

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/2022/4528

November 10, 2022

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: Disclosure under Regulation 30, read with Part A of Schedule III, Regulation 33, 51, 52 54, 23 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 – Unaudited standalone and consolidated financial results for the quarter ended September 30, 2022.

The Board of Directors of the Company at their meeting held on November 10, 2022 have approved the unaudited standalone and consolidated financial results for the quarter ended September 30, 2022.

We herewith enclose the unaudited standalone and consolidated financial results along with the Audit Report for the quarter ended September 30, 2022, 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

The Muthoot Group

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' Review Report

on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

The Board of Directors Muthoot Finance Limited

- We have reviewed the accompanying statement of unaudited standalone financial results of Muthoot Finance Limited ("the Company") for the quarter and six months ended September 30, 2022 ("the Statement"). This statement has been prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'), read with relevant circulars issued by the SEBI.
- 2. The Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, ('Ind AS 34') "Interim Financial Reporting", prescribed under section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to issue a conclusion on these Statements based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations read with the relevant circulars issued by the SEBI, including the manner in which it is to be disclosed, or that it contains any material misstatement.





Babu A. Kallivayalil & Co. Chartered Accountants

5. The Statement includes comparative financial figures of the Company for the quarter and six months ended September 30, 2021, which have been reviewed by the predecessor auditor vide their report dated November 04, 2021, in which the predecessor auditor has expressed unmodified conclusion.

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Our conclusion is not modified in respect of this matter.

For Elias George & Co., Chartered Accountants Firm Regn. No. 000801S

Ranjit Mathews P Partner Membership No: 205377 UDIN: 22205377BCRTQG2954

Kochi November 10, 2022



For Babu A. Kallivayalil & Co., Chartered Accountants Firm Regn. No. 005374S

P.T. USHA ROAD KOCHI-682 011

Babu Abraham Kallivayalil Partner Membership No: 026973 UDIN:22026973BCRTAB3830

MUTHOOT FINANCE LIMITED 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

Statement of Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2022

			Quarter ended		Half Ye	Rs. in Millions excep	t for equity share data Year ended
	Particulars	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
	(i) Interest income	24,746.43	24,815.69	27,919.73	49,562.12	54,756.86	109,560.28
	(ii) Dividend income	14.41	-	7.88	14.41	7.88	7.88
	(iii) Net gain on fair value changes	36.30	40.21	199.52	76.51	385.57	473.93
	(iv) Sale of services	21.35	22.22	31.19	43.57	58.71	139.69
	(v) Service charges	158.82	160.55	145.98	319.37	233.27	641.46
(I)	Total Revenue from operations	24,977.31	25,038.67	28,304.30	50,015.98	55,442.29	110,823.24
(11)	Other Income	58.48	54.03	28.97	112.51	40.32	160.69
(111)	Total Income (I + II)	25,035.79	25,092.70	28,333.27	50,128.49	55,482.61	110,983.93
	Expenses						
	(i) Finance costs	9,026.91	9,415.93	9,794.38	18,442.84	19,616.24	38,357.62
	(ii) Impairment on financial instruments	(127.48)	(576.92)	743.99	(704.40)	1,080.73	1,270.47
	(iii) Employee benefits expenses	2,694.65	2,826.63	2,309.94	5,521.28	4,623.69	10,302.16
	(iv) Depreciation, amortization and impairment	135.43	129.04	127.45	264.47	241.44	539.14
	(v) Other expenses	1,691.97	2,479.82	1,959.84	4,171.79	3,521.46	7,421.00
(IV)	Total Expenses (IV)	13,421.48	14,274.50	14,935.60	27,695.98	29,083.56	57,890.39
(V)	Profit before tax (III- IV)	11,614.31	10,818.20	13,397.67	22,432.51	26,399.05	53,093.54
0.00			and the second				
(VI)	Tax Expense:						
	(1) Current tax	3,005.54	2,842.13	3,518.34	5,847.67	6,753.56	13,586.13
	(2) Deferred tax	(63.37)	23.97	(60.77)	(39.40)	(6.16)	(35.63
	(3) Taxes relating to prior years	-	(67.99)		(67.99)	× 1	-
(VII)	Profit for the period (V-VI)	8,672.14	8,020.09	9,940.10	16,692.23	19,651.65	39,543.04
(VIII)							
	 A) (i) Items that will not be reclassified to profit or loss: 						
	 Remeasurements of defined benefit plans 	21.38	5.96	(55.58)	27.34	(37.95)	23.86
	- Fair value changes on equity instruments through Other	37.04	(101.88)	69.26	(64.84)	122.29	61.51
	Comprehensive Income -Changes in value of forward element of forward contract	306.65	(230.03)	(68.53)	76.62	(383.88)	(670.21)
	(ii) Income tax relating to items that will not be reclassified	(91.88)	82.03	13.81	(9.85)	75.39	147.19
	to profit or loss						
	Subtotal (A)	273.19	(243.92)	(41.04)	29.27	(224.15)	(437.65)
	 B) (i) Items that will be reclassified to profit or loss: - Effective portion of gain/(loss) on hedging instruments in 						
	cash flow hedges	137.39	75.40	(27.41)	212.79	(95.65)	(40.34)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(34.57)	(18.98)	6.90	(53.55)	24.07	10.15
	Subtotal (B)	102.82	56.42	(20.51)	159.24	(71.58)	(30.19)
	Other Comprehensive Income (A+B) (VIII)	376.01	(187.50)	(61.55)	188.51	(295.73)	(467.84)
(IX)	Total comprehensive income for the period (VII+VIII)	9,048.15	7,832.59	9,878.55	16,880.74	19,355.92	39,075.20
(X)	Earnings per equity share (quarter/half yearly figures are not annualised)						
	(Face value of ₹10 each)						
	Basic (₹)	21.61	19.98	24.77	41.59	48.98	98.55
	Diluted (₹)	21.61	19.97	24.77	41.58	48.95	98.50

See accompanying notes to financial results





For MUTHOOT FINANCE LIMITED

10 Managing Director

MUTHOOT FINANCE LIMITED 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

Unaudited Standalone Statement of Assets and Liabilities (Balance Sheet) as at September 30, 2022

Unaudited) (Audited) (Unaudited) (Audited) (Unaudited) (Audited) (Unaudited) (Audited) (Unaudited) (Audited) (Inaudited) (Audited) (Inaudited) (Audited) (Inaudited) (Audited) (Inaudited) (Audited) (Inaudited) (Audited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) (Inaudited) <			Rs. in Millions
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b) Provisions c) Other non-financial liabilities For MUTHOOT FINANCE LIMITED a) Equity share capital b) Other equity (a) Second and the secon	2 Non-financial Liabilities		
b) Provisions c) Other non-financial liabilities For MUTHOOT FINANCE LIMITED a) Equity share capital b) Other equity (* HLC Area From Contraction) (* HLC Ar		2,269.59	1,353.28
c) Other non-financial liabilities For MUTHOOT FINANCE LIMITED EQUITY a) Equity share capital b) Other equity C = C = C = C = C = C = C = C = C = C =	b) Provisions	3.448.38	3,598.35
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a) Equity share capital b) Other equity * (HLC area from the 2 020 * (HLC area from	EQUITY	-	
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Total Liabilities and Equity 678,994.35		the second s	179,432.27
H H H H H H H H H H H H H H H H H H H	Total Liabilities and	Equity 678,994.35	705,546.88
ee accompanying notes to financial results	See accompanying notes to financial results		HI-18

MUTHOOT FINANCE LIMITED

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

Unaudited Standalone Cash flow Statement for the Half Year ended September 30, 2022

Particulars	Half Year ended September 30, 2022	Rs. in Million Half Year ended September 30, 2021
	(Unaudited)	(Unaudited)
A. Cash flow from Operating activities		
Profit before tax	22,432.51	26,399.0
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	264.47	241.4
Impairment on financial instruments	(704.40)	1,080.7
Finance cost	18,442.84	19,616.2
(Profit)/Loss on sale of mutual funds	(76.51)	(385.5)
(Profit)/Loss on sale of Property, plant and equipment	(8.41)	(5.7
Provision for Gratuity	57.81	87.3
Provision for Compensated absences	(16.17)	(23.1
Provision for Employee benefit expense - Share based payments for employees	(2.84)	0.5
Interest income on investments	(1,061.27)	(770.5
Dividend income	(14.41)	(7.8
Operating Profit Before Working Capital Changes	39,313.62	46,232.5
Adjustments for:		
(Increase)/Decrease in Trade receivables	(12.89)	(6.2
(Increase)/Decrease in Bank balances other than cash and cash equivalents	420.62	147.8
(Increase)/Decrease in Loans	11,510.00	(36,851.7
(Increase)/Decrease in Other financial assets	(176.11)	0.0
(Increase)/Decrease in Other non-financial assets	78.97	2.2
Increase/(Decrease) in Other financial liabilities	25.57	(61.4
ncrease/(Decrease) in Other non financial liabilities	(584.32)	(112.7
ncrease/(Decrease) in Trade payables	147.45	(352.5
ncrease/(Decrease) in Provisions	(159.93)	(89.6
Cash generated from/ (used in) operations	50,562.98	8,908.3
Finance cost paid	(18,795.61)	(18,623.0
ncome tax paid	(4,870.26)	(6,259.4)
Net cash from / (used in) operating activities	26,897.11	(15,974.15
B. Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets		10000 L
Including Capital work in progress)	(465.06)	(413.5)
Proceeds from sale of Property, plant and equipment	10.42	7.42
Increase)/Decrease in Investment in mutual funds (Net)	76.51	385.52
Increase)/Decrease in Investments at amortised cost	(16,962.85)	3,042.10
nvestment in Equity shares of subsidiary	(50.00)	5,012.10
nvestment in Preference shares of subsidiary	(50.00)	(145.96
nterest received on investments	915.33	816.86
Dividend income	14.41	7.88
Net cash from / (used in) investing activities	(16,461.24)	3,700.41
C. Cash flow from Financing activities		
Proceeds from issue of equity share capital	4.55	6.2
ncrease / (Decrease) in Debt securities	(10,190.99)	
ncrease / (Decrease) in Borrowings (other than Debt securities)		(8,067.22
ncrease / (Decrease) in Subordinated liabilities	(26,133.44)	35,445.37
Nuidend naid	0.00 FD (8.02(.01)	(386.54
Pividend paid For MUTHOOT FINANCE LIMIT	(8,026.91)	(8,023.92
Net cash from / (used in) financing activities	(44,346.79)	18,973.98
D. Net increase/(decrease) in cash and cash equivalents (A+B+C) Managing	(33,910.92)	6,700.24
Cash and cash equivalents at April 01, 2022/April 01,2021	91,785.15	71,166.99
ash and cash equivalents at September 50, 2022 September 50, 2021	EGC House O. 57,874.23	* <u>Q</u> 77,867.23
ee accompanying notes to financial results	Hiligar 532 020	CITIMIT 32
	- OUT	

MUTHOOT FINANCE LIMITED 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:

- 1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on November 09, 2022 and November 10, 2022.
- 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, 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 was 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') of Rs.2,954 millions has been retained in the books of account as a matter of prudence and carried under 'Provisions' in the Balance Sheet as at September 30, 2022.
- 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.
- 5. 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.
- Disclosure pursuant to RBI Notification-RBI/2020-21/16 DOR.NO.BP.BC/3/ 21.04.048/ 2020-21 dated 6 August 2020 and RBI/2021-22/31/DOR.STR.REC.11 /21.04.048/2021-22 dated May 05, 2021, for the half year ended September 30, 2022:





(Rs. In millions)

	Exposure to accounts classified as Standard consequent to implementat ion of resolution plan – Position as at the end of the previous half-year	Of (A), aggregate debt that slipped into NPA during	Of (A) amount written off during the	Of (A) amount paid by the borrowers during the	Exposure to accounts classified as Standard consequent to implementat ion of resolution plan – Position as at the end of this half- year
Type of		the half-year	half-year	half-year	
borrower	(A)	(B)	(C)	(D)	(E) *
Personal Loans	0.52	-	-	0.06	0.46
Corporate Persons	-		-	-	-
Of which MSMEs	-		-	-	-
Others	-		-	-	-
Total	0.52		-	0.06	0.46

*represents the closing balance of loan accounts as on 30 September 2022.

