antony George	AAEPG4005H	Independent Director	Commission payable		1.45	*	1.31					
71 Muthoot Finance Limited	AABCT0343B	Ravindra Pisharody	ABMPP4029P	Independent Director	Sitting fee	0.28	0.28	0.02						
72 Muthoot Finance Limited	AABCT0343B	Ravindra Pisharody	ABMPP4029P	Independent Director	Commission payable		1.45		1.31					
73 Muthoot Finance Limited	AABCT03438	Usha Sunny	BHNPS1782A	Independent Director	Sitting fee	0.30	0.30	-	+					
74 Muthoot Finance Limited	AABCT0343B	Usha Sunny	BHNPS1782A	Independent Director	Commission payable		1.45		1.31					(4)
														1/4/
75 Muthoot Finance Limited	AABCT03438	Abraham Chacko	AHVPC7815P	Independent Director	Sitting fee	0.30	0.30	9	2					1/0/
														101
76 Muthoot Finance Limited	AABCT0343B	Abraham Chacko	AHVPC7815P	Independent Director	Commission payable		1.45	-	1.31					OH KO
														11F
THE RESERVE THE PARTY OF THE PA			I a m m ma a m m m m I	The Manager Street Street Street	Circles Ave.	0.70	0.70				1			11:31
77 Muthoot Finance Limited	AABCT0343B	C A Mohan	AFOPM8023J	Independent Director	Sitting ree	0.30	0.30		.7				+	11000
77 Muthoot Finance Limited	AABCT03438	E A Mohan		Independent Director		0.30	0.30	-						19

