

12/11/2022

Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street
Mumbai – 400 001

Dear Sir / Madam,

Sub: Board Meeting Outcome dated 12/11/2022

Ref: Clause 51 (2) read with Part B of Schedule III Para A Clause 16 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

We hereby inform that the meeting of Board of Directors of the company was convened today 12th November 2022 and which concluded a while ago, has approved the Unaudited financial results for the Quarter & Half Year ended 30th September, 2022 along with Limited Review Report, without any modification. The Unaudited Financial Reports are being filed with BSE.

The meeting commenced at 2 PM and concluded by 8 PM
Kindly take the same on record.

Thanking You,

Yours faithfully

For Muthoottu Mini Financiers Limited

MATHEW Digitally signed by
MUTHOOTU MATHEW
TU MUTHOOTU
Date: 2022.11.12
20:15:27 +05'30'

Mathew Muthoottu
Managing Director
DIN: 01786534

**Independent auditors review Report on unaudited standalone quarterly financial results of
Mathootu Mini Financiers Limited pursuant to Regulation 52 of the SEBI (Listing
Obligations and Disclosure Requirements) Regulations, 2015.**

Review Report to

**The Board of Directors
Mathootu Mini Financiers Limited
Kochi**

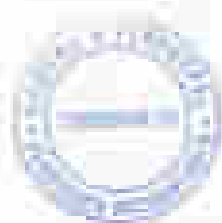
We have reviewed the accompanying statement of unaudited financial results of Mathootu Mini Financiers Limited for the period ended 30 September 2023. This statement is the responsibility of the management of Mathootu Mini Financiers Limited and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Income 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

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 has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning, and other related matters.

The comparative financial information as at September 30, 2021, are based on the unaudited financial statements for the period ended September 30, 2021. Our conclusion is not modified in respect of this matter.

For Ramdas & Venugopal
Chartered Accountants
ICAI Firm Registration No. 0106695



A handwritten signature in blue ink, appearing to read "Shajan T.T.", written over a horizontal line.

CA Shajan T.T., FCA
[Partner]
Membership No: 211270
UDIN: 22211270BCY087245

Place: Thrissur
Date: 12-11-2022

REVENUE AND FINANCE DEPARTMENT
VIA ELECTRONIC FILING
Malaysia Road/Changkat Kuning, Kuala Lumpur, 50000

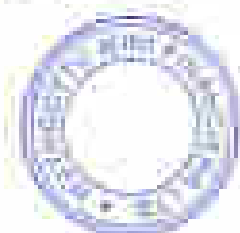
STATEMENT OF FINANCIAL RESULTS FOR THE YEAR 2019

Particulars	Revenue for the year ended 31/12/2019	Expenditure for the year ended 31/12/2019	Surplus/Deficit for the year ended 31/12/2019	Revenue for the year ended 31/12/2018	Expenditure for the year ended 31/12/2018	Surplus/Deficit for the year ended 31/12/2018
Revenue						
Land Revenue	11,000.00		11,000.00	10,000.00		10,000.00
Building Revenue	200.00		200.00	200.00		200.00
Other Revenue	100.00		100.00	100.00		100.00
Expenditure						
Salaries and Wages		10,000.00			10,000.00	
Other Expenditure		100.00			100.00	
Surplus/Deficit						
Surplus	11,300.00		11,300.00	10,300.00		10,300.00
Deficit		10,100.00			10,100.00	
Revenue						
Land Revenue	11,000.00		11,000.00	10,000.00		10,000.00
Building Revenue	200.00		200.00	200.00		200.00
Other Revenue	100.00		100.00	100.00		100.00
Expenditure						
Salaries and Wages		10,000.00			10,000.00	
Other Expenditure		100.00			100.00	
Surplus/Deficit						
Surplus	11,300.00		11,300.00	10,300.00		10,300.00
Deficit		10,100.00			10,100.00	
Revenue						
Land Revenue	11,000.00		11,000.00	10,000.00		10,000.00
Building Revenue	200.00		200.00	200.00		200.00
Other Revenue	100.00		100.00	100.00		100.00
Expenditure						
Salaries and Wages		10,000.00			10,000.00	
Other Expenditure		100.00			100.00	
Surplus/Deficit						
Surplus	11,300.00		11,300.00	10,300.00		10,300.00
Deficit		10,100.00			10,100.00	