- During the quarter ended September 30, 2022, the Company had allotted 76,880 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. 1,13,284.60 million at principal value as at September 30, 2022
- 9. The Company had declared an interim dividend of Rs. 20 per share on April 18, 2022 for the year ended March 31, 2022.



For MUTHOOT FINANCE LIMITED





- 10. The information pursuant to regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are given in Annexure A.
- 11. Previous period figures have been regrouped / reclassified wherever necessary to conform to current period presentation.

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

George Alexander Muthoot Managing Director DIN: 00016787







Annexure A

Disclosures required under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2022*

s.	Particulars	Quarter ended	Quarter ended	Quarter ended	Half year ended	Half year ended	Year ended
No		September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
а	Debt-Equity Ratio (Note 2)	2.43	2.48	2.98	2.43	2.98	2.72
b	Debt service coverage ratio	NA	NA	NA	NA	NA	NA
с	Interest service coverage ratio	NA	NA	NA	NA	NA	NA
d	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil	Nil
e	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil	Nil
f	Debenture Redemption Reserve	NA	NA	NA	NA	NA	NA
g	Net Worth (Rs. in Millions) (Note 3)	1,91,832.92	1,82,723.77	1,63,727.77	1,91,832.92	1,63,727.77	1,83,445.72
h	Outstanding Debt (Note 4)	4,67,695.11	4,53,762.43	4,87,648.74	4,67,695.11	4,87,648.74	4,98,112.50
i	Net Profit after tax (Rs. in Millions)	8,672.14	8,020.09	9,940.10	16,692.23	19,651.65	39,543.04
j	Earnings Per Share						
(i)	Basic (Rs.)	21.61	19.98	24.77	41.59	48.98	98.55
(ii)	Diluted (Rs.)	21.61	19.97	24.77	41.58	48.95	98.50
k	Current ratio	NA	NA	NA	NA	NA	NA
1	Long term debt to working capital	NA	NA	NA	NA	NA	NA
m	Bad debts to Account receivable ratio	NA	NA	NA	NA	NA	NA
n	Current liability ratio	NA	NA	NA	NA	NA	NA
0	Total debts to total assets (Note 5)	68.88%	68.95%	72.29%	68.88%	72.29%	70.68%
р	Debtors turnover	NA	NA	NA	NA	NA	NA
q	Inventory turnover	NA	NA	NA	NA	NA	NA
r	Operating margin (%)	NA	NA	NA	NA	NA	NA
s	Net profit margin (%) (Note 6)	34.64%	31.96%	35.08%	33.30%	35.42%	35.63%
t	Sector specific equivalent ratios :						
(i)	Stage III loan assets to Gross loan assets (Note 7)	1.67%	2.13%	1.85%	1.67%	1.85%	2.99%
(ii)	Net Stage III loan assets to Gross loan assets (Note 8)	1.48%	1.90%	1.64%	1.48%	1.64%	2.68%
(iii)	Capital Adequacy Ratio (Note 9)	31.96%	30.62%	27.60%	31.96%	27.60%	29.97%

For MUTHOOT FINANCE LIMITED

At

Managing Director



(i) Provision	1					1
	Coverage Ratio (Note	11.12%	10.97%	11.48%	11.12%	11.48%	10.59%
	10)						

* The information furnished is based on Standalone Financial results.

Notes:

- 1. 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}
- 3. Net Worth = Equity share capital + Other equity Deferred Tax Assets
- 4. Outstanding Debt = Debt securities + Borrowings (other than debt securities) + Subordinated liabilities
- 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)
- 8. 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.
- 10. Provision Coverage Ratio = Expected credit loss provision for Stage III loan assets / Stage III loan assets

For MUTHOOT FINANCE LIMITED Director Managing







EGC House, H.I.G Avenue, Gandhi Nagar, Kochi – 682 020, Kerala, India Babu A. Kallivayalil & Co. Chartered Accountants 2nd Floor, Manchu Complex P.T.Usha Road, Kochi – 682011, Kerala, India

Independent Auditors' Review Report

on the Quarterly and Year to Date Unaudited Consolidated Financial Results of the Company pursuant to Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

The Board of Directors Muthoot Finance Limited

- We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Muthoot Finance Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter and six months ended September 30, 2022 (the "Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations') read with relevant circulars issued by the SEBI.
- 2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", and Standards on Auditing (SA) 600 "Using the work of another auditor", issued by the Institute of Chartered Accountants of India ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of Parent's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the Circular No. CIR/CFD/CMD 1/44/2019 dated March 29, 2019, issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

- 4. The Statement includes the results of the following entities:
 - i. Asia Asset Finance PLC
 - ii. Muthoot Homefin (India) Limited





Membership No: 026973 UDIN:22026973BCRSTC5348

Membership No: 205377 UDIN: 22205377BCRSXM6181

Kochi November 10, 2022

- iii. Belstar Microfinance Limited
- iv. Muthoot Insurance Brokers Private Limited
- v. Muthoot Asset Management Private Limited
- vi. Muthoot Trustee Private Limited
- vii. Muthoot Money Limited
- 5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of the other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited consolidated financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations read with relevant circulars issued by the SEBI including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 6. We did not review the interim financial results of the 7 subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs.58,509.25 million as at September 30, 2022, and total revenues of Rs.3,271.19 million, total net profit after tax of Rs.344.08 million and total comprehensive income of Rs.356.03 million for the quarter ended September 30, 2022, and total revenues of Rs.356.03 million for the quarter ended September 30, 2022, and total revenues of Rs.473.92 million, total net profit after tax of Rs.1945.35 million for the six months ended September 30, 2022, as considered in the Statement.

These interim financial results have been reviewed by the other auditors whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement is not modified in respect of the above matter.

7. The Statement includes comparative financial figures of the Group for the quarter and six months ended ended September 30, 2021, which have been reviewed by the predecessor auditor vide their report dated November 04, 2021, respectively, in which the predecessor auditor has expressed unmodified conclusion.

Our conclusion is not modified in respect of this matter.

For Elias George & Co., Chartered Accountants Firm Regn. No.000801S

Ranjit Mathews P Partner Membership No: 205377 UDIN: 22205377BCRSXM6181

Kochi November 10, 2022





For Babu A. Kallivayalil & Co., Chartered Accountants Firm Regn, No. 005374S

Babu Abraham Kallivayalil Partner Membership No: 026973 UDIN:22026973BCRSTC5348

MUTHOOT FINANCE LIMITED

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 UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022 (Rs. in Millions)

			Ousday and at		Half Yea	rended	(Rs. in Millions
			Quarter ended		Half Yea	I Ended	Year Ended March 31,
	Particulars	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations Interest income	27,578.88	27,300.52	30,032.47	54,879.40	59,215.58	1,19,251.52
(i) (ii) Dividend income	0.00			0.00		0.05
(11	i) Net gain on fair value changes	44.25	48.70	202.83	92.95	395.52	488.74
(1)	 Net gain on derecognition of financial instruments under amortized cost category. 	281.40	237.77	-	519.17	-	847.7
(1	amortised cost category) Sale of services	29.98	22.22	31.19	52.20	58.71	139.6
1.000	i) Service charges	314.00	274.15	255.11	588.15	410.12	1,121.31
	Total Revenue from operations	28,248.51	27,883.36	30,521.60	56,131.87	60,079.93	1,21,849.08
	Other Income	170.08	159.80	126.46	329.88	202.36	525.54
	Total Income (I + II)	28,418.59	28,043.16	30,648.06	56,461.75	60,282.29	1,22,374.62
	Expenses						
(i)	and the second	10,205.03	10,508.99	10,772.09	20,714.02	21,627.61	42,558.5
(ii		437.80	(99.07)	1,186.42	338.73	2,004.45	3,835.2
(iii	 Net Loss on derecognition of financial instruments under 	(19.49)	19.49	(119.60)	•	× -	35.1
Giv	amortised cost category /) Employee benefits expenses	3,422.00	3,447.38	2,834.42	6,869.38	5,605.42	12,394.8
(v		183.79	170.51	158.25	354.30	310.21	700.0
(vi	i) Other expenses	2,121.75	2,876.38	2,301.25	4,998.13	4,120.83	8,749.0
		16 250 00		18 100 00			(0.000.0
2	Total Expenses (IV) Profit before tax (III- IV)	16,350.88 12,067.71	16,923.68 11,119.48	17,132.83 13,515.23	33,274.56 23,187.19	33,668.52 26,613.77	68,272.7 54,101.8
	Thom before (ax (III- IV)	12,007.71	11,117.40	10,010.20	23,107.17	20,013.77	54,101.0
0	Tax Expense:						
	(1) Current tax	3,143.27	2,996.93	3,625.29	6,140.20	7,018.15	14,110.9
	(2) Deferred tax	(91.78)	(59.07)	(138.76)	(150.85)	(218.96)	(315.1)
	(3) Taxes relating to prior years	0.00	(67.99)	ā.	(67.99)		(7.2
II)	Profit for the period (V- VI)	9,016.22	8,249.61	10,028.70	17,265.83	19,814.58	40,313.2
II)	Other Comprehensive Income						
[A]	 (i) Items that will not be reclassified to profit or loss: Remeasurements of defined benefit plans 	16.92	5.74	(57.95)	22.66	(20.02)	23.8
	 Fair value changes on equity instruments through other 	37.04	(101.88)	(57.95) 69.26	(64.84)	(39.93) 122.29	23.6
	comprehensive income	57.01	(101.00)	07.20	(04.04)	122.27	01.5
	-Changes in value of forward element of forward contract	295.74	(230.03)	(68.53)	65.71	(383.88)	(670.21
	(ii) Income tax relating to items that will not be reclassified to	(88.02)	82.09	14.40	(5.93)	75.89	
	profit or loss	(00.02)	02.09	14.40	(3.93)	75.69	146.80
	Subtotal (A)	261.68	(244.08)	(42.82)	17.60	(225.63)	(438.01
B)	(i) Items that will be reclassified to profit or loss:						
0,	- Gain/ (loss) from translating financial statements of	22.78	(111.47)	(1.49)	(88.69)	8.51	(304.89
	foreign operation						l and the second s
	-Fair value gain/ (loss) on debt instruments through other		-	10.13		1.86	(17.8
	comprehensive income -Effective portion of gain/ (loss) on hedging instruments	138.30	75.40	(27.41)	213.70	(95.65)	(40.3
	in cash flow hedges	100.00	15.10	(27.11)	210.70	(55.65)	(40.5
	(ii) Income tax relating to items that will be reclassified to	(34.80)	(18.98)	4.35	(53.78)	23.61	16.3
	profit or loss Subtotal (B)	126.28	(55.05)	(14.42)	71.23	(61.67)	(346.7
	Subiotal (b)	120.20	(55,05)	(13.34)	1120	(01.07)	(540.72
	Other Comprehensive Income (A + B) (VIII)	387.96	(299.13)	(57.24)	88.83	(287.30)	(784.80
	Total Comprehensive Income for the period (VII+VIII)	9,404.18	7,950.48	9,971.46	17,354.66	19,527.28	39,528.43
	Total Comprehensive Income for the period (VII+VIII)	5,404.10	7,950,46	5,571.40	17,354.00	13,527.28	37,320.4.
	Profit for the period attributable to						
	Owners of the parent	8,918.63	8,192.23	10,019.59	17,110.86	19,798.36	40,166.2
	Non-controlling interest	97.59	57.38	9.11	154.97	16.22	147.0
INC							
1º	Other Comprehensive Income attributable to Owners of the parent	386.46	(268.77)	(58.50)	117.69	(289.41)	(698.1
-18)3	Non-controlling interest	1.50	(30.36)	1.26	(28.86)	2.11	(86.6
15		(1999) (1999)					
Y	Total Comprehensive Income for the period attributable to						
	Owners of the parent	9,305.08 99.10	7,923.46 27.02	9,961.09 10.37	17,228.54 126.12	19,508.95 18.33	39,468.0 60.3
	Non-controlling interest	99.10	27.02	10.57	120.12	10.35	00.5
	Earnings per equity share (quarter/ half year figures are not						
1	annualised)						
	(Face value of Rs. 10 each)				10 (0)	10.25	100.1
	Basic (Rs.) Diluted (Rs.)	22.22	20.41 ALLIVAY 28,40	24.98 24.97	42.63 42.62	49.35 49.32	100.10
	Considering (Sel 16		8 10 10 10 10 10 10 10 10 10 10 10 10 10	67.71	the second se	the second s	
accom	panying notes to financial results		a lell		TUTIVIU	THUUT FIAT	LIMITE
e accom	Difference (is.)	22.22	PT.UTH BOAD	24.97	42.62 For MU	the second s	NGE