Muthoot Finance Limited	ААВСТОЗ4ЗВ	C A Mohan	AFOPM8023J	Independent Director	Interest paid on NCD		0.30	2							
THE RESERVE OF THE PARTY OF	sra verviory oursess	EZ-MONTZONA COCC					120		5.50						
		55.000000000000000000000000000000000000	The second second second second second	Independent Director	Remuneration	10.35	10.35	- 3	5.50		+				
The second secon	Company of the Party of the Par		AND DESCRIPTION OF THE PERSON NAMED IN COLUMN 2 IN COL		AND ADDRESS OF THE PARTY OF THE	3,500.00	180.11				100				
Control of the Contro		MANAGEMENT AND	AHWPA9856B	Relative of KMP Relative of KMP	Loans taken Loans repaid	3,500.00	219.49	359.54	320.16						
	AABCT0343B			Relative of KMP	Interest paid on loan	280.00	13.60	-							
	The second second second second			And the second s	Redemption of NCD	5,000.00	44.40	298.46	254.07						
	and the second second second		CONTRACTOR OF STREET,	AND ASSESSMENT OF THE PARTY OF	Loans taken	3,500.00	195.00								
	AABCT0343B	AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	ACKPG5846J	and the second s		3,500.00	195.00	465.47	465.47		_			-	
	AABCT0343B		ACKPG5846J	Relative of KMP	Loans repaid	280.00	18.18	403.47	105,47		2			1	·
AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	Janes and State Company of the Compa		ACKPG5846J	Relative of KMP	Interest paid on loan		242.00							+	
Muthoot Finance Limited		Sara George	ACKPG58461	Relative of KMP	Purchase of NCD	5,000.00		1.077.20	015.05		7.		_	_	
90 Muthoot Finance Limited	AABCT03438	Sara George		Relative of KMP	Redemption of NCD	5,000.00	404.31	1,077.36	915.05		-	7		-	
91 Muthoot Finance Limited	AABCT0343B	Sara George	ACKPG5846J	Relative of KMP	Interest paid on NCD	350.00	2.30	-			-		-		
92 Muthoot Finance Limited	AABCT0343B	Sara George	ACKPG5846J	Relative of KMP	Rent paid	2.00	0.89		-		5		-	_	
	AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Interest paid on NCD		0.65		- 8						
	AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Loans taken	3,500.00	256.22		-						
	ААВСТОЗ4ЗВ	Susan Thomas	ABCPT4819K	Relative of KMP	Loans repaid	3,500.00	561.45	1,295.46	990.23						
	AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Interest paid on loan	280.00	50.83	58	8.1						
	AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Purchase of NCD	5,000.00	122.37			Maria San					A
	AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Redemption of NCD	5,000.00	66.59	1,367.70	1,423.47		-				
	the State of the S	Elizabeth Jacob	ABVPJ5359B	Relative of KMP	Loans taken	3,500.00	207.43	-	2 -			2			
	AABCT0343B	NAME OF TAXABLE PARTY.	ABVPJ5359B	Relative of KMP	Loans repaid	3,500.00	600.35	778.56	385.64		100				
	AABCT0343B	Elizabeth Jacob	THE RESERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO I	Relative of KMP	Interest paid on loan	280.00	28.74								
	AABCT0343B	Elizabeth Jacob	ABVPJ5359B	and the second second second second second second	and a second	5,000.00	108.00	74						V	
(PS)	AABCT0343B	Elizabeth Jacob	ABVPJ5359B	Relative of KMP	Purchase of NCD	5,000.00	66.59	587.70	629.10		1		12	+	
	AABCT0343B	Elizabeth Jacob	ABVPJ53598	Relative of KMP	Redemption of NCD		The second second	307.70	029.10		-			+	
	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Loans taken	3,500.00	245.72	027.77	400.74		+		_	-	
LOS Muthoot Finance Limited	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Loans repaid	3,500.00	594.75	837.77	488.74		_		-	-	
.06 Muthoot Finance Limited	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Interest paid on loan	280.00	31.77						-	_	
	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Purchase of NCD	5,000.00	108.00								
108 Muthoot Finance Limited	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Redemption of NCD	5,000.00	66.59	717.96	759.36						
09 Muthoot Finance Limited	AABCT0343B	Reshma Susan Jacob	AFGPJ7246A	Relative of KMP	Loans taken	3,500.00	300.00	0.36	300.36						
110 Muthoot Finance Limited	AABCT0343B		AFGPJ7246A	Relative of KMP	Interest paid on loan	280.00	1.46								
			ADMPT9061H	Relative of KMP	Purchase of NCD	5,000.00	5.00	18.50	23.50						
Contract of the Contract of th	AABCT0343B	Anna Thomas	ADMPT9061H	Relative of KMP	Interest paid on NCD	350.00	0.06	988						7	
And the second s	and the second particular and the second par	A CONTRACTOR OF THE PARTY OF TH	ACAPM3590K	Relative of KMP	NCD Outstanding		•	1.0	6.00					30	
	AABCT0343B	Sindhu Mohan		Relative of KMP	Interest paid on NCD		0.29								
	AABCT0343B	Sindhu Mohan	ACAPM3590K	Control of the Contro			0.88	125	- 2						
	AABCT0343B	Tania Thomas	ABCPT4820G	Relative of KMP	Interest paid on NCD	5,000.00	0.00	14.00	14.00		-	+		-	
116 Muthoot Finance Limited	AABCT0343B	Tania Thomas	ABCPT4820G	Relative of KMP	NCD Outstanding	Table State	0.16	14.00	14.00		1	-	-	-	
	AABCT0343B	Leela Zachariah	AABPZ8541J	Relative of KMP	Rent paid	1.00		100.67	111.66		+	_		-	
118 Muthoot Finance Limited	AABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Loans taken	3,500.00	1.99	109.67	111.66		_	-		-	
119 Muthoot Finance Limited	AABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Interest paid on loan	280.00	4.41				4			-	
	AABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Redemption of NCD	5,000.00	0.20	1.10	0.90		-			- 1	
121 Muthoot Finance Limited	AABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Interest paid on NCD	350.00	0.10	- 1	-		1				
122 Muthoot Finance Limited	AABCT0343B	Radhika George Varghese	AGAPV7107P	Relative of KMP	Loans accepted	3,500.00	1.99	109.67	111.66						
123 Muthoot Finance Limited	AABCT0343B		AGAPV7107P	Relative of KMP	Interest paid on loan	280,00	4.41								
124 Muthoot Finance Limited	AABCT0343B	M G George Muthoot Charitable Trust (Formerly known as Muthoot M George Charitable Trust)	AAETM3071B	Enterprises owned or significantly influenced by KMP or their relatives		11.71	11.71)(8)	×						
125 Muthoot Finance Limited	AABCT0343B	MGM Muthoot Medical Centre Private Limited	AACFM7331E	Enterprises owned or significantly influenced by KMP or their relatives		50.00	6.87	0 (4)	-						
	AABCT0343B	MGM Muthoot Medical	AACFM7331E	Enterprises owned or significantly	Complementary Medical Health Check Ups for Customers/ Employees	5.00	0.08	**	5e			1163			
AZD WIGHTON, Marice Crimited		Muthoot M George Institute		Enterprises owned or significantly influenced by KMP or		F 28									
127 Muthoot Finance Limited	ААВСТОЗ43В	of Technology	AAGCA3376G	their relatives	CSR Expenses	1.18	1.18		1/4			-	-		
128 Muthoot Finance Limited		Muthoot Health Care Private	AAICM6342C	Enterprises owned or significantly influenced by KMP or their relatives	CSR Expenses	100.00	10.20	5			2' 1				ON STATE OF THE PROPERTY OF TH
129 Muthoot Finance Limited		Muthoot Health Care Private	AAICM6342C	Enterprises owned or significantly influenced by KMP o their relatives	Complementary Medical	5.00	0.80				10				HT KC