Page 1 of 1
 Date: 10/10/2019

For the Revenue and Finance Department

(Signature)
 Revenue and Finance Department
 Malacca Road



NOTESWORTHY FIRST FINANCIALS LIMITED
100, WILKINSON STREET, SUVA, FIJI
(Incorporated in Fiji)

Statement of Assets and Liabilities as at September 30, 2022

(Expressed in FJD)

Particulars		As at September 30, 2022 (In FJD)	As at March 31, 2022 (In FJD)
I. ASSETS			
1	Financial assets		
1.1	Cash and cash equivalents	22,181.30	25,000.00
1.2	Trade Receivables (net of provision)	54,375.34	5,233.33
1.3	Investments	-	-
1.4	(i) Trade receivables	-	-
1.5	(ii) Other receivables	-	-
1.6	Term	8,764,833.00	3,67,494.20
1.7	Derivatives	0.00	0.00
1.8	Other financial assets	33,000.00	3,127.00
1.9	Non-Financial Assets		
1.9.1	Intangible Assets	-	-
1.9.2	Investment in subsidiaries (FJD)	3,075.33	3,000.00
1.9.3	Investment in equity (FJD)	238.24	0.00
1.9.4	Property, Plant and Equipment	60,000.00	60,000.00
1.9.5	Other intangible assets	14.25	0.00
1.9.6	Other non-financial assets	3,493.37	4,000.00
	Total Assets	8,893,044.23	3,73,854.20
II. LIABILITIES AND EQUITY			
2	Financial Liabilities		
2.1	Bank borrowings	8,36,400.00	3,67,544.20
2.2	Revolving credit facilities (other than bank borrowings)	3,333,000.00	1,111.00
2.3	Trade payables and other payables	1,75,000.00	54,500.00
2.4	Other financial liabilities	3,000.00	2,000.00
2.5	Non-Financial Liabilities		
2.5.1	Provisions	600.00	475.00
2.5.2	Other non-financial liabilities	0.00	0.00
3	EQUITY		
3.1	Share capital	10,000,000.00	10,000,000.00
3.2	Reserves	1,526,644.23	1,065,811.00
	Total Liabilities and Equity	10,519,644.23	11,068,855.20

Amounts expressed in FJD are in thousands unless otherwise stated

Page 10 of 10
 Date: 03/10/2022

For Managing Director (Finance) (Signature)


 Managing Director (Finance)
 Managing Director



Statement of Financial Position (Balance Sheet)
As at 30 September 2022
Particulars
Amount in thousands of dollars

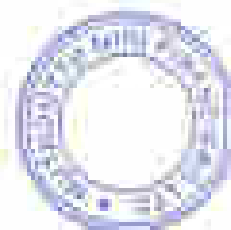
Particulars	2022	2021
Assets		
Current assets		
Trade receivables	1,234,567	1,123,456
Prepaid expenses	123,456	112,345
Inventory	234,567	223,456
Other current assets	345,678	334,567
Non-current assets		
Property, plant and equipment	4,567,890	4,456,789
Intangible assets	567,890	556,789
Other non-current assets	678,901	667,890
Liabilities		
Current liabilities		
Trade payables	789,012	778,901
Short-term borrowings	890,123	889,012
Other current liabilities	901,234	890,123
Non-current liabilities		
Long-term borrowings	1,234,567	1,123,456
Other non-current liabilities	345,678	334,567
Equity		
Share capital	1,000,000	1,000,000
Reserves	2,345,678	2,234,567
Other equity components	456,789	445,678
Total	10,000,000	9,876,543

The accompanying notes are an integral part of these financial statements.