MUTHOOT FINANCE LIMITED

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

UNAUDITED CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES (BALANCE SHEET) AS AT SEPTEMBER 30, 2022

		Particulars	As at September 30, 2022	(Rs. in Million As at March 31, 2022
		raticulars	(Unaudited)	(Audited)
I	ASSE	rs		
	1	Financial assets		
	a)	Cash and cash equivalents	64,310.59	1,00,358.1
	b)	Bank Balance other than (a) above	1,990.49	2,791.4
	c)	Derivative financial instruments	1,808.50	605.0
	d)	Receivables		
		(I) Trade Receivables	64.00	70.0
		(II) Other Receivables	-	-
	e)	Loans	6,37,781.23	6,45,276.4
	f)	Investments	21,896.98	5,233.0
	g)	Other Financial assets	3,107.22	2,807.2
	2	Non-financial Assets		
	a)	Current tax assets (Net)	101.17	110.2
	b)	Deferred tax Assets (Net)	1,186.17	1,089.7
	c)	Investment Property	73.92	93.4
	d)	Property, Plant and Equipment	2,897.99	2,816.9
	e)	Right to use Assets	139.43	147.8
	f)	Capital work-in-progress	897.11	523.4
	g)	Goodwill	299.96	299.9
	h)	Other Intangible assets	54.66	58.7
	i)	Intangible assets under development	-	0.4
	j)	Other non-financial assets	894.18	882.5
_		Total Assets	7,37,503.60	7,63,164.7
Π	LIABI	LITIES AND EQUITY		
	LIABI			
	1	Financial Liabilities		
	a)	Derivative financial instruments	1,452.29	4,797.9
	b)	Payables	1,102.27	4, 77.7
	0)	(I) Trade Payables		
		(i) total outstanding dues of micro enterprises		
		and small enterprises		
		(ii) total outstanding dues of creditors other	1,762.20	1,570.2
		than micro enterprises and small enterprises	1,702.20	1,070.2
		(II) Other Payables		
		(i) total outstanding dues of micro enterprises		
		and small enterprises	-	-
		(ii) total outstanding dues of creditors other	1.97	3.4
	-	than micro enterprises and small enterprises	1 00 444 41	1 21 740 2
	c)	Debt Securities	1,20,444.41	1,31,740.3
	d)	Borrowings (other than Debt Securities)	3,88,593.92	4,08,553.2
	e)	Deposits	2,252.50	2,235.2
	f)	Subordinated Liabilities	3,001.65	2,997.3
	g)	Lease Liabilities	151.42	159.8
	h)	Other financial liabilities	11,551.06	13,323.4
	2	Non-financial Liabilities		
	a)	Current tax liabilities (Net)	2,270.11	1,418.1
	b)	Provisions	3,530.18	3,679.8
	c)	Deferred tax liabilities (Net)	168.13	166.3
NC	d)	Other non-financial liabilities	570.82	1,140.3
10	3	EQUITY		
-18	13 a)	Equity share capital	4,014.36	4,013.4
1	b)	Other equity	1,93,305.74	1,83,843.7
0	/ 0)	Equity attributable to the owners of the parent	1,97,320.11	1,87,857.2
		Non-controlling interest	4,432.83	3,521.7
	c)	non-controlling interest	4,432.83	5,521.7

See accompanying notes to financial results

For MUTHOOT FINANCE LIMITED

Managing Director

Rs. in Millions

ing Director

Man

Particulars	Half Year ended September 30 2022	Half Year ended Septemb 30 2021
	(Unaudited)	(Unaudited)
A. Cash flow from Operating activities		
Profit before tax	23,187.19	26,613.7
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	354.30	310.2
Impairment on financial instruments	338.73	2,004.4
Finance cost	20,714.02	21,627.0
(Profit)/Loss on sale of Property, plant and equipment	(8.71)	0.2
Provision for Gratuity	72.15	99.
Provision for Compensated absences	(15.44)	23.
Provision for Employee benefit expense - Share based payments for employees	(2.84)	0.
Interest income on investments	(1,272.81)	(904.
(Profit)/Loss on sale of mutual funds	(92.94)	(395.
Unrealised gain on investment	(>=>+)	(0.1
Operating Profit Before Working Capital Changes	43,273.65	49,380.
Adjustments for:		
(Increase)/Decrease in Trade receivables	6.09	11.
(Increase)/ Decrease in Bank balances other than cash and cash equivalents	800.97	75.
(Increase)/Decrease in Loans	6,773.36	(40,042.
(Increase)/Decrease in Other financial assets	(316.86)	1,352.
(Increase)/Decrease in Other non-financial assets	57.37	18.
Increase/(Decrease) in Other financial liabilities	434.30	(318.
Increase/(Decrease) in Other non-financial liabilities	(566.96)	(25.
Increase/(Decrease) in Trade payables	190.52	(357.
Increase/(Decrease) in Provisions	(309.88)	(541.
Cash generated from/ (used in) operations	50,342.56	9,552.
Finance cost paid	(21,220.26)	(20,830.
Income tax paid	(5,218.91)	(6,450.
Net cash from/ (used in) operating activities	23,903.39	(17,728.:
B. Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(854.28)	(446.
Proceeds from sale of Property, plant and equipment	11.11	8.
(Increase)/Decrease in Investment Property	7.89	3.
(Increase)/Decrease in Investment in mutual funds (Net)	775.19	850.
(Increase)/Decrease in Investments at amortised cost	(17,091.10)	3,069.1
Interest received on investments	1,118.17	943.
Net cash from/ (used in) investing activities	(16,033.02)	4,429.3
C. Cash flow from Financing activities		×
Proceeds from issue of equity share capital	4.55	6.
roceeds from issue of subsidiary shares to Non-controlling interest	1,050.00	6.
ncrease (Decrease) in Debt securities	(11,346.46)	(8,518.)
increase (Decrease) in Borrowings (other than Debt securities)	(25,612.97)	34,852.4
ncease ≠ (Decrease) in Deposits	298.22	533.
ncrease / (Decrease) in Subordinated liabilities	-	(433.)
Payment of Lease liabilities and interest on Lease liabilities	(42.20)	(32.3
nvidend paid	(8,032.55)	(8,027.3
Net cash from / (used in) financing activities	(43,681.41)	18,388.1
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	(35,811.04)	5,089.1
tet foreign exchange difference	(45.13)	6.6
Sash and cash equivalents at April 01, 2022/ April 01, 2021 Cash and cash equivalents at September 30, 2022/ September 30, 2021	1,00,602.47	78,007.0
	64,746.30	83,102.9

ED ACCA) The above Cash flow statement has been prepared under the " Indirect Method" as set out in the Indian Accounting Standard (Ind AS-7)-Statement of Cash Flows. FINAN

b) Components of Cash and cash equivalents as per Consolidated Cash flow statement: KOCHI-18 Half Year ended September Half Year ended September Particulars 30 2022 30 2021 Cash and cash equivalents as per Consolidated Balance sheet 64,310.59 82,513.64 Add: Investment in reverse re-purchase against treasury bills and bonds 437.46 599.52 (maturity less than 3 months) 64,748.05 83,113.16 MITED NAI (10.25) Less: Bank Overdraft (1.75) Cash and cash equivalents as per Consolidated Cash flow Statement 64,746.30 83,102.91

Notes on accounts forms part of consolidated financial statements

MUTHOOT FINANCE LIMITED 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: <u>mails@muthootgroup.com</u>

Notes:

- The consolidated results of the Company include the unaudited 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 reviewed 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 November 09, 2022 and November 10, 2022.
- 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 Reserve Bank of India, 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 September 30, 2022, the Company had allotted 76,880 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. 1,13,284.60 million at principal value as at September 30, 2022
- 8. The Company had declared an interim dividend of Rs. 20 per share on April 18, 2022 for the year ended March 31, 2022.
- Previous period figures have been regrouped/ reclassified wherever necessary to conform to current period presentation.

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 September 30, 2022

1. This Certificate is issued as per the request dated November 09, 2022, 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 September 30, 2022. The accompanying statement contains details of security cover for secured listed non-convertible debt securities issued by the Company as at September 30, 2022 ("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 September 30, 2022.

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 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:
 - i. reasonable assurance on whether security cover for secured listed non-convertible debt securities as at September 30, 2022, 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 September 30, 2022. 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, unaudited standalone financial statements, books of account as at September 30, 2022, 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 September 30, 2022.
- 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.

Opinion

- 8. Based on our examination of the debenture trust deeds, unaudited standalone financial statements, books of account and other records as at September 30, 2022, 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 September 30, 2022, 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 September 30, 2022.