				Enterprises owned or significantly influenced by KMP or	Control of the Contro	10.00	10.00								
(30) Muthoot Finance Limited		St George's Education		Enterprises owned or significantly influenced by KMP or	CSR Expenses	113.77	113.77								
131 Muthoot Finance Limited	AABCT03438	Society	AADTSS781M	their relatives Enterprises owned or significantly	CSR Expenses Purchase of foreign currency	113,77	113.77								
132 Muthoot Finance Limited	AABCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	for Company Executives/Directors	10.00	0.29		*						
		Muthoot Forex Limited	AADCM3244L	Enterprises owned or significantly influenced by KMP or their relatives	Rent Received	10.00	0.46	0.46							
133 Muthout Finance Clinica	AAGC103430	INGERIOUS FOREX ENTIRES		Enterprises owned or significantly influenced by KMP or											
134 Muthoot Finance Limited	AABCT0343B	Muthoot Forex Limited	AADCM3244L	their relatives	Service Charges Collected	0.30	0.15	390			-		++-	_	
135 Muthoot Finance Limited	AABCT0343B	Muthoot Forex Limited	AADCM3244L	Enterprises owned or significantly influenced by KMP or their relatives	Commission received on money transfer	50.00	1 58	0.30	0.28						
133 144 145 1				Enterprises owned or significantly influenced by KMP or	1										
136 Muthoot Finance Limited	AABCT0343B	Muthoot Forex Limited	AADCM3244L	their relatives	Purchase of NCD	500.00	10.00	158.36	168.36	-	-		++	_	
		11.4.15.11.11.11	AADCM3244L	Enterprises owned or significantly influenced by KMP or their relatives	1	50.00	3.74	120							
137 Muthoot Finance Limited			AADCM3244L	Enterprises owned or significantly influenced by KMP of their relatives		111		139.00	153.76						
138 Muthoot Finance Limited	AABC10343B	Munoot Forex Limited	TADOM SERVE	Enterprises owned or significantly influenced by KMP or											
139 Muthoot Finance Limited	AABCT0343B	Muthoot Forex Limited	AADCM3244L	Enterprises owned o significantly influenced by KMP o			-	10.00	10.00						
140 Muthoot Finance Limited	AABCT0343B	Muthoot Securities Limited	AAFCM3434Q		Rent Received	10.00	0.19	0.10	0.10						
141 Muthoot Finance Limited	AABCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP o	Service Charges Collected	10.00	0.20	0.05	0.04						
142 Muthoot Finance Limited		Muthoot Securities Limited		Enterprises owned or significantly influenced by KMP of their relatives		500.00	100.25								
142 Muthoot Pinance Crimted	AADC103430	Indiana securior director		Enterprises owned o significantly	e .										
143 Muthoot Finance Limited	ААВСТОЗ43В	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP of their relatives	Redemption of NCD	500.00	31.57	246.90	315.59		-		-	_	
		As about 5 white 1 instead	AAECM34340	Enterprises owned or significantly influenced by KMP of their relatives		50.00	11.11								
144 Muthoot Finance Limited		Muthoot Securities Limited		Enterprises owned of significantly influenced by KMP of	or .										
145 Muthoot Finance Limited	AABCT03438	Muthoot Securities Limited	AAFCM3434Q	Enterprises owned of significantly		4.50	4.50								OH KO
146 Muthoot Finance Limited	AABCT03438	Muthoot Securities Limited	AAFCM3434Q		Brokerage paid	50.00	0.77					4		-	I KO
7507 CEIT 104 FACT		Muthoot Securities Limited	AAECM24340	Enterprises owned of significantly influenced by KMP of their columns				192.92	238.79						124