Prepared by:
 Date: 15 October 2022

For and on behalf of the Board of Directors:

 Managing Director



MUTHOOT FUND FINANCERS LIMITED

CIN:A165910KL1900PLC012134

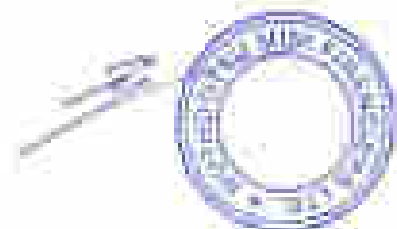
Registered Office: Muthoots Royal Tower, Kaloor, Kochi, Kerala - 682017

Notes to the financial statements:

1. The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors of the company at their respective meetings held on 12th November, 2022.
2. The Company has adopted Indian Accounting Standards (Ind AS) as notified under section 133 of the Companies Act, 2013 (the Act) read with the Companies (Indian Accounting Standards) Rules, 2015 (the Rules) from April 01, 2017. The financial statements have been prepared in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 as amended (II) of Schedule III as per Notification No. G.S.R. 1032(E) dated 11.10.2018 issued by Ministry of Corporate Affairs, Government of India.
3. In compliance with Regulation 32 of the Securities Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, a "Limited Review" of financial results for the quarter and half year ended 30th September 2022 has been carried out by the Statutory Auditor of the Company.
4. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS - 108 dealing with Operating Segments.
5. Earnings Per equity share for the quarter and half year ended September 30, 2022 and September 30, 2021 have been calculated.
6. The figures for the quarter ended September 30, 2022 and September 30, 2021 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2022 and September 30, 2021 and the figures for the quarter ended June 30, 2022 and June 30, 2021 respectively, which were subjected to limited review by the auditor.
7. Disclosure pursuant to Regulation 34 of Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015:
 - a) Nature of assets created and maintained with regard to secured loan nonconvertible debt securities:

Period from FY 2018 to FY22 is covered by way of first funding part passed charges with secured creditors on secured assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company.

- b) The Company has established requisite 100% security cover by way of part passed charges on secured assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company, in its Secured, Listed Non-Convertible Debentures.



8. Information requested by Regulation 32(1) of the Securities and Exchange Board of India Listing Obligations and Disclosure Requirements Regulations, 2015 is attached as Annexure 3.
9. Disclosure as per the provisions No. III/COO/2021-22/Sec. 5(1)(b) of the SEBI (LOD) Regulations, 2015 dated 22 September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposure) Directions, 2021 relating to the total amount of loans not in default, stressed loans transferred and required to/ from other entity.
- a. The company has not transferred through assignment in respect of loans not in default during the quarter ended 30 September 2022.
- b. The company has not transferred or acquired any stressed loans during the quarter ended 30th September 2022.
10. Information as required by Reserve Bank of India Circular on Resolution Framework for Covid-19 related stress dated August 05, 2020 is attached as Annexure 4.
11. Information as requested by Reserve Bank of India Circular on Resolution Framework - 20 Resolution of Covid-19 related stress of (i) all loans and (ii) all stressed loans dated May 03, 2021 is attached as Annexure 5.
12. Financials related (past figures) have been regrouped/reclassified wherever necessary to conform to GAAP/IFRS period/year presentation.

For and on behalf of Board of Directors.

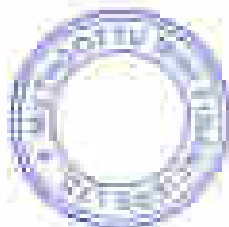


Mahesh Dhanraj (DIN: 01794024)

Managing Director

Phone: 94461

Date: 12th November, 2022



Annexure 1

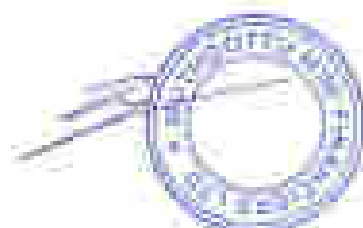
Information required by Regulation 31(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015.