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 :22205377BCRWHF4750

Kochi November 10, 2022 For Babu A. Kallivayalil & Co. Chartered Accountants Firm Regn. No. 005374S

P.T. USHA ROAD

Babu Abraham Kallivayalil Partner Membership No: 026973 UDIN: 22026973BCRU0J4384

Rs. In millione

									0				Rs. In millions	
Column A Particulars	Column B	Column C Exclusive Charge	Column D Exclusive Charge	Column E Pari- Passu Charge	Column F Pari- Passu Charge	Column G Pari- Passu Charge	Column H Assets not offered as Security	Column I Elimination (amount in negative)	Column J (Total C to H)	Column K R	Column L elated to only those r	Column M ems covered by t	Column N his certificate	Colu
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by parl passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge) (2)	Other assets on which there is pari- Passu charge (excluding Kems covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge) (3)		Market Value for Assets charged b Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascentainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Valı (=K+L+M+
												Relating	g to Column F	
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
SSETS	PMODE 22(1)+0-2-2-								2 (10 01			15.05		
operty, Plant and Equipment (1)			13.02	ycs	5.83		2,630.19		2,649.04			15.05		1
apital Work-in- Progress							578.23		578.23				-	
ight of Use Assets									M					
oodwill									-				-	
tangible Assets	· · · · · · · · · · · · · · · · · · ·						31.50		31.50				-	
tangible Assets under Development													101	
						17,144.84	13,144.82		30,289.66		· · · · · · · · · · · · · · · · · · ·			
nvestments	and the state of the			yes	463,586.89	126,079.56		-6,634.05	583,032.40		2 - 11 - 1		463,586.89	463,58
oans							N							
nventories				yes	34.33				34.33				34.33	3.
rade Receivables	All states and states			yes	57,874.23				57,874.23				57,874.23	57,87
Cash and Cash Equivalents					30.00		193.36		223.36				30.00	3
Bank Balances other than Cash andCash Equivalents				yes	730.83		3,550.77		4,281.60				730.83	73
Others		and the second s	13.02	yes	522,262.11	143,224.40	20,128.87	-6,634.05	678,994.35			15.05	522,256.28	522,27
Total			13.02		522,202.11	143,224.40	20,120.07	0,004.00	01007100					
			-							M				0/
IABILITIES				ves	119,573.76			-205.02	119,368.74					
Debt securities to which this certificate pertains				no	346,939.98			-189.12	346,750.85					
Other debt sharing pari-passu charge with above debt	I I I I I I I I I I I I I I I I I I I	4		no	340,939.98			-105.12	-		the second s			
Other Debt		-					1,430.79	-5.60	1,425.19					
Subordinated debt		-					1,430.79	-5.00	1,423.13					1
Borrowings									265					
Bank	Vehicle loan	not to be filled	8.55						8.55					
Debt Securities									-					
Others	Loan from directors, commercial paper	1					8,544.46		8,544.46					
Tester							1,659.03		1,659.03					
Trade payables									12					
Lease Liabilities		-					3,448.38		3,448.38					
Provisions	Other financial/non	-												
Others	financial liabilities, Derivative FI						5,487.87		5,487.87					
T-4-1			8.55		466,513.74		20,570.53		486,693.09		and the second second second			
Total					1.00/1.25									
Cover on BookValue (4)								1						
Cover on MarketValue		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio (5)	1.00/1.25								

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

(2) Asset considered for pari-passu 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. 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.



NA KOCHI-18

Muthoot Finance Limited Disclosure of related party transactions under Regulation 23 of SEBI (LODR) Regulations, 2015 for the period 01.04.2022 to 30.09.2022

(Rs. In Millions)

											transaction	Additional disclosure of related party transactions - applicable only in case the transaction relates to loans, inter-corporate deposits, advances or investme given by the listed entity/subsidiary. These details need to be disclosed only the reporting period when such transaction was undertaken and the second se								
S. No	Details of the party (listed e entering into the tran			Details of the cour	aterparty	Type of related party transaction	Value of the related party transaction	Value of transaction during the	In case moni either party the trar		In case a indebtedness make or giv corporate dep or inve	s is incu e loans	irred to inter- dvances	Details of 1	he loans,	inter-corporate deposits, advances or investments				
0.110	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary		as approved by the audit committee	reporting period	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ anv	Cost	Tenure	Nature (loan/advan ce/intercorp oratedeposi t/investmen	Rate	Tenu re	Secured/ unsecure d	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)		
	Muthoot Finance Limited	AABCT0343B	Asia Asset Finance PLC, Sri Lanka	ZZZZ29999Z	Subsidiary	Investments in Equity Shares			554.14	554.14								1		
	Muthoot Finance Limited	AABC10343B	Asia Asset Finance PLC, Sri	LILLISSYS	Subsidiary	Investments in Preference			224.14	334.14			-							
2	Muthoot Finance Limited	AABCT0343B	Lanka	ZZZZZ99999Z	Subsidiary	Shares			145.96	145.96										
3	Muthoot Finance Limited	AABCT0343B	Asia Asset Finance PLC, Sri Lanka	ZZZZ29999Z	Subsidiary	Dividend income		6.11										í		
	Inducot I marce canned	Turbe 100 100	Muthoot Homefin (India)	Links	Substanti	biridena meonre		0.11												
	Muthoot Finance Limited	AABCT0343B	Limited	AAHCM3845R	Subsidiary	Investment in Equity Shares		-	3,639.89	3,639.89			-					[
	Muthoot Finance Limited	AABCT0343B AABCT0343B	Belstar Microfinance Limited Belstar Microfinance Limited	AAACB5855H AAACB5855H	Subsidiary	Investment in Equity Shares Dividend income		50.00 8.30	2,718.81	2,768.81		-	-			-				
6	Muthoot Finance Limited	AABC10343B	Belstar Microfinance Limited Muthoot Insurance Brokers	AAACBS855H	Subsidiary	Dividend income		8.30		•			-							
7	Muthoot Finance Limited	AABCT0343B	Private Limited	AABCE1076A	Subsidiary	Rent Received		0.48	0.13	0.26										
	La se los conserva	the second second second	Muthoot Insurance Brokers	or an analysis areas					1 100000 00 V	an a										
	Muthoot Finance Limited		Private Limited	AABCE1076A	Subsidiary	Investment in Equity Shares		(a.)	200.00	200.00		-	-			_				
	Muthoot Finance Limited		Muthoot Money Limited Muthoot Money Limited	AABCM5816A AABCM5816A	Subsidiary Subsidiary	Investment in Equity Shares Service Charges Collected	10.00	0.02	1,099.48	1,099,48			-							
	Muthoot Finance Limited		Muthoot Money Limited	AABCM5816A	Subsidiary	ICD Given	10.00	1.000.00	0.01	0.01										
	Muthoot Finance Limited		Muthoot Money Limited	AABCM5816A	Subsidiary	ICD received back	2,000.00	480.00	480.00	1,000,00		-	-		-					
	Muthoot Finance Limited		Muthoot Money Limited	AABCM5816A	Subsidiary	Interest income on ICD	-	11.03												
14	Muthoot Finance Limited	AABCT0343B	Muthoot Asset Management Private Limited	AAMCM3622P	Subsidiary	Investment in Equity Shares			1,000.00	1,000.00										
15	Muthoot Finance Limited	AABCT0343B	Muthoot Trustee Private	AAMCM3993R	Subsidiary	Investment in Equity Shares			10,00	10,00										
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Remuneration	48.00	48.00	-	-		-	-					1		
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Dividend paid		872.62												
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Loans taken	3,500.00	980.44		•			-							
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Loans repaid	3,500.00	1,432.12	1,207.02	755.34										
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Interest paid on Directors loan	280.00	60.15	-				-				-			
	Muthoot Finance Limited	AABCT0343B	George Jacob Muthoot	ABVPJ5358A	Chairman & Whole time Director	Incentive payable	* 000 00	-	64.66				-							
	Muthoot Finance Limited		George Jacob Muthoot	ABVPJ5358A ACKPG5848G	Chairman & Whole time Director Wholetime Director	Purchase of NCD Remuneration	5,000.00	420.00 48.00	742.00	1,162.00										
	Muthoot Finance Limited		George Thomas Muthoot George Thomas Muthoot	ACKPG5848G	Wholetime Director	Dividend paid	48.00	872.62				-	-			-				
	Muthoot Finance Limited		George Thomas Muthoot	ACKPG5848G	Wholetime Director	Loans taken	3,500.00	985.09				-	-				-			
	Muthoot Finance Limited		George Thomas Muthoot	ACKPG5848G	Wholetime Director	Loans repaid	3,500.00	1,111,89		1,112.61										
	Muthoot Finance Limited	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Wholetime Director	Interest paid on Directors loan	280.00	62.23												
28	Muthoot Finance Limited	AABCT0343B	George Thomas Muthoot	ACKPG5848G	Wholetime Director	Incentive payable			64.66											
	Muthoot Finance Limited		George Thomas Muthoot	ACKPG5848G	Wholetime Director	Purchase of NCD	5,000.00	105.00	742.00	847.00										
	Muthoot Finance Limited		George Alexander Muthoot	ABTPA8912D	Managing Director	Remuneration	48.00	48.00		•		-	-							
	Muthoot Finance Limited		George Alexander Muthoot	ABTPA8912D	Managing Director	Dividend paid	2 500 00	472.62	•			-	-		-					
	Muthoot Finance Limited Muthoot Finance Limited		George Alexander Muthoot George Alexander Muthoot	ABTPA8912D ABTPA8912D	Managing Director	Loans taken Loans repaid	3,500.00	693.73	1,322.97	826.25			-							
	Muthoot Finance Limited		George Alexander Muthoot George Alexander Muthoot	ABTPA8912D ABTPA8912D	Managing Director Managing Director	Interest paid on Directors loan	280.00	55.65	1,322.97	826.25			-				-			
	Muthoot Finance Limited	AABCT0343B	George Alexander Muthoot	ABTPA8912D	Managing Director	Incentive payable	200.00		64.66				-							
	Muthoot Finance Limited		George Alexander Muthoot	ABTPA8912D	Managing Director	Purchase of NCD	5,000.00	200.00	742.00	942.00										
37	Muthoot Finance Limited	AABCT0343B	Alexander George	ACKPG5847K	Wholetime Director	Remuneration	48.00	48.00		8.00										
	Muthoot Finance Limited		Alexander George	ACKPG5847K	Wholetime Director	Dividend paid		445.79												
	Muthoot Finance Limited		Alexander George	ACKPG5847K	Wholetime Director	Loans taken	3,500.00	784.30				-			-					
	Muthoot Finance Limited		Alexander George	ACKPG5847K	Wholetime Director	Loans repaid	3,500.00	464.81	0.55	320.04			-							
	Muthoot Finance Limited		Alexander George	ACKPG5847K	Wholetime Director	Interest paid on Directors loan	280.00 5,000.00	25.43	398.67	709 (7		-	-		-		-			
	Muthoot Finance Limited Muthoot Finance Limited	AABC10343B	Alexander George Alexander George	ACKPG5847K ACKPG5847K	Wholetime Director Wholetime Director	Purchase of NCD Incentive payable	5,000,00	400.00	398.67	798.67			-		-					
	Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Remuneration	10.35	10.35	85,90			-	-							
	Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Dividend paid	10.00	445.79				-	1	FINA	No.					
	Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Loans taken	3,500.00	415.65						6	1ml					
			George Muthoot George	ACJPG7312C	Wholetime Director	Loans repaid	3,500.00	297.61	191.85	309.89		_								