				Enterprises owned or												1
				significantly												
		MANAGEMENT OF THE COLUMN	********	influenced by KMP or	Familias Chayge receivables	10.00		0.01	0.01							
Muthoot Finance Limited	AABCT0343B	GMG Associates	AAHFG3147P	their relatives	Service Charge receivables	10.00		0.01	0.01	_			1	_	-	
				Enterprises owned or significantly												
		Muthoot Housing &		influenced by KMP or									1 1		A .	
Muthoot Finance Limited	AABCT0343B		AAEFM2121Q	their relatives	Rent paid	5.00	1.15	- 8	1 2	100						
				Enterprises owned or												
				significantly												4
		Muthoot Housing &	economic de la constante de la	influenced by KMP or				0.72	0.72							
0 Muthoot Finance Limited	AABCT0343B	Infrastructure	AAEFM2121Q	their relatives	Rent Deposit			0.72	0.72	-					-	4
				Enterprises owned or significantly												
		Muthoot Properties &		influenced by KMP or												
1 Muthoot Finance Limited	AABCT0343B	Investments	AACFM7321G	their relatives	Rent paid	10.00	4.39	8	*							
				Enterprises owned or										1		1
				significantly											1	
n = 505		Muthoot Properties &	SHSTINE INSE	influenced by KMP or	Lorenza de la constanta de la		0.70	3.05	2.85							
2 Muthoot Finance Limited	AABCT0343B	Investments	AACFM7321G	their relatives	Rent Deposit		0.20	3.05	2.03	-			+	-	_	4
				Enterprises owned or significantly									1 1		- 1	1
100		Muthoot Precious Metals		influenced by KMP or											1	
53 Muthoot Finance Limited	AABCT0343B		AANFM7351B	their relatives	Service Charges Collected	10.00	0.00	0.00	0.00							
33 Middloot / marice climes	70.000.000			Enterprises owned or												1
		- 40.475		significantly												
	· Constitution	Muthoot Gold Bullion	147.989.231.980.000.00	influenced by KMP or			2222	222	6							
Muthoot Finance Limited	AABCT0343B	Corporation	ABKFM7844F	their relatives	Rent Received	10.00	0.53	0.23	-	 +	-		-		+	4
				Enterprises owned or			10									
		N. about Cold Buillion		significantly influenced by KMP or									1 1			1
r te ab - at Fluanca United	AABCT0343B	Muthoot Gold Bullion Corporation	ABKFM7844F	their relatives	Service Charges Collected	10.00	0.50	0.08								
55 Muthoot Finance Limited	AABCIUJ430	Corporation	TABLE IN TOTAL	Enterprises owned or												1
				significantly	Accommodation facilities for		-								- X	
		Xandari Pearl Beach Resorts		influenced by KMP or	Company											
56 Muthoot Finance Limited	AABCT0343B	Private Limited	AAFCM0718H	their relatives	Executives/Clients/Customers	10.00	1.89	- 24		-			-	_	-	4
				Enterprises owned or					- 1	1						
		Activities and an experience		significantly	Accommodation facilities for											
		Xandari Resorts Private	AAACC9590N	influenced by KMP or their relatives	Executives/Clients/Customers	10.00	3.10									
57 Muthoot Finance Limited	AABC10343B	Limited	AAACCSSSON	Enterprises owned or				-							7	4
				significantly												
		Muthoot Systems &		influenced by KMP or			- 1									
58 Muthoot Finance Limited	AABCT0343B	Technologies Private Limited	AAECM8316N	their relatives	Rent paid	20.00	6.89	- 4								_
				Enterprises owned or												
				significantly					1		1					4
		Muthoot Systems &		influenced by KMP or their relatives	Rent Deposit			10.37	10.37							4
59 Muthoot Finance Limited	AABCT0343B	Technologies Private Limited Muthoot Homefin (India)	AAECMI8316N	trieir resatives	Neit Deposit			20.00	40.07				1	_	-	đ
co Matheat Flance Limited	ААВСТОЗ4ЗВ		AAHCM3845R	Subsidiary	Corporate guarantee given	2,750.00	2,750.00			-						
60 Muthoot Finance Limited	PUPPE 10343B			Enterprises owned or		A STATE OF S										1
311				significantly												
		Muthoot Marketing Services		influenced by KMP or		200700		2007-037	920900							
61 Muthoot Finance Limited	AABCT0343B	Private Limited	AADCM1760F	their relatives	NCD Oustanding	70.00	061	70.00	70.00				-	_	-	-
		×		Enterprises owned or												1
				significantly				× 1								
	AADCTOTAGE	Muthoot Vehicle And Asset	AADCM4352R	influenced by KMP or their relatives	Service Charges Collected	10.00	0.01	0.00	0.00							
62 Muthoot Finance Limited	AABC10343B	ridance Ltd	AND CHIPSOZK	Enterprises owned or		10.00		7.02								1
		111		significantly												1
		Muthoot Vehicle And Asset		influenced by KMP o		64970	1000	29000	(0.490)						1	1
63 Muthoot Finance Limited	AABCT0343B		AADCM4352R		Rent paid	5.00	0.61	0.11	0.11							4
				Enterprises owned o												
		0 250404 50504 L	-	significantly											200	
- CMOC 0		Muthoot Vehicle And Asset		influenced by KMP o		20.00	1.15	2.68	1.54						1	INA
64 Muthoot Finance Limited	AABCT0343B	Finance Ltd	AADCM4352R		Vehicle Loan repaid	20.00	1.15	2.06	1.34			-	1		1/4	1
	133			Enterprises owned o significantly				1						10	1/0/	
		Muthoot Vehicle And Asset		influenced by KMP o	r					11.50				1 50	(일(ĸ	OCH
165 Muthoot Finance Limited	d AABCT0343B		AADCM4352R		Interest paid on Vehicle Loan		0.10	0.02	0.01	11			- 10		111	701
				Chief Financial	AND TO THE RESERVE OF			57000	500000					- 1	112	
166 Muthoot Finance Limited	d AABCT0343B	Oommen K Mammen	ALIPM8548A	Officer	NCD oustanding			1.00	1.00	 0	1				14	1