Sl No.	Particulars	Half Year Ended September 30, 2022
1	Debt-Equity Redemption Reserve	Nil
2	Net worth (note 1)	₹ 34,089.47 lakhs
3	Net funds after Tax	₹ 2,146.29 lakhs
4	Earnings per Share (Face Value Rs. 100)	₹ 1.736
5	Debt Equity Ratio (note 2)	0.07 times
6	Debt service coverage ratio*	Not Applicable
7	Interest on long term debt*	Not Applicable
8	Discontinuing intangible performance charges	Nil
9	Capital redemption reserve / debt-equity redemption reserve	Nil
10	Current Ratio (note 3)	2.08 times*
11	Long term debt to working capital (note 4)	0.00 times*
12	Bad debts to Asset turnover ratio (note 5)	Not Applicable
13	Current liability ratio (note 6)	0.44 times*
14	Total debt to total assets (note 7)	0.02%
15	Debtors turnover*	Not Applicable
16	Creditors turnover*	Not Applicable
17	Operating margin*	Not Applicable
18	Net profit margin (note 8)	8.20%
19	Debt specific capital cost ratio	
	a. Gross NPV	0.70%
	b. Net NPV	0.40%
	c. CRR	23.40%

*The Company is registered under the Reserve Bank of India Act, 1934 as Non Banking Financial Company. Hence these ratios are generally not applicable.

*The financial statements have been prepared in accordance with the concept prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 or Section 133 of Schedule III as per Amendment No. 2 of 2018 issued by Ministry of Corporate Affairs, Government of India. The Company has worked out these ratios by considering the reality of assets and liabilities.

1. Net worth = Equity Share Capital + other Equity + Deferred income expenses (note 9) + Reserves & Surplus
2. Debt Equity ratio = (Non-convertible debentures + Subordinated Liabilities + Bank borrowings) / (Equity share Capital + other Equity)
3. Current Ratio = Current assets / current liabilities (Based on the maturity of assets/liabilities)
4. Long term debt to working capital = (Non-convertible debentures + Subordinated Liabilities + Term Loans from Banks) / (Current assets - current liabilities)
5. Bad debts to Asset turnover ratio = Bad debts / Gross NPV



6. Current liability ratio = (Current liabilities/ Total liabilities)
7. Total debts to total assets = (Non-convertible debentures + Subordinated liabilities + Bank borrowings)/ total assets
8. Net profit margin = Profit after tax/Total revenue

Annexure II.

Information as required by Reserve Bank of India Circular no. Resolution Framework for Credit (R) related issues dated August 04, 2022.

Nil

Annexure III

Information as requested by Reserve Bank of India Circular no. Resolution Framework -2.3 (Annexure) of Credit: CR related stress of Tailor made and Small Business dated May 03, 2022.

a) Particulars for the year ended September 30, 2022

(₹ in lakhs)

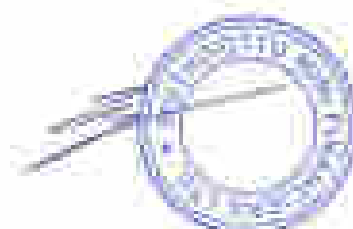
Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year	Of (A), aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A), amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year
	(A)	(B)	(C)	(D)	(E) *
Personal loans	₹56.18	-	-	₹56.18	₹0.00
Corporate loans (of which MSME)	-	-	-	-	-
Others	-	-	-	-	-
Total	₹56.18	-	-	₹56.18	₹0.00

* Represents the closing balance of loan accounts as on September 30, 2022

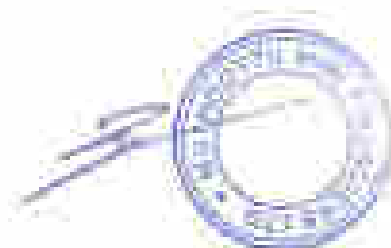
b) Particulars for the period ended September 30, 2022

(₹ in lakhs)

Sl. No	Description	Individual Borrowers		Small businesses
		Personal Loans	Business Loans	
(i)	Number of requests received for reviving resolution process under Part A.	20,000.00	-	-
(ii)	Number of accounts where resolution plan has been implemented under this window	20,000.00	-	-



(i)	Expenditure to be actually incurred as (10) before implementation of the plan	10,000	-	-
(ii)	Of (i), appropriate amount of grant that was received and other amounts	-	-	-
(iii)	Additional funding sanctioned, if any, reflecting between duration of the plan and implementation	-	-	-
(iv)	Increase in provisions in respect of the implementation of the resolution plan	-	-	-