			-															
48	8 Muthoot Finance Limited		George Muthoot George	ACJPG7312C	Wholetime Director	Interest paid on Directors loan	280.00	15.98	1	1	Г Г				1	TT		
49	9 Muthoot Finance Limited	AABCT0343B	George Muthoot George	ACJPG7312C	Wholetime Director	Purchase of NCD	5,000,00		173.44	(22.11						+ +		
50	0 Muthoot Finance Limited		George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Remuneration	10.35							?				
51	1 Muthoot Finance Limited		George Muthoot Jacob	ADLPJ1626P			10.35	10.35	-				-		×			
51	2 Muthoot Finance Limited		George Muthoot Jacob		Wholetime Director	Dividend paid		301.00	-									
67	3 Muthoot Finance Limited			ADLPJ1626P	Wholetime Director	Loans taken	3,500.00	539.97	-									
			George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Loans repaid	3,500.00	569.89	918.97	889.05								
	4 Muthoot Finance Limited		George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Interest paid on Directors loan	280.00	48.37		-		-				+ +		
55	5 Muthoot Finance Limited	AABCT0343B	George Muthoot Jacob	ADLPJ1626P	Wholetime Director	Purchase of NCD	5.000.00					-						
	6 Muthoot Finance Limited	AABCT0343B	George Muthoot Jacob	ADLPJ1626P	Wholetime Director			420.00		140								
	7 Muthoot Finance Limited	AABCT0343D	George Mullioot Jacob			Redemption of NCD	5,000.00	100.00	256.93	576.93								
		AABC10343B	George Alexander	AFQPA9432B	Wholetime Director	Remuneration	10.35	10.35	-	-						1		
	8 Muthoot Finance Limited	AABCT0343B	George Alexander	AFQPA9432B	Wholetime Director	Dividend paid		350,50		-		-				+		
59	9 Muthoot Finance Limited	AABCT0343B	George Alexander	AFQPA9432B	Wholetime Director	Loans taken	3,500.00	526.68		-							-	
60	0 Muthoot Finance Limited	AABCT0343B	George Alexander	AFQPA9432B	Wholetime Director													
	1 Muthoot Finance Limited	AABCT0343B	George Alexander			Loans repaid	3,500.00	540.86	388.96	374.78				1				
	2 Muthoot Finance Limited			AFQPA9432B	Wholetime Director	Interest paid on Directors loan	280.00	25.25										
		AABCT0343B	George Alexander	AFQPA9432B	Wholetime Director	Purchase of NCD	5,000.00	230,00		<u>2</u>								
	3 Muthoot Finance Limited	AABCT0343B	George Alexander	AFQPA9432B	Wholetime Director	Redemption of NCD	5,000.00	50.00	128.46	308,46					-	++-		
64	4 Muthoot Finance Limited	AABCT0343B	Jose Mathew	ACUPM8895P	Independent Director	Sitting fee	0.48	0.48	0.09							+		
65	5 Muthoot Finance Limited	AABCT0343B	lose Mathew	ACUPM8895P	Independent Director		0.48			-		_	11-					
				ACOT MIGGSOF	independent Director	Commission payable		-	1.22					1				
1 11	Mahar E. The	1 I DOTTO INT	Justice (Retd.) Jacob Benjamin															
00	6 Muthoot Finance Limited	AABCT0343B	Koshy	AAXPK0441J	Independent Director	Sitting fee	0.38	0.38	0.09	1 a i								
			Justice (Retd.) Jacob Benjamin					0.00	0.07							+		
67	7 Muthoot Finance Limited	AABCT0343B	Koshy	AAXPK0441J	Independent Director	Commission nor-hit-			00000									
	8 Muthoot Finance Limited	AABCT0342D	Pratip Chaudhuri	AAGPC0974K	Independent Director	Commission payable		-	1.22									
	9 Muthoot Finance Limited	AABCT0343B	Pradp Chaudhuri		Independent Director	Sitting fee	0.26	0.26	0.07	-								
		AABCT0343B	Pratip Chaudhuri	AAGPC0974K	Independent Director	Commission payable			1.22							+		
	Muthoot Finance Limited		Vadakkakara Antony George	AAEPG4005H	Independent Director	Sitting fee	0.35	0.35	0.09	0.02		-				+-+	-	
71	Muthoot Finance Limited		Vadakkakara Antony George	AAEPG4005H	Independent Director		0.35											
	2 Muthoot Finance Limited		Ravindra Pisharody	ABMPP4029P		Commission payable		-	1.22	-								
	3 Muthoot Finance Limited				Independent Director	Sitting fee	0.34	0.34	0.07	0.02								
			Ravindra Pisharody	ABMPP4029P	Independent Director	Commission payable		-	1.22			-					-	
	Muthoot Finance Limited	AABCT0343B	Usha Sunny	BHNPS1782A	Independent Director	Sitting fee	0.34	0.34	0.07							+		
75	Muthoot Finance Limited	AABCT0343B	Usha Sunny	BHNPS1782A	Independent Director		0.54			-		_						
76	Muthoot Finance Limited		Abraham Chacko	AHVPC7815P		Commission payable		-	1,22	-								
	Muthoot Finance Limited				Independent Director	Sitting fee	0.26	0.26	0.07	-			1					
			Abraham Chacko	AHVPC7815P	Independent Director	Commission payable			0.65									
	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP	Remuneration	10.35	10.35							_			
79	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP	Dividend paid	10.55											
80	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP			350.50		-								
	Muthoot Finance Limited					Loans taken	3,500.00	430.90		-								
		AABC10343B	Eapen Alexander	AHWPA9856B	Relative of KMP	Loans repaid	3.500.00	368.40	297.04	359.54								
	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP	Interest paid on loan	280.00	21.91	-	-						+		
83	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP	Purchase of NCD	5,000.00					-						
84	Muthoot Finance Limited	AABCT0343B	Eapen Alexander	AHWPA9856B	Relative of KMP			220.00	-	12			-		_			
						Redemption of NCD	5,000.00	50,00	128.46	298.46								
			Sara George	ACKPG5846J	Relative of KMP	Dividend paid		580,73	-	-								
		AABCT0343B	Sara George	ACKPG5846J	Relative of KMP	Loans taken	3,500.00	997,99	-	3 4 4						+		
		AABCT0343B	Sara George	ACKPG5846J	Relative of KMP	Loans repaid	3,500.00	743.50	210.98									
88	Muthoot Finance Limited	AABCT0343B		ACKPG5846J	Relative of KMP					465.47								
		and the second se				Interest paid on loan	280.00	36.91		-								
				ACKPG5846J	Relative of KMP	Purchase of NCD	5,000.00	550.00	-	12								
			Sara George	ACKPG5846J	Relative of KMP	Redemption of NCD	5,000.00	205,00	732.36	1.077.36								
		AABCT0343B	Sara George	ACKPG5846J	Relative of KMP	Interest paid on NCD	350.00	5.61	1.45									
92	Muthoot Finance Limited			ACKPG5846J	Relative of KMP					-								
						Rent paid	2.00	0.89		-								
				ABCPT4819K	Relative of KMP	Dividend paid		599.70	•	-								
				ABCPT4819K	Relative of KMP	Loans taken	3,500.00	942.53		-								
		AABCT0343B	Susan Thomas	ABCPT4819K	Relative of KMP	Loans repaid	3,500.00	1.550.04	1,902,97	1,295,46						+		
96	Muthoot Finance Limited	AABCT0343B		ABCPT4819K	Relative of KMP				1,902.97									
97		AABCT0343B		ABCPT4819K	Relative of KMP	Interest paid on loan	280.00	94.29	-	-								
	and the second					Purchase of NCD	5,000.00	1,250.00		-							-	
	the state of the local data and the state of			ABCPT4819K	Relative of KMP	Redemption of NCD	5,000.00	200.00	317,70	1,367.70								
				ABVPJ5359B	Relative of KMP	Dividend paid		298,70		-		-						
100	Muthoot Finance Limited	AABCT0343B		ABVPJ5359B	Relative of KMP	Loans taken	3,500.00		-	-		-						
101		AABCT0343B		ABVPJ5359B	Relative of KMP			574.34	•	-								
						Loans repaid	3,500.00	589.33	793.55	778.56								
	the second s	AABCT0343B		ABVPJ5359B	Relative of KMP	Interest paid on loan	280.00	43.64		-								
		AABCT0343B		ABVPJ5359B	Relative of KMP	Purchase of NCD	5,000,00	470.00							-			
104		AABCT0343B	Elizabeth Jacob	ABVPJ5359B	Relative of KMP	Redemption of NCD	5,000.00		-			-						
	Muthoot Finance Limited			ABTPA1310K			3,000.00	200.00	317.70	587.70								
		AABCT0343P			Relative of KMP	Dividend paid		298.70		-								
105	Muthoot Finance Limited	AABCT0343B				Party and a second s	3,500,00	582,53										
105 l 106 l	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B	Anna Alexander	ABTPA1310K	Relative of KMP	Loans taken												
105 106 107	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B	Anna Alexander Anna Alexander						1 039 55	837 77		-	_					
105 1 106 1 107 1 108 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B	Anna Alexander Anna Alexander	ABTPA1310K	Relative of KMP Relative of KMP	Loans repaid	3,500.00	784.31	1,039.55	837.77			_					
105 1 106 1 107 1 108 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander	ABTPA1310K ABTPA1310K ABTPA1310K	Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on loan	3,500.00 280.00	784.31 53.16	1,039.55	837.77								
105 106 107 108 109	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K	Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on loan Purchase of NCD	3,500.00 280.00 5,000.00	784.31 53.16 600.00						_				7
105 1 106 1 107 1 108 1 109 1 109 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K	Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on loan	3,500.00 280.00	784.31 53.16 600.00										
105 1 106 1 107 1 108 1 109 1 109 1 110 1 111 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K	Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on loan Purchase of NCD Redemption of NCD	3,500.00 280.00 5,000.00 5,000.00	784.31 53.16 600.00 200.57	1,039.55	837.77								3
105 1 106 1 107 1 108 1 109 1 109 1 110 1 111 1 112 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K	Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD	3,500.00 280.00 5,000.00 5,000.00 350.00	784.31 53.16 600.00 200.57 0.05	- - - - -	- - 717.96 -								1
105 1 106 1 107 1 108 1 109 1 109 1 110 1 111 1 112 1	Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A	Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable	3,500.00 280.00 5,000.00 5,000.00 350.00 3,500.00	784.31 53.16 600.00 200.57 0.05										
105 1 106 1 107 1 108 1 109 1 110 1 111 1 112 1 113 1	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob Reshma Susan Jacob	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A	Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan	3,500.00 280.00 5,000.00 5,000.00 350.00 3,500.00 280.00	784.31 53.16 600.00 200.57 0.05 - 0.01	- 318.52 - 0,36									
105 1 106 1 107 1 108 1 109 1 110 1 111 1 112 N 113 N 114 N	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob Arana Thomas Anna Thomas	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A AFGPJ7246A ADMPT9061H	Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan Purchase of NCD	3,500.00 280.00 5,000.00 5,000.00 350.00 3,500.00	784.31 53.16 600.00 200.57 0.05	- - - - -	- - 717.96 -								
105 1 106 1 107 1 108 1 109 1 110 1 111 1 112 N 113 N 114 N 115 N	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob Anna Thomas Anna Thomas	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A ADMPT9061H ADMPT9061H	Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan Purchase of NCD	3,500.00 280.00 5,000.00 3,000.00 3,500.00 280.00 5,000.00	784.31 53.16 600.00 200.57 0.05 - 0.01 11.00	- 318.52 - 0,36	- 717.96 - 0.36 - 18.50								
105 1 106 1 107 1 108 1 109 1 110 1 111 1 112 N 113 N 114 N 115 N	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob Anna Thomas Anna Thomas Anna Thomas Anna Thomas Ans Anse Anna Alexander Anna	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A AFGPJ7246A ADMPT9061H	Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan Purchase of NCD Interest paid on NCD	3,500.00 280.00 5,000.00 3,500.00 3,500.00 280.00 5,000.00 3,50.00	784.31 53.16 600.00 200.57 0.05 - 0.01 11.00 0.39	- 318.52 - 0,36 - 7.50	- 717.96 - 0.36 - 18.50								К.
105 1 106 1 107 1 108 1 109 1 110 1 111 1 112 N 113 N 114 N 115 N	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Thomas Anna Thomas Valsa Kurien Anna Jacob	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A AFGPJ7246A ADMPT9061H ADMPT9061H AFCPK2661Q	Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan Purchase of NCD Interest paid on NCD Purchase of NCD	3,500,00 280,00 5,000,00 3,000,00 3,500,00 280,00 5,000,00 3,500,00 5,000,00	784.31 53.16 600.00 200.57 0.05 - 0.01 11.00 0.39 30.00	- 318.52 - 0.36 - 7.50 -	- 717.96 - 0.36 - 18.50 -								
105 1 106 1 107 1 108 1 109 1 110 7 110 7 111 7 112 N 113 N 114 N 115 N 116 N	Muthoot Finance Limited Muthoot Finance Limited	AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B AABCT0343B	Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Anna Alexander Reshma Susan Jacob Reshma Susan Jacob Anna Thomas Anna Thomas Valsa Kurien Jalsa Kurien Jalsa Kurien	ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K ABTPA1310K AFGPJ7246A AFGPJ7246A AFGPJ7246A ADMPT9061H ADMPT9061H AFCPK2661Q AFCPK2661Q	Relative of KMP Relative of KMP	Loans repaid Interest paid on Ioan Purchase of NCD Redemption of NCD Interest paid on NCD Loans payable Interest paid on Ioan Purchase of NCD Interest paid on NCD	3,500.00 280.00 5,000.00 3,500.00 3,500.00 280.00 5,000.00 3,50.00	784.31 53.16 600.00 200.57 0.05 - 0.01 11.00 0.39	- 318.52 - 0,36 - 7.50	- 717.96 - 0.36 - 18.50			EIN	ARC				