														-		
67	Muthoot Finance Limited	ААВСТОЗ43В	Oommen K Mammen	ALIPM8548A	Chief Financial Officer	Remuneration		19.10								
168	Muthoot Finance Limited	AABCT0343B	Dommen K Mammen	ALIPM8548A	Chief Financial Officer	Interest paid on NCD		0.09								
					Chief Financial											
	Muthoot Finance Limited	AABCT0343B	Oommen K Mammen	ALIPM8548A	Officer	Dividend received		1.10			_	_	_	+	_	
	Muthoot Finance Limited			AAIPO0492J	Relatives of KMP	NCD oustanding			1.00	1.00	_	_	_	+	_	
	Muthoot Finance Limited	AABCT0343B	The state of the s	AAIPO0492J	Relatives of KMP	Interest paid on NCD		0.09		4.00	_	_	_	_	_	
-	Muthoot Finance Limited	AABCT0343B	Alan Mammen Oommen	AFEPO8252P	Relatives of KMP	Subscription of NCD		5.00		5.00			\rightarrow	_	-	
	Muthoot Finance Limited		Accamma Mammen	BFLPM4853A	Relatives of KMP	NCD oustanding		2.00	2.00	2.00	_	_		_	_	
	Muthoot Finance Limited		Accamma Mammen	BFLPM4853A	Relatives of KMP	Interest paid on NCD		0.09				_	_	_	_	
	Muthoot Finance Limited		Accamma Mammen	BFLPM4853A	Relatives of KMP	Dividend received		0.00	-		_	_		_	_	
-	Muthoot Finance Limited	AABCT0343B	K O Manimen	AEFPM2235Q	Relatives of KMP	Interest paid on NCD		0.09						_	_	
	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B	K O Mammen	AEFPM2235Q	Relatives of KMP	Dividend		0.00			_			_	+	
-	Contract to the second		Rajesh A	AJPPARZ77P	Company Secretary	Remuneration		3.23	0.30	0.30	_			_	_	
179		AABCT0343B	Rajesh A	AJPPA8277P	Company Secretary	NCD Oustanding		_	0.20	0.20	_	_		_	1	
	Belstar Microfinance		Muthoot Vehicle And Asset		KMP having	LOUIS CONTRACTOR OF THE PARTY O	10000		****	20.00		1	- 1			
Clinite service	Limited	AAACB5855H	A CONTRACTOR OF THE PARTY OF TH	AADCM4352R	substantial interest	Loan repaid	70.00	17.50	52.50	35.00	_	_		_	_	
	Belstar Microfinance		Muthoot Vehicle And Asset		KMP having											
181	Limited	AAACB5855H	Finance Ltd	AADCM4352R	substantial interest	Interest paid		2.00			_			_	_	
-0-	Belstar Microfinance	CV Calendaria		7022000000	KMP having				200	201 00						
182	Limited	AAACBS855H	Muthoot Securities Limited	AAFCM3434Q	substantial interest	NCD Outstanding			200.00	201.00	-			_	-	
W.	Belstar Microfinance		And the second second	2282222222	KMP having	In course		12550	0.00							
	Limited	AAACB5855H	Muthoot Securities Limited	AAFCM3434Q	substantial interest	Interest paid		15.50	1.53	-	_			-	+	
	Belstar Microfinance				KMP having	Marketing Commission	The state of the s									
184	Limited	AAACB5855H	A STATE OF THE PARTY OF THE PAR	AAFCM3434Q	substantial interest	received	50.00	6.64	5.69	0.70				_	+	_
	Belstar Microfinance		Northern ARC Capital		15 PY				200000	Sections						
	Limited	AAAC85855H		AACCI09798	Common Director	NCD oustanding		+	500.00	1,279.00	_	_	_	_	_	-
	Belstar Microfinance		Northern ARC Capital	AN TRANSPIRED BY AND THE STATE OF THE STATE	447794555555555555555			20000000		777777						
186	Limited	AAACB5855H	Limited	AACCI0979B	Common Director	Interest paid on NCD		36.15	0.20	0.20				-	+	-
	Belstar Microfinance				KMP having											
187	Limited	AAACB5855H	Hand in Hand India	AAATH4236K	substantial interest	CSR expenses	17.50	10.93	-					_	+	+
	Belstar Microfinance					1										
189	Limited	AAACBS855H	George Muthoot George	ACIPG7312C	Relatives of KMP	NCD oustanding	2	2	42.00	41.00				-	_	
	Beistar Microfinance															
190	Limited	AAACBS855H	Sara George	ACKPG58461	Relatives of KMP	NCD oustanding			41.00	84.00					_	_