November 12, 2022

To,
MUTHOOTTU MINI
FINANCIERS LIMITED
Muthoottu Royal Tower,
Kaloor, Kochi, Kerala -
682017

Sir/ Madam,

Sub: Certificate on Security Coverage Ratio of M/s. Muthoottu Mini Financiers Limited as at September 30, 2022

Based on our examination of books of accounts and other relevant records / documents of M/s. Muthoottu Mini Financiers Limited, having its registered office at 65/6535K, MUTHOOTTU ROYAL TOWERS, KALOOR KOCHI Ernakulam KL 682017 IN, we hereby certify as follows:

i) The entity has vide its Board Resolution and information memorandum / offer document and under various Debenture Trust Deeds, issued listed secured debt securities as detailed in Annexure - 1.


ii) With respect to the Security Coverage Ratio as at September 30, 2022:

i. The financial information as on 30/09/2022 has been extracted from the books of accounts for the quarter and half year ended 30/09/2022 and other relevant records of the listed entity;

ii. The assets of the entity provide 100% 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 at all times for the non-convertible debt securities issued. (calculation as per statement of security coverage ratio as at 30/09/2022 annexed as Annexure-2)

iii) We confirm that company has complied all the Covenants / terms of issue in the respect of listed debt securities.

For Ramdas & Venugopal
Chartered Accountants
ICAI Firm Registration No: 0106695


CA Shajan T.T., FCA
[Partner]
Membership No: 211270
UDIN: 222112700CVUMRL187



Place: Thiruvananthapuram
Date: 12-11-2022

**Annexure 1 - ISIN wise details of Secured listed public debt securities outstanding as on
30th September, 2023 Regulation 54(2) of SEBI (LODR) Regulations, 2015**

ISIN	Facility	Type of Charge	Offered Amount in ₹ Lakhs	Outstanding as on 30 th September 2023 in ₹ Lakhs	Cover Required & Available	Assets Required in ₹ Lakhs	Security
INE101G07301	Public Issue NCD	Part-secured	1,792.26	1,792.26	100%	1,792.26	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07302	Public Issue NCD	Part-secured	2,115.42	2,115.42	100%	2,115.42	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07303	Public Issue NCD	Part-secured	1,344.29	1,344.29	100%	1,344.29	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07304	Public Issue NCD	Part-secured	267.26	267.26	100%	267.26	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07305	Public Issue NCD	Part-secured	2,207.44	2,207.44	100%	2,207.44	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07306	Public Issue NCD	Part-secured	2,091.07	2,091.07	100%	2,091.07	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07307	Public Issue NCD	Part-secured	1,094.76	1,094.76	100%	1,094.76	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07308	Public Issue NCD	Part-secured	7,727.43	7,727.43	100%	7,727.43	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07309	Public Issue NCD	Part-secured	104.71	104.71	100%	104.71	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07310	Public Issue NCD	Part-secured	4,193.27	4,193.27	100%	4,193.27	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07311	Public Issue NCD	Part-secured	2,692.52	2,692.52	100%	2,692.52	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07312	Public Issue NCD	Part-secured	1,699.07	1,699.07	100%	1,699.07	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07313	Public Issue NCD	Part-secured	3,694.44	3,694.44	100%	3,694.44	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07314	Public Issue NCD	Part-secured	2,155.08	2,155.08	100%	2,155.08	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07315	Public Issue NCD	Part-secured	2,140.46	2,140.46	100%	2,140.46	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).
INE101G07316	Public Issue NCD	Part-secured	752.92	752.92	100%	752.92	Part ranking part secured charge with the Floating Secured Creation in current assets, including bank debts, cash and bank balances, loans and advances of the Company (not including reserves created in accordance with law and provisions both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon).