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120 Muthoot Finance Limited AA 121 Muthoot Finance Limited AA 122 Muthoot Finance Limited AA 123 Muthoot Finance Limited AA 124 Muthoot Finance Limited AA 125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B	Tania Thomas Tania Thomas Leela Zachariah Leela Zachariah Swathy Eapen	AFCPK2661Q ABCPT4820G ABCPT4820G AABPZ8541J AABPZ8541J	Relative of KMP Relative of KMP Relative of KMP Relative of KMP	Dividend paid Purchase of NCD Redemption of NCD	5,000.00 5,000.00	13.34 5.00 1.00		•						
121 Muthoot Finance Limited AA 122 Muthoot Finance Limited AA 123 Muthoot Finance Limited AA 124 Muthoot Finance Limited AA 125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B	Tania Thomas Leela Zachariah Leela Zachariah Swathy Eapen	ABCPT4820G AABPZ8541J	Relative of KMP				10.00			+ +				
122 Muthoot Finance Limited AA 123 Muthoot Finance Limited AA 124 Muthoot Finance Limited AA 125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B	Leela Zachariah Leela Zachariah Swathy Eapen	AABPZ8541J		Redemption of NCD										
123 Muthoot Finance Limited AA 124 Muthoot Finance Limited AA 125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B ABCT0343B ABCT0343B	Leela Zachariah Swathy Eapen							14.00						
124 Muthoot Finance Limited AA 125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 120 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B ABCT0343B	Swathy Eapen		Relative of KMP	Rent paid Dividend paid	1.00	0.16	:	•		-				
125 Muthoot Finance Limited AA 126 Muthoot Finance Limited AA 127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA	ABCT0343B ABCT0343B ABCT0343B		AVKPN6498E	Relative of KMP	Loans taken	3,500.00	6.39 6.73		-						
127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA	ABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Loans repaid	3,500.00	2,89	105.83	109.67						-
127 Muthoot Finance Limited AA 128 Muthoot Finance Limited AA 129 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA	ABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Interest paid on loan	280.00	4.29	103.85	109.87		-				
129 Muthoot Finance Limited AA 130 Muthoot Finance Limited AA		Swathy Eapen	AVKPN6498E	Relative of KMP	Purchase of NCD	5,000.00	3.27								
130 Muthoot Finance Limited AA	ABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Redemption of NCD	5,000.00	2.17		1.10						-
	ABCT0343B	Swathy Eapen	AVKPN6498E	Relative of KMP	Interest paid on NCD	350.00	0.72		1.10		-				
131 Muthoot Finance Limited AA	ABCT0343B	Radhika George Varghese	AGAPV7107P	Relative of KMP	Loans accepted	3,500.00	3.84	105.83	109.67					-	-
	ABCT0343B	Radhika George Varghese	AGAPV7107P	Relative of KMP	Interest paid on loan	280.00	4.28						-		
		Muthoot M George Charitable		Enterprises owned or significantly											
132 Muthoot Finance Limited AA	ABCT0343B	Trust	AAETM3071B	influenced by KMP or their relatives	CSR Expenses	10.19	10.19	-							
122 Muthant Finance Limited	DOTODIOD	MGM Muthoot Medical Centre		Enterprises owned or significantly											
133 Muthoot Finance Limited AA	BCT0343B	Private Limited	AACFM7331E	influenced by KMP or their relatives	CSR Expenses	50.00	22.27		-						
134 Muthoot Finance Limited AA	DCT0242D	Muthoot M George Institute of		Enterprises owned or significantly											
134 Mulloot Finance Limited AA	BCT0343B	Technology	AAGCA3376G	influenced by KMP or their relatives	Staff Welfare expenses	2.50	0.11		-					_	
135 Muthoot Finance Limited AA	BCT0343B	Muthoot M George Institute of		Enterprises owned or significantly											
135 Mulloot Finance Limited AA	ABC10343B	Technology	AAGCA3376G	influenced by KMP or their relatives	CSR Expenses	306.22	306.22		-						
136 Muthoot Finance Limited AA	BCT0343B	Muthoot Health Care Private	1.1100.100.000	Enterprises owned or significantly	and the second se	2/2222									
136 Mulloot Fillance Limited AA	BC10343B	Limited	AAICM6342C	influenced by KMP or their relatives	CSR Expenses	100.00	45.88								
137 Muthoot Finance Limited AA	BCT0343B	Muthoot Finance Education Trust Tamilnadu	AAHTM5902E	Enterprises owned or significantly			21.20								
137 Mulloot Finance Estinted AA	DC10343B	Trust Taminadu	AAH1M5902E	influenced by KMP or their relatives	CSR Expenses	0.55	0.55		÷	and the second					
138 Muthoot Finance Limited AA	BCT0343B	Muthoot Educational Trust	AADTM8980E	Enterprises owned or significantly		100000000000000000000000000000000000000									
150 Maaloot Falance Elanded AA	BC10343B	Wuthoot Educational Trust	AADIM8980E	influenced by KMP or their relatives	CSR Expenses	193.96	193.96	-	-						
139 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	Enterprises owned or significantly	Purchase of foreign currency for										
157 Muldot Finance Banned First	BC10343B	Muddot Porex Lamited	AADCM3244L	influenced by KMP or their relatives	Company Executives/ Directors	10.00	0.64		-						
140 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	Enterprises owned or significantly											
The state of the s	DC10545D	Mulloot Porex Lanned	AADCM3244L	influenced by KMP or their relatives	Rent Received	10.00	0.46		0.46						
141 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	Enterprises owned or significantly influenced by KMP or their relatives	Service Channel College 1	0.20	0.15								
	00100100	induloot Forex Eanned	AADCM3244L	Enterprises owned or significantly	Service Charges Collected	0.30	0.15				-				
142 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Commission received on money transfer	60.00	1.00	0.00							
			THE CHIPETTE	Enterprises owned or significantly	uansier	50.00	1.90	0.38	0.30		-				
143 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Purchase of NCD	500.00	69.00				1 1				
			into chioz i nu	Enterprises owned or significantly	Putenase of NCD	500.00	69.00	•							_
144 Muthoot Finance Limited AAI	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Redemption of NCD	500.00	0.35	89,70	158.36						
				Enterprises owned or significantly	reduction of the D	500.00	0.55	89.70	138.30		+ +				
145 Muthoot Finance Limited AAB	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Interest paid on NCD	50,00	4.62								
				Enterprises owned or significantly		50.00	4.02				-			-	_
146 Muthoot Finance Limited AAE	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Investment in Equity Shares			139.00	139.00						
				Enterprises owned or significantly				107.00	155.00		1				
147 Muthoot Finance Limited AAE	BCT0343B	Muthoot Forex Limited	AADCM3244L	influenced by KMP or their relatives	Security deposit taken		-	10.00	10.00						
The second s				Enterprises owned or significantly							-				
148 Muthoot Finance Limited AAE	BCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Rent Received	10.00	0.19	0.10	0.10						
contents that the local sector	a samena in			Enterprises owned or significantly										-	
149 Muthoot Finance Limited AAE	BCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Service Charges Collected	10.00	0.25	0.12	0.05						
				Enterprises owned or significantly											
150 Muthoot Finance Limited AAB	BCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Purchase of NCD	500.00	124.55	-	-						
161 Mathews Fires	DOTO		Contractor Contractor	Enterprises owned or significantly											
151 Muthoot Finance Limited AAB	BCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Redemption of NCD	500.00	55.18	177.53	246.90						
152 Muthoot Finance Limited AAB	DOTION AND			Enterprises owned or significantly											
152 Mulloot Finance Limited AAB	BCT0343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Interest paid on NCD	50.00	9.37								
153 Muthoot Finance Limited AAB	BCT0343B	6.4		Enterprises owned or significantly		and the second									
AAB	BC10343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Brokerage paid	50.00	4.72								1
154 Muthoot Finance Limited AAB	BCT0343B	1.0		Enterprises owned or significantly		1			manufacture and						
AAB	BC10343B	Muthoot Securities Limited	AAFCM3434Q	influenced by KMP or their relatives	Investment in Equity Shares			192.92	192.92						
155 Muthoot Finance Limited AAB	встозазв	GMG Associates	ALIECOLATE	Enterprises owned or significantly					Concerns 1						
AAB		Muthoot Housing &	AAHFG3147P	influenced by KMP or their relatives	Service Charge receivables	10.00	(*)	0.01	0.01					-	
156 Muthoot Finance Limited AAB			AAEFM2121Q	Enterprises owned or significantly	Design 11										
AAB	and the second	Authoot Housing &	AAEFM2121Q	influenced by KMP or their relatives	Rent paid	5.00	1.15								
157 Muthoot Finance Limited AAB			AAEFM2121Q	Enterprises owned or significantly	Dest Dest is								1		
AAD	and the second state of th	Authoot Properties &	ALEFMETELQ	influenced by KMP or their relatives	Rent Deposit			0,72	0.72						
158 Muthoot Finance Limited AAB			AACFM7321G	Enterprises owned or significantly	Bertanid	10.00	4.191								and the second sec
		Authoot Properties &	0.0111/3210	influenced by KMP or their relatives	Rent paid	10.00	4.46	-						_	-
159 Muthoot Finance Limited AAB			AACFM7321G	Enterprises owned or significantly influenced by KMP or their relatives	Rent Deposit	1		0.00	200				1		
		Authoot Precious Metals	incluit seto	Enterprises owned or significantly	isen Deposit		-	3.05	3.05						
160 Muthoot Finance Limited AAB			AANFM7351B	influenced by KMP or their relatives	Service Charges Collected	10.00	0.01	0,00	0.00						
	and the second se	futhoot Gold Bullion		Enterprises owned or significantly	our rate charges concered	10.00	0.01	0,00	0.00						
161 Muthoot Finance Limited AAB	CT0343B C		ABKFM7844F		Rent Received	10.00	0.42		0.22			air	NAN		
Torphumoor runnee Limited AAB	C10343B C	orporation	ABKFM7844F	influenced by KMP or their relatives	Rent Received	10.00	0.42	· · ·	0.23			12	- C	14	