	Belstar Microfinance															
	Limited	AAACB585SH	George Alexander Muthoot	ABTPA8912D	Relatives of KMP	NCD oustanding		9	205.00	80.00						_
-	Beistar Microfinance															
192	Limited	AAACB5855H	George Alexander Muthoot	ASTPAS912D	Relatives of KMP	Interest paid on NCD		6.67	0.89	9.1						
	Beistar Microfinance	-														1
	Limited	AAACBS85SH	George Jacob Muthoot	ABVPJS358A	Relatives of KMP	NCD oustanding			205.00	80.00						
	Beistar Microfinance			-												
	Limited	AAACBSRSSH	George Jacob Muthoot	A8VF)5358A	Relatives of KMP	Interest paid on NCD		6.67	0.89							
	Belstar Microfinance	1001000000		nestraces.	The state of the s	ministry part of 1100										
	Limited	AAAFBEREEU	George Thomas Muthoot	ACKPG5848G	Relatives of KMP	NCD oustanding	- X		205.00	80.00						
-	Beistar Microfinance	MME #303311	George (norme) respinose.	ACKFG3646G	DEMENDED OF FUEL	ACD dustanding			203.00	00,00						
	Limited	AAAFBEREEN	George Thomas Muthoot	ACKPG5848G	Relatives of KMP	Interest paid on NCD		6.67	0.89							
	A STATE OF THE PARTY OF T	AAALES835H	George momas mutrious.	ACKL029480	neiatives of KNIP	interest paid on NLD		0.07	0.89		_					
	Belstar Microfinance Limited	***CREECE	Anna Nissander	ADTRACTOR	Bulation of water	seem and a seem of the			-	125.00						
	The state of the s	AAALB3833H	Anna Alexander	ABTPA1310K	Relatives of KMP	NCD oustanding		-	-	125.00	_	_				
0.000	Belstar Microfinance				D-1-12	Algen				135.00						
-	Limited	AAACBS855H	Susan Thomas	ABCPT4819K	Relatives of KMP	NCD oustanding		-	-	125.00	_	-				
	Belstar Microfinance		alle of the provide	harries and I	and the second second	Mark Charles and				***		1 1				
-	Limited	AAACB5855H	Elizabeth Jacob	ABVPJ53598	Relatives of KMP	NCD oustanding		-		125.00	_	-			_	_
	Belstar Microfinance											1 1				
	Limited	AAACB5855H		ABCPS6041E	Managing Director	Remuneration	- 4	7.50	- 2	+:		-		-	_	_
	Beistar Microfinance	Annual Control	Balasubramanian	CONTINUE DE	REPART FOR AND THE PART OF A			2.573500								
201	Limited	AAACBS855H	Balakumaran	AANPB1980F	Wholetime Director	Remuneration	2.	1.65	-					-	_	_
	Belstar Microfinance		Subramanian													
202	Limited	AAACBS855H	Ananthanarayanan	AAXPS0422R	Independent Director	Sitting fee paid		0.70		4				-		_
	Belstar Microfinance		1													
203	Limited	AAACB5855H	Vadakkakara Antony George	AAEPG4005H	Independent Director	Sitting fee paid		0.70		4				-	_	-
	Belstar Microfinance		Venkataraman													
	Limited	AAACB5855H	Krishnamoorthy	ABZPV96928	Independent Director	Sitting fee paid	1.0	0.65		*						FH
	Belstar Microfinance	1														1/4
	Limited	AAACBS855H	Chinnasamy Ganesan	AAIPG7729G	Independent Director	Sitting fee paid		0.60	-	-						110/
	Belstar Microfinance															liči
	Limited	AAACBSBSSH	Kuttickattu Rajappan Bijimon	AGYPBS869N	Investor Director	Sitting fee paid	2	0.50	2							O KO
	Belstar Microfinance		dabban adulas	2.1.2.300.311	THE REAL PROPERTY.			0.25								O KO
	Limited	AAACBSBSSH	George Alexander	AFQPA9432B	Investor Director	Sitting fee paid		0.45								11/2
	Beistar Microfinance	22.22.36.3311		2757360	TOTAL DIVERSITY			0.43								160
	Limited	ANACRESET	George Muthoot Jacob	ADLPJ1626P	Investor Director	Strong fee maid		0.35								1
			LANCOLET MINISTERNA 19000	PROFESTION	INTACTOR PROFESSION	Sitting fee paid	-	U.35				-				