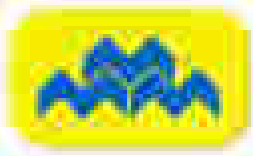


770	RECE						Notes - 18M1 and have received, have not obtained, of our Company just including reserves stated in accordance with law and regulations both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon.
RECE1207771	Public Issue RECE	Part-guar.	3,122.30	3,122.30	100%	3,122.30	
RECE1207789	Public Issue RECE	Part-guar.	1,888.03	1,888.03	100%	1,888.03	
RECE1207805	Public Issue RECE	Part-guar.	1,234.01	1,234.01	100%	1,234.01	Participating part paid charge with the Existing Secured Creditors in current assets, including bank loans, cash and bank balances, items and advances of our Company just including reserves stated in accordance with law and regulations both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon.
RECE1207813	Public Issue RECE	Part-guar.	2,234.43	2,234.43	100%	2,234.43	
RECE1207821	Public Issue RECE	Part-guar.	3,122.30	3,122.30	100%	3,122.30	
RECE1207839	Public Issue RECE	Part-guar.	865.13	865.13	100%	865.13	
RECE1207847	Public Issue RECE	Part-guar.	3,824.01	3,824.01	100%	3,824.01	
RECE1207854	Public Issue RECE	Part-guar.	1,758.70	1,758.70	100%	1,758.70	
RECE1207862	Public Issue RECE	Part-guar.	2,124.01	2,124.01	100%	2,124.01	Participating part paid charge with the Existing Secured Creditors in current assets, including bank loans, cash and bank balances, items and advances of our Company just including reserves stated in accordance with law and regulations both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon.
RECE1207870	Public Issue RECE	Part-guar.	4,204.47	4,204.47	100%	4,204.47	
RECE1207878	Public Issue RECE	Part-guar.	4,707.25	4,707.25	100%	4,707.25	
RECE1207886	Public Issue RECE	Part-guar.	2,181.05	2,181.05	100%	2,181.05	
RECE1207894	Public Issue RECE	Part-guar.	1,348.32	1,348.32	100%	1,348.32	Participating part paid charge with the Existing Secured Creditors in current assets, including bank loans, cash and bank balances, items and advances of our Company just including reserves stated in accordance with law and regulations both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon.
RECE1207902	Public Issue RECE	Part-guar.	2,244.01	2,244.01	100%	2,244.01	
RECE1207910	Public Issue RECE	Part-guar.	2,814.73	2,814.73	100%	2,814.73	
RECE1207918	Public Issue RECE	Part-guar.	1,281.41	1,281.41	100%	1,281.41	
RECE1207926	Public Issue RECE	Part-guar.	2,275.48	2,275.48	100%	2,275.48	Participating part paid charge with the Existing Secured Creditors in current assets, including bank loans, cash and bank balances, items and advances of our Company just including reserves stated in accordance with law and regulations both present and future of the Company equal to the value one time of the debentures outstanding plus interest accrued thereon.
RECE1207934	Public Issue RECE	Part-guar.	2,882.71	2,882.71	100%	2,882.71	
RECE1207942	Public Issue RECE	Part-guar.	6,238.03	6,238.03	100%	6,238.03	
RECE1207950	Public Issue RECE	Part-guar.	4,404.23	4,404.23	100%	4,404.23	
RECE1207958	Public Issue RECE	Part-guar.	2,288.83	2,288.83	100%	2,288.83	
RECE1207966	Public Issue RECE	Part-guar.	2,212.23	2,212.23	100%	2,212.23	Participating part paid charge with the Existing Secured Creditors in all receivable assets, including bank loans and receivables, cash and bank balances, items and advances of our Company just including reserves stated in accordance with law and regulations of more future of the Company just including cash and advances over which exclusive charge is created equal to the
RECE1207974	Public Issue RECE	Part-guar.	1,218.10	1,218.10	100%	1,218.10	
RECE1207982	Public Issue RECE	Part-guar.	2,262.39	2,262.39	100%	2,262.39	
RECE1207990	Public Issue RECE	Part-guar.	1,758.89	1,758.89	100%	1,758.89	
RECE1207998	Public Issue RECE	Part-guar.	4,181.89	4,181.89	100%	4,181.89	
RECE1208006	Public Issue RECE	Part-guar.	2,214.73	2,214.73	100%	2,214.73	