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162 Muthoot Finance Limited	1	I														
162 Muthoot Finance Limited		Muthoot Gold Bullion	a manufacture and	Enterprises owned or significantly						1			1	T	T	T
	AABCT0343B	Corporation	ABKFM7844F	influenced by KMP or their relatives	Service Charges Collected	10.00	0.46	0.09	0.08				1			
					Accommodation facilities for					 -			-	-	-	
		Xandari Pearl Beach Resorts	1	Enterprises owned or significantly	Company Executives/ Clients/						- di					
163 Muthoot Finance Limited	AABCT0343B	Private Limited	AAFCM0718H	influenced by KMP or their relatives	Customers	10.00	4.76							1 1		1
	1				Accommodation facilities for			(57)		 			-	+		
		Xandari Resorts Private		Enterprises owned or significantly	Company Executives/ Clients/						- 11			1 1		
164 Muthoot Finance Limited	AABCT0343B	Limited	AAACC9590N	influenced by KMP or their relatives		10.00										
	11100100	Muthoot Systems &	AAACCIJION		Customers	10.00	3.15	2.72	-	 		_				
165 Muthoot Finance Limited	AABCT0343B	Technologies Private Limited	AAECM8316N	Enterprises owned or significantly	2	100000										
105 Mulloot I marce Emileu	AABC10343B		AAECM8316N	influenced by KMP or their relatives	Rent paid	20.00	6.87	-	· · · · · · · · · · · ·	 						
166 Muthoot Finance Limited	L L D CTTOD LOD	Muthoot Systems &		Enterprises owned or significantly						 		And the second second				
166 Muthoot Pinance Limited	AABCT0343B	Technologies Private Limited	AAECM8316N	influenced by KMP or their relatives	Rent Deposit			10.37	10.37							
		Muthoot Marketing Services		Enterprises owned or significantly			1						1	-		
167 Muthoot Finance Limited	AABCT0343B	Private Limited	AADCM1760F	influenced by KMP or their relatives	Purchase of NCD	70.00	70.00		70,00	1				1 7	1	1
		Muthoot Vehicle And Asset		Enterprises owned or significantly		10.00	10.00		70.00	 			-	+		
168 Muthoot Finance Limited	AABCT0343B	Finance Ltd	AADCM4352R	influenced by KMP or their relatives	Service Charges Collected	10.00	0.00	0.00						1 /		
		Muthoot Vehicle And Asset	The Chird Start		Service Charges Collected	10.00	0.00	0.00	0.00	 						
169 Muthoot Finance Limited	AABCT0343B	Finance Ltd	LAD CRACE	Enterprises owned or significantly	2 5 97	1 Spentry	2002							1		
103 Muldoot I mance Elimited	AABC10343B		AADCM4352R	influenced by KMP or their relatives	Rent paid	5.00	0.61	0.11	0.11	 				1		
		Muthoot Vehicle And Asset		Enterprises owned or significantly							1					
170 Muthoot Finance Limited	AABCT0343B	Finance Ltd	AADCM4352R	influenced by KMP or their relatives	Vehicle Loan repaid	20.00	1.10	3.78	2.68					1 /		
		Muthoot Vehicle And Asset		Enterprises owned or significantly						 -			-	+	-	
171 Muthoot Finance Limited	AABCT0343B	Finance Ltd	AADCM4352R	influenced by KMP or their relatives	Interest paid on Vehicle Loan		0.15	0.02	0.02					1 /		
		Muthoot Vehicle And Asset		in the of the of the relatives	interest para on veniere Loan		0.15	0.02	0.02	 			-	+'		
172 Belstar Microfinance Limited	AAACB5855H	Finance Ltd	AADCM4352R	VMP having substantial interest	Terminate								1	1 /		
		and the second se	AADCM4352R	KMP having substantial interest	Loan repaid	70.00	17.50	70.00	52.50							
172 Balatar Miner From Line	111000000000000000000000000000000000000	Muthoot Vehicle And Asset	100000000000000000000000000000000000000	and and the second second												
173 Belstar Microfinance Limited	AAACB5855H	Finance Ltd	AADCM4352R	KMP having substantial interest	Interest paid on loan	-	2.82	-					1	17		1
174 Belstar Microfinance Limited			AAFCM3434Q	KMP having substantial interest	NCD repaid	27.14	27.14	200,00	200.00				1	1-1		
175 Belstar Microfinance Limited	AAACB5855H	Muthoot Securities Limited	AAFCM3434Q	KMP having substantial interest	Interest paid	-	15.12	1.61	1.53	 				+		
							10.12	1.01	1.55	 				+		
176 Belstar Microfinance Limited	AAACB5855H	Muthoot Securities Limited	AAFCM3434O	KMP having substantial interest	Marketing Commission received	50.00			1000							
	Turite by up of the	Muthoot Insurance Brokers	AArchis454Q	Kivir naving substantial interest	Marketing Commission received	50.00	22.00	2.48	5.69	 						· · · · · · · · · · · · · · · · · · ·
177 Belstar Microfinance Limited	AAACDEREELL		L I D C D L C D L L													
177 Deistar Wierofinance Linned	АААСБЭВЭЭН	Private Limited	AABCE1076A	Fellow Subsidiary	Loan repaid	200.00	8.77	22.91	14.14					1 /		
		Muthoot Insurance Brokers	A REPORT OF LAND AND A REPORT OF LAND	Provide and a second second										1		
178 Belstar Microfinance Limited	AAACB5855H	Private Limited	AABCE1076A	Fellow Subsidiary	NCD oustanding			70.00	70.00					1 1		
		Muthoot Insurance Brokers	· · · · · · · · · · · · · · · · · · ·	And				10.00	70.00	 				+		
179 Belstar Microfinance Limited	AAACB5855H	Private Limited	AABCE1076A	Fellow Subsidiary	Interest paid on loan	-	1,13	0.16	0.10					1 1	1 1	
		Muthoot Insurance Brokers		- caon outstandy	interest paid on ioan	-	1.15	0.16	0.10	 	-			+	'	
180 Belstar Microfinance Limited	AAACB5855H	Private Limited	AABCE1076A	Fellow Subsidiary	La MCD		100000									
181 Belstar Microfinance Limited	AAACD5855H	Northam ABC Canital Limited			Interest paid on NCD	•	4.21	-	24	 						
187 Beletar Microfinance Limited	AAACDS855H	Northern ARC Capital Limited	AACCI0979B	Common Director	NCD oustanding			500.00	500.00							
182 Belstar Microfinance Limited	AAACBS855H	Northern ARC Capital Limited	AACCI0979B	Common Director	Interest paid on NCD		36.55	- 1	0.20							
183 Belstar Microfinance Limited	AAACB5855H	Hand in Hand India	AAATH4236K	KMP having substantial interest	CSR expenses paid	17.50	5.50	-	-							
184 Belstar Microfinance Limited	AAACB5855H	Alexander George	ACKPG5847K	Relatives of KMP	NCD oustanding			42.00	42.00					+-+		
185 Belstar Microfinance Limited	AAACB5855H	George Muthoot George	ACJPG7312C	Relatives of KMP	NCD oustanding	-		42.00	42.00				1	+		
186 Belstar Microfinance Limited	AAACB5855H	Sara George	ACKPG5846J	Relatives of KMP	NCD oustanding	-		41.00	41.00	 				++	<u> </u>	
187 Belstar Microfinance Limited	AAACDS955U	George Alexander Muthoot	ABTPA8912D	Relatives of KMP	NCD oustanding					 			-	+		
														1 1	£	
188 Belstar Microfinance Limited	AAACB5855H	George Alexander Muthoot				· ·	-	205.00	205.00	 			-		<u> </u>	
188 Belstar Microfinance Limited	AAACB5855H	George Alexander Muthoot	ABTPA8912D	Relatives of KMP	Interest paid on NCD		5.82	0.92	0.89							
188 Belstar Microfinance Limited / 189 Belstar Microfinance Limited /	AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot	ABTPA8912D ABVPJ5358A	Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding	-	5.82	0.92 205.00	0.89 205.00							
188 Belstar Microfinance Limited A 189 Belstar Microfinance Limited A 190 Belstar Microfinance Limited A	AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot	ABTPA8912D ABVPJ5358A ABVPJ5358A	Relatives of KMP Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding Interest paid on NCD		5.82	0.92	0.89				j.			
188 Belstar Microfinance Limited ////////////////////////////////////	AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding	-	5.82	0.92 205.00	0.89 205.00							
188 Belstar Microfinance Limited / 189 Belstar Microfinance Limited / 190 Belstar Microfinance Limited / 191 Belstar Microfinance Limited / 192 Belstar Microfinance Limited /	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding	•	5.82 - 5.82	0.92 205.00 0.92 205.00	0.89 205.00 0.89 205.00							
188 Belstar Microfinance Limited / 189 Belstar Microfinance Limited / 190 Belstar Microfinance Limited / 191 Belstar Microfinance Limited / 192 Belstar Microfinance Limited / 193 Belstar Microfinance Limited /	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot George Thomas Muthoot Kalpanaa Sankar	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD	- - - - -	5.82 - - - 5.82 - - 5.82	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited ////////////////////////////////////	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot George Thomas Muthoot Kalpanaa Sankar	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration	: : : : :	5.82 - 5.82 - 5.82 7.23	0.92 205.00 0.92 205.00 0.92 -	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 189 Belstar Microfinance Limited 190 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot George Thomas Muthoot Kalpanaa Sankar	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ABCPS6041E	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD	- - - - -	5.82 - - - 5.82 - - 5.82	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 189 Belstar Microfinance Limited 190 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ABCPS6041E AANPB1980F	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration	: : : : :	5.82 	0.92 205.00 0.92 205.00 0.92 -	0.89 205.00 0.89 205.00 0.89 -							
188 Belstar Microfinance Limited 199 Belstar Microfinance Limited 191 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited 195 Belstar Microfinance Limited 196 Belstar Microfinance Limited 197 Belstar Microfinance Limited 198 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Tacob Muthoot George Thomas Muthoot George Thomas Muthoot Kalpana Sankar Balasubramanian Balakumaran Subramanian Ananthanaravanan	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ABCP56041E AANPB1980F AAXPS0422R	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid	- - - - - -	5.82 - 5.82 - 5.82 7.23 1.63 0.48	0.92 205.00 0.92 205.00 0.92 -	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 189 Belstar Microfinance Limited 190 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited 195 Belstar Microfinance Limited 196 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCPS6041E AANPB1980F AAXPS0422R AAEPG4005H	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid	: : : : :	5.82 	0.92 205.00 0.92 205.00 0.92 -	0.89 205.00 0.89 205.00 0.89 -							