-	Belstar Microfinance											_	_				
- 1	Limited	AAAC85855H	Vijay Nallan Chakravarthi	AGOPN6829K	Investor Director	Sitting fee paid		0.40		-							
	Belistar Microfinance Limited	AAAC858SSH	Lakshmanan Muralidharan	AHVPD3804D	Chief Financial Officer	Remuneration	27	3.42									
	Belstar Microfinance	AAACB58SSH	Sunii Kumar Sahu	BYHPS6994M	Company Secretary	Remuneration		0.92									
-	Belstar Microfinance	NOVELD JE JUST	Hand In Hand Academy For	D1111 2022 4111	KMP having	Consultancy Services fees		0.52				_		-	_		
	Limited	AAACBS855H	Social Entrepreneurship	AABTH3435P	substantial interest	paid	29.08	17.02						1 1			
-	AND REAL PROPERTY AND ADDRESS OF THE PARTY AND	2222299992	George Alexander	AFQPA94328	Director	Remuneration	0.15	0.15	0	0							
	Asia asset Finance PLC	ZZZZZ9999Z	Mr. K.R.Bijimon	AGYPBS869N	Director	Remuneration	0.18	0.18	0	0							
-	Asia asset Finance PLC	2277299992	Mr. Kiran Pillai	AKAPG6441R	Director	Remuneration	0.16	0.16	0	0							
	Muthoot Homefin (India)	and the second	CONTRACT OF THE PARTY OF THE PA	G. Derocasa and C.	Non Executive	NEAT COLUMN TO THE COLUMN THE COLUMN TO THE		25.29									
-	Limited	AAHCM3845R	K R Bijimon	AGYPB5869N	Director	Sitting Fees		0.26	3.94					\perp			
	Muthoot Homefin (India) Limited	AAHCM3845R	Jose Kurian	AAHJP07208	Independent Director	Sitting Fees		0.27									
	Muthoot Homefin (India)																
		AAHCM3845R	V C James	AAZP12522P	Independent Director	Sitting Fees		0.26	- 2	12		-		\perp			
	Muthoot Homefin (India) Limited	AAUCMEREE	Jacob K Varghese	AAAPV3658H	Independent Director	Citting East		0.24	127	- 42							
		AAHCM3843R	Jacob K Vargnese	MOO. 43030H	maependent onector	Sitting rees		0.24	-		_	_	-	+ +	-	_	
	Muthoot Homefin (India) Limited	AAHCM3845R	Riya P G	CUMPG5949Q	Company Secretary	Remuneration		0.135									
	Muthoot Homefin (India) Limited	AAHCM3845R	Pandurang Kadam	APQPK4173D	Chief Financial Officer	Remuneration		2.310888									
7	Muthoot Insurance Brokers																
22	Private Limited	AABCE1076A	Belstar Microfinance Limited	AAACBS855H	Fellow Subsidiary	Loan repaid	200.00	9.30	14.14	4.85							
- 1	Muthoot insurance Brokers Private Limited	AABCE1076A	Beistar Microfinance Limited	AAACRSESSH	Fellow Subsidiary	NCD oustanding			70.00	70.00							
	Muthoot Insurance Brokers		DEISSES THIS SHITTER CHITCE	700120303311	T CHOW Suscerolately	man automana			70.00	70.00		_		+	-	_	
	Private Limited	AABCE1076A	Belstar Microfinance Limited	AAACB5855H	Fellow Subsidiary	Interest paid on loan		0.71	0.10	-							
П	Muthoot Insurance Brokers																
-	NAME OF TAXABLE PARTY.	AABCE1076A	Belstar Microfinance Limited	AAACB585SH	Fellow Subsidiary	Interest received on NCD	15	4.19	4	-							
- 10	Muthoot Insurance Brokers																
		AABCE1076A	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	ICD given		0	360	360		-		\vdash	_		
	Muthoot Insurance Brokers Private Limited	AABCE1076A	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	Interest received on NCD		12.16	0	0							
	Muthoot Asset																
	Management Private		The fact that the contract of											1 1			
-	Limited	AAMCM3622P	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	ICD	300	A:	300.00	300.00				\vdash			
	Muthoot Asset																
	Management Private		Mark and Markey Visited	**********	Follow Substitute	interest comband on 1000		10.47						1 1			
29	Limited	AAMCM3622P	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	interest received on ICD		10.47		-		-		\rightarrow	_	_	
-1					Enterprises owned or									1 1			
- 1	Muthoot Asset		Machiner M. Concess		significantly influenced by KMP or								1				
	Management Private	A ************************************	Muthoot M George	AADTM6472H	their relatives	CSR paid		0.85		-							
4	Limited	AAMCM3622F	reamation	INNUT INTO A 72H	tries resulves	Can paid		0.65	-			-	_	-		_	
- 1	Muthoot Trustee Private Limited	A ABACBATOO 10	Muthoot Finance Limited	AABCT03438	Holding Company	Rent paid		0.01									
-	Muthoot Money Ltd	AABCM5816A	Kuttikattu Rajappan Bijimon		Director	Sitting Fees	0.14	0.14	(4)		_	+		1	-		
JE.	manage manage and	-C-DCM-3610M	The same of the sa	The second state of the se		g. see	0.17	0.27				_		1	-		
33	Muthoot Money Ltd	AABCM5816A	Thomas John	ACSPJ0278P	Independent Director	Sitting Fees	0.16	0.16	4	_							
-	William Section Sectio		Chamacheril Mohan				2.00					_		1	_		
134	Muthoot Money Ltd	AABCMS816A		AFOPM8023J	Independent Director	Sitting Fees	0.16	0.16									
					Chief Operating												
235	Muthoot Money Ltd	AABCM5816A	Challa Vinod Krishna Kumar	AIAPC1684N	Officer	Remuneration		1.46	- 2	-							
	Muthoot Money Ltd	AABCMS816A	T V Visakh	AVWPV07028	Company Secretary	Remuneration		0.39	-								