ACB	ACB						value and time of the deduction extending your interest accrued thereon.
IRCTD1007 A/B	Public Issue NCD	Participate	2,542.25	2,542.25	100%	2,542.25	Pro-rataing net assets (begin with the Ending Balance) Confirms all of available assets, including bank notes and receivables, cash and bank balances, loans and advances held against and value of net Company (all including interest earned) in accordance with the calculation of net assets of the Company. Bank deposits and cash withdrawn over which exclusive charge is insured equal to the value and time of the deduction extending your interest accrued thereon.
IRCTD1007 A/B	Public Issue NCD	Participate	2,300.36	2,300.36	100%	2,300.36	
IRCTD1007 A/B	Public Issue NCD	Participate	5,234.34	5,234.34	100%	5,234.34	
IRCTD1007 A/B	Public Issue NCD	Participate	2,888.30	2,888.30	100%	2,888.30	
IRCTD1007 A/B	Public Issue NCD	Participate	6,071.27	6,071.27	100%	6,071.27	
IRCTD1007 A/B	Public Issue NCD	Participate	4,388.23	4,388.23	100%	4,388.23	
Grand Total						1,71,836.28	





UTILIZATION CERTIFICATE

A. Statement of utilization of issue proceeds:

The last issue raised by the Company was that of secured redeemable listed non-convertible public debentures which were allotted on 23rd May 2022 and the proceeds were fully utilized as at 30th June 2022 and such utilization certificate has been filed with BSE for June 2022 quarter.

No further issues have since been raised by the Company and therefore NIL reporting for September 2022 quarter.

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

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

Not applicable since no further issues since last quarter

Particulars	Remarks
Name of listed entity	
Mode of fund raising	Public issue/ Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	
Amount raised	in Rs. crore
Report filed for quarter ended	
Is there a deviation/ variation in use of funds raised?	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes/ No
If yes, details of the approval so required?	
Date of approval	
Explanation for the deviation/ variation	
Comments of the audit committee after review	
Comments of the auditors, if any	
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Registered & Corporate Office:

65/623 K, Muthootu Rural Towers,
 Kollam, Kochi, Ernakulam, Kerala - 682017, India
 Tel: +91 888 2017300, E-mail: info@muthootumini.com



Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NOT APPLICABLE						

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- b. Deviation in the amount of funds actually utilized as against what was originally disclosed.



Name of signatory: Smitha KS
Designation: Company Secretary
Date: 12/11/2022

Annex
to Laksh[illegible]

Notes:

- The details in this format are required to be provided for all transactions undertaken during the reporting period. However, opening and closing balances, including commitments, to be disclosed for existing related party transactions even if there is no new related party transaction during the reporting period.
- Where a transaction is undertaken between members of the consolidated entity (between the listed entity and its subsidiary or between subsidiaries), it may be reported once.
- Listed banks shall not be required to provide the disclosure with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
- For financial years ending on 31 March, this information has to be provided for six months ended 30 September 2016 and for six months ended March 2017. For companies with financial years ending on other months, the six months period shall apply accordingly.
- Each type of related party transaction (for e.g. sale of goods/services, purchase of goods/services or whether it involves a loan, inter-corporate deposit, advance or investment) with a single party shall be disclosed separately and there should be no clubbing or netting of transactions of same type. However, transactions with the same counterparty of the same type may be aggregated for the reporting period. For instance, sale transactions with the same party may be aggregated for the reporting period and purchase transactions may be disclosed in a similar manner. There should be no netting off for sale and purchase transactions. Similarly, loans advanced to and received from the same counterparty should be disclosed separately, without any netting off.
- In case of a multi-year related party transaction:
 - The aggregate value of such related party transaction as approved by the audit committee shall be disclosed in the column "Value of the related party transaction as approved by the audit committee".
 - The value of the related party transaction undertaken in the reporting period shall be disclosed in the column "Value of related party transaction during the reporting period".
 - "Cost" refers to the cost of borrowed funds for the listed entity.
 - PAN will not be displayed on the website of the Stock Exchange(s).
- Transactions such as acceptance of fixed deposits by banks/NBFCs, undertaken with related parties, at the terms uniformly applicable/offered to all shareholders/public shall also be reported.

Mathew Muthoottu
DIN 01786534
Managing Director