188 Belstar Microfinance Limited 190 Belstar Microfinance Limited 191 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited 195 Belstar Microfinance Limited 196 Belstar Microfinance Limited 196 Belstar Microfinance Limited 197 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCPS6041E AANPB1980F AAXPS0422R AAEPG4005H ABZPV9692B	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid Sitting fee paid	- - - - - -	5.82 - 5.82 - 5.82 7.23 1.63 0.48	0.92 205.00 0.92 205.00 0.92 -	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 199 Belstar Microfinance Limited 191 Belstar Microfinance Limited 191 Belstar Microfinance Limited 192 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited 195 Belstar Microfinance Limited 196 Belstar Microfinance Limited 196 Belstar Microfinance Limited 197 Belstar Microfinance Limited 198 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George Venkataraman Krishnamoorthy Chinnasamy Ganesan	ABTPA8912D ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCP56041E AANPB1980F AAXP50422R AAEPG4005H ABZPV9692B AAIPG7729G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid	• • • • • •	5.82 	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89 - -							
188 Belstar Microfinance Limited / 189 Belstar Microfinance Limited / 190 Belstar Microfinance Limited / 191 Belstar Microfinance Limited / 192 Belstar Microfinance Limited / 193 Belstar Microfinance Limited / 194 Belstar Microfinance Limited / 195 Belstar Microfinance Limited / 196 Belstar Microfinance Limited / 197 Belstar Microfinance Limited / 197 Belstar Microfinance Limited / 198 Belstar Microfinance Limited / 199 Belstar Microfinance Limited / 199 Belstar Microfinance Limited / 198 Belstar Microfinance Limited / 198 Belstar Microfinance Limited / 198 Belstar Microfinance Limited / 199 Belstar Microfinance Limited /	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George Venkataraman Krishnamoorthy Chinnasamy Ganesan	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCPS6041E AANPB1980F AAXPS0422R AAEPG4005H ABZPV9692B	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid Sitting fee paid	- - - - - - - - - - - - -	5.82 5.82 7.23 1.63 0.48 0.40 0.52 0.44	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 190 Belstar Microfinance Limited 191 Belstar Microfinance Limited 191 Belstar Microfinance Limited 191 Belstar Microfinance Limited 193 Belstar Microfinance Limited 193 Belstar Microfinance Limited 194 Belstar Microfinance Limited 195 Belstar Microfinance Limited 196 Belstar Microfinance Limited 197 Belstar Microfinance Limited 198 Belstar Microfinance Limited 198 Belstar Microfinance Limited 198 Belstar Microfinance Limited 198 Belstar Microfinance Limited 199 Belstar Microfinance Limited 190 Belstar Microfinance Limited	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George Venkataraman Krishnamoorthy Chinnasamy Ganesan Bijimon George Alexander	ABTPA8912D ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCP56041E AANPB1980F AAXP50422R AAEPG4005H ABZPV9692B AAIPG7729G	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid		5.82 	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 1 191 Belstar Microfinance Limited 1 192 Belstar Microfinance Limited 1 193 Belstar Microfinance Limited 1 194 Belstar Microfinance Limited 1 195 Belstar Microfinance Limited 1 194 Belstar Microfinance Limited 1 195 Belstar Microfinance Limited 1 196 Belstar Microfinance Limited 1 197 Belstar Microfinance Limited 1 198 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 1 198 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 2 199 Belstar Microfinance Limited 2 198 Belstar Microfinance Limited 2 199 Belstar Microfinance Limited 2 198 Belstar Microfinance Limited 2 199 Belstar Microfinance Limited 2 198 Belstar Microfin	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George Venkataraman Krishnamoorthy Chinnasamy Ganesan Kuttickattu Rajappan Bijimon George Alexander George Muthoot Jacob	ABTPA8912D ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ACKPG5848G ACKPG5848G ABCP56041E AANPB1980F AANPB1980F AAEPG4005H ABZPV9692B AAIPG7729G AGYPB5869N AFQPA9432B	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director Independent Director Director Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid	- - - - - - - - - - - - - - - - - - -	5.82 	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
188 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 1 191 Belstar Microfinance Limited 1 192 Belstar Microfinance Limited 1 193 Belstar Microfinance Limited 1 194 Belstar Microfinance Limited 1 195 Belstar Microfinance Limited 1 194 Belstar Microfinance Limited 1 195 Belstar Microfinance Limited 1 196 Belstar Microfinance Limited 1 197 Belstar Microfinance Limited 1 198 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 1 199 Belstar Microfinance Limited 2 190 Belstar Microfinance Limited 2 191 Belstar Microfinance Limited 1 192 Belstar Microfinance Limited 1 193 Belstar Microfinance Limited 1 194 Belstar Microfinance Limited 1 195 Belstar Microfin	AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H AAACB5855H	George Alexander Muthoot George Jacob Muthoot George Jacob Muthoot George Thomas Muthoot Kalpanaa Sankar Balasubramanian Balakumaran Subramanian Ananthanarayanan Vadakkakara Antony George Venkataraman Krishnamoorthy Chinnasamy Ganesan Kuttickattu Rajappan Bijimon George Alexander George Muthoot Jacob	ABTPA8912D ABVPJ5358A ABVPJ5358A ACKPG5848G ACKPG5848G ACKPG5848G ABCPS6041E AADP36041E AANPB1980F AAXPS0422R AAEPG4005H ABZPV9692B AAIPG7729G AGYPB5869N AFQPA9432B ADLPJ1626P	Relatives of KMP Relatives of KMP Relatives of KMP Relatives of KMP Managing Director Wholetime Director Independent Director Independent Director Independent Director Director Director Director Director	Interest paid on NCD NCD oustanding Interest paid on NCD NCD oustanding Interest paid on NCD Remuneration Remuneration Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid Sitting fee paid		5.82 5.82 7.23 1.63 0.48 0.40 0.52 0.44 0.48 0.26 0.34	0.92 205.00 0.92 205.00 0.92	0.89 205.00 0.89 205.00 0.89							
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210	Belstar Microfinance Limited	AAACB5855H	C V Sankar	AAJPS6297C	Promoter	Dividend paid	-	0.00	-	-			
211	Belstar Microfinance Limited	AAACB5855H	Bindu Dandapani	AASPB2702N	Promoter	Dividend paid	-	0.00	-	-			
212	2 Belstar Microfinance Limited	AAACB5855H	Hand In Hand Consulting Services Private Limited	AACCH1706K	Promoter Group	Dividend paid	-	0.10					
213	Belstar Microfinance Limited	AAACB5855H	Muthoot Marketing Services Private Limited	AABCM1760F	KMP having substantial interest	NCD repaid		24.86		-			
	Belstar Microfinance Limited	AAACB5855H	Muthoot Marketing Services Private Limited	AABCM1760F	KMP having substantial interest	Interest paid on NCD		0.99					
	5 Asia asset Finance PLC		George Alexander	AFQPA9432B	Director	Remuneration	0.16	0.16					
216	Asia asset Finance PLC	ZZZZ29999Z	Kuttickattu Rajappan Bijimon	AGYPB5869N	Director	Remuneration	0.18	0.18	-				
217	7 Asia asset Finance PLC	ZZZZZ99992	Kiran Pillai	AKAPG6441R	Director	Remuneration	0.14	0.14	-				
218	Asia asset Finance PLC	ZZZZ299992	V.A Prasanth	AAGPP4917R	Chariman of AAF	Special project evaluation - Bangladesh visit	0.23	0.23		-			
219	Muthoot Homefin (India) Limited	AAHCM3845R	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	ICD given		500.00		-			
220	Muthoot Homefin (India) Limited	AAHCM3845R	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	1CD repaid		500.00					
221	Muthoot Homefin (India) Limited	AAHCM3845R	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	Interest received on ICD		9.18					
222	Muthoot Insurance Brokers Private Limited	AABCE1076A	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	ICD given	360.00		360.00	360.00			
223	Muthoot Insurance Brokers Private Limited	AABCE1076A	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	Interest received on NCD		12.18					
224	Muthoot Asset Management Private Limited	AAMCM3622P	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	ICD	300.00	-	300.00	300.00			
225	Muthoot Asset Management Private Limited	AAMCM3622P	Muthoot Money Limited	AABCM5816A	Fellow Subsidiary	Interest received on ICD		10.53				-	
226	Muthoot Money Ltd	AABCM5816A	Kuttikattu Rajappan Bijimon	AGYPB5869N	Director	Sitting Fees	0.14	0.14		-			
227	Muthoot Money Ltd	AABCM5816A		ACSPJ0278P	Independent Director	Sitting Fees	0.16	0.16	-				
228	Muthoot Money Ltd	AABCM5816A	Chamacheril Mohan Abraham	AF0PM8023J	Independent Director	Sitting Fees	0.16	0.16	-				







Ref: SEC/MFL/SE/2022/4527

Symbol: MUTHOOTFIN

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

Dear Sir,

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

November 10, 2022

Department of Corporate Services BSE Limited, P. J. Tower, Dalal Street, Mumbai - 400 001 Scrip Code: 533398

Disclosures required by Regulation 52(7) and Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2022

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	Remark s, if any
1	2	3	4	5	6	7	8	9	10
Muthoot Finance Limited	INE414G07GS8	Private placement	Secured, Redeemable, Non- Convertible Debentures	16-09-2022	240.00	240.00	No	Not Applicable	Nil
Muthoot Finance Limited	INE414G07GT6	Private placement	Principal Protected And Market Linked Secured, Pedeemable, Non- Convertible Debentures	20-09-2022	500.00	500.00	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.

Thanking You, For Muthoot Finance Limited

George Alexander Muthoot Managing Director