Muthoot Finance Limited

Registered Office: 2nd floor, Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Ernakulam - 682 018 Kerala, India. CIN: L65910KL1997PLC 011300

Phone: +91 484 239 6478, 239 4712 Fax : +91 484 239 6506, 239 7399 mails@muthootgroup.com www.muthootgroup.com

May 19, 2023

National Stock Exchange of India Limited Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex Bandra (E), Mumbai - 400 051 Symbol: MUTHOOTFIN

Dear Sir,

Department of Corporate Services BSE Limited,

P. J. Tower, Dalal Street, Mumbai - 400 001 Scrip Code: 533398

<u>Disclosures required by Regulation 52(7) and Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements)</u> Regulations, 2015 for the quarter ended March 31, 2023

As required by Regulation 52(7) and Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs.in Crores)	Funds utilized (Rs.in Crores)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks , if any
1	2	3	4	5	6	7	8	9	10
Muthoot Finance Limited	INE414G07HK3	Private placement	Secured, Redeemable, Non-Convertible Debentures	19-01-2023	1,000.00	1,000.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HT4	Private placement	Secured, Redeemable, Non-Convertible Debentures	24-02-2023	440.00	440.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HS6	Private placement	Secured, Redeemable, Non-Convertible Debentures	24-02-2023	160.00	160.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HU2	Private placement	Secured,Redeemable, Non-Convertible Debentures	15-03-2023	500.00	500.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HV0	Private placement	Secured, Redeemable, Non-Convertible Debentures	15-03-2023	5.00	5.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HW8	Private placement	Secured, Redeemable, Non-Convertible Debentures	23-03-2023	250.00	250.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HX6	Private placement	Secured, Redeemable, Non-Convertible Debentures	23-03-2023	2.50	2.50	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HJ5	Private placement	Secured,Redeemable, Non-Convertible Debentures	11-01-2023	103.30	103.30	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HL1	Public issue	Secured, Redeemable, Non-Convertible Debentures	10-03-2023	52.08	52.08	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HM9	Public issue	Secured,Redeemable, Non-Convertible Debentures	10-03-2023	27.81	27.81	No	Not Applicable	Nil

Muthoot Finance Limited	INE414G07HN7	Public issue	Secured,Redeemable, Non-Convertible Debentures	10-03-2023	34.01	34.01	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HR8	Public issue	Secured, Redeemable, Non-Convertible Debentures	10-03-2023	46.96	46.96	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HQ0	Public issue	Secured,Redeemable, Non-Convertible Debentures	10-03-2023	21.31	21.31	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HP2	Public issue	Secured,Redeemable, Non-Convertible Debentures	10-03-2023	50.53	50.53	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07HO5	Public issue	Secured, Redeemable, Non-Convertible Debentures	10-03-2023	24.96	24.96	No	Not Applicable	Nil

B. Statement of deviation/ variation in use of Issue proceeds:

- 1. There is no deviation in the use of issue proceeds of Non-Convertible Debentures as compared to the objects of the issue.
- 2. There is no deviation in the amount of funds actually utilized as against what was originally disclosed.

Thank You,

For Muthoot Finance Limited

George Alexander Muthoot

Managing Director DIN: 00016787





Muthoot Finance Limited

Registered Office: 2nd floor, Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Ernakulam - 682 018 Kerala, India.
CIN: L65910KL1997PLC 011300

Phone: +91 484 239 6478, 239 4712 Fax: +91 484 239 6506, 239 7399 mails@muthootgroup.com www.muthootgroup.com

May 19, 2023

National Stock Exchange of India Limited Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex Bandra (E), Mumbai - 400 051 Symbol: MUTHOOTFIN

Dear Sir/Madam,

Department of Corporate Services BSE Limited, P. J. Tower, Dalal Street,

Mumbai - 400 001 Scrip Code: 533398

<u>Disclosures required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2022</u>

As required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

- 1. There is no deviation in the use of proceeds of Non-Convertible Debentures issued till March 31, 2023 as compared to the objects of the issue.;
- 2. There is no deviation in the amount of funds actually utilized as against what was originally disclosed.

Thank You,

For Muthoot Finance Limited

George Alexander Muthoot Managing Director

DIN: 00016787





Muthoot Finance Limited

Registered Office: 2nd floor, Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Ernakulam - 682 018 Kerala, India. CIN: L65910KL1997PLC 011300

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May 19, 2023

National Stock Exchange of India Limited Exchange Plaza,

Plot No. C/1, G Block, Bandra-Kurla Complex Bandra (E), Mumbai - 400 051 Symbol: MUTHOOTFIN Department of Corporate Services BSE Limited,

P. J. Tower, Dalal Street, Mumbai - 400 001 Scrip Code: 533398

Dear Sir/Madam,

Sub: Declaration with respect to Audit report with unmodified opinion to the Audited Standalone Financial Results and Audited Consolidated Financial Results for the financial year ended March31, 2023.

We declare that the Audited Standalone Financial Results and the Audited Consolidated Financial Results for the financial year ended March 31, 2023 have been approved by the Board of Directors of the Company at the meeting held today, i.e. May 19, 2023. The Statutory Joint Auditors of the Company, Elias George & Co., Chartered Accountants (Firm Reg. No. 000801S) and Babu A. Kallivayalil & Co., Chartered Accountants (Firm Reg No. 005374S) have not expressed any modified opinion(s) in their Audit Report on the Audited Standalone Financial Results, and Audit Report on the Audited Consolidated Financial Results.

The above declaration is made in pursuant to Regulation 33(3)(d), and Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

For Muthoot Finance Limited

George Alexander Muthoot

Managing Director DIN: 00016787