

21-05-2025

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

Dear Sir / Madam,

**Sub: Board Meeting Outcome dated 21/05/2025**

**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 convened today, 21<sup>st</sup> May 2025 and which concluded a while ago, has approved:

- 1) The Audited Standalone Financial Results along with Independent Auditors Report for the financial year ended 31<sup>st</sup> March, 2025.
- 2) Raising of funds by issue of debentures (both public & private) aggregating upto an amount of Rs.1000 Crores in one or more tranches.
- 3) Issuance of listed secured redeemable non-convertible debentures on private placement basis – 8<sup>th</sup> Tranche of Rs.60 Crores.

We further hereby confirm and declare that:

- a. the Auditor's Report does not contain any qualification and hence no statement of impact of audit qualification has been submitted as part of financial results for the quarter and year ended 31<sup>st</sup> March 2025;
- b. the Audit Reports do not contain any modified opinion.

The meeting commenced at 1.00 PM and concluded by 4.00 PM

Kindly take the same on record.

Thanking You,

Yours faithfully

For Muthoottu Mini Financiers Limited

Mathew Muthoottu  
Managing Director  
DIN: 01786534



*Our Ref.*

## **MOHANDAS & ASSOCIATES**

**CHARTERED ACCOUNTANTS**

IIIrd Floor, "Sree Residency"  
Press Club Road, Thrissur - 1.

☎ : 0487 - 2333124, 2321290

Email : ma.auditors@gmail.com

### **Independent Auditor's Report**

**To the Board of Directors  
Muthoottu Mini Financeries Limited**

**Report on the audit of the Financial results**

#### **Opinion**

We have audited the accompanying statement of quarterly and year to date financial results of Muthoottu Mini Financiers Limited ('the NBFC') for the quarter ended 31.03.2025 and the year to date results for the period from 01.04.2024 to 31.03.2025 attached herewith, being submitted by the NBFC pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing regulations').

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

- i. are presented in accordance with the requirements of regulation 52 of the Listing Regulations in this regard, and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 (the "Act"), RBI guidelines and other accounting principles generally accepted in India, of the net profit/loss including other comprehensive income and other financial information for the quarter ended 31.03.2025 as well as the year to date results for the period from 01.04.2024 to 31.03.2025

#### **iii. Basis for Opinion**

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



Branch Office : IIIrd Floor, "Kolliyil Arcade", Kavilkadavu, Kodungallur - 680 664.

Phone : (Off). 0480 - 4050003, Mob : 9847574425.

**Board of Directors' Responsibility for the Standalone Financial Results**

The statements have been prepared on the basis of audited annual financial statements. The NBFC's Board of Directors are responsible for the preparation of these statement of Financial Results that give a true and fair view of the net profit/ loss including other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under section 133 of the Act/ issued by the Institute of Chartered Accountants of India, the circulars, guidelines and directors issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India and in compliance with regulation 52 of the Listing Regulations.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act/ Banking Regulation Act, 1949 for safeguarding of the assets of the NBFC and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statement of financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Directors are also responsible for overseeing the NBFC's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

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

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the statement of financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, for the purpose of expressing an opinion



- on the effectiveness of the NBFC's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
  - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NBFC's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the statement of financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the NBFC to cease to continue as a going concern.
  - Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Other Matters**

The statement includes the results for the quarter ended March 31, 2025 and March 31, 2024 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2025 and March 31, 2024 and the published unaudited year-to-date figures up to the third quarter of the financial year ended March 31, 2025 and March 31, 2024 respectively which were subject to limited review, as required under Listing Regulations. Our opinion is not modified in respect of this matter.

**For MOHANDAS AND ASSOCIATES**  
Chartered Accountants

Firm Registration No: 002116S

  
**Mohandas Anchery**  
Partner

Membership No. 036726

UDIN: 25036726BMHUHW3206

Thrissur

Dated May 21<sup>st</sup>, 2025



**MUTHOOTTU MINI FINANCIERS LIMITED**  
CIN: U65910KL1998PLCO12154  
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017

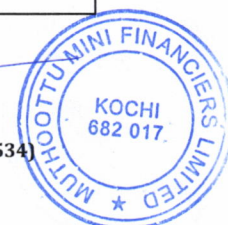
**STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 2025**

Rs. In Lakhs Except Face Value of Shares and EPS

Particulars	Quarter ended			Year Ended	
	31-03-2025	31-12-2024	31-03-2024	31-03-2025	31-03-2024
	Audited	Unaudited	Audited	Audited	Audited
<b>Revenue from operations</b>					
Interest income	19,526.48	19,920.29	17,166.52	77,698.71	65,317.38
Other income on loans	338.39	256.20	378.71	1,164.96	1,030.89
Dividend income	-	28.96	0.01	29.14	22.67
Rental income	50.49	39.36	54.42	160.56	168.66
Fees and Commission income	138.76	79.75	102.55	388.13	249.09
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-
Net gain on fair value changes	1,598.49	-	1.60	1,598.49	9.13
Sales of services	0.17	(0.99)	5.79	5.68	23.03
<b>Total Revenue from operations (I)</b>	<b>21,652.78</b>	<b>20,323.57</b>	<b>17,709.60</b>	<b>81,045.67</b>	<b>66,820.85</b>
Other Income (II)	317.24	33.82	107.07	468.86	363.06
<b>Total Income (III)</b>	<b>21,970.02</b>	<b>20,357.39</b>	<b>17,816.67</b>	<b>81,514.53</b>	<b>67,183.91</b>
<b>Expenses</b>					
Finance costs	10,599.42	9,947.65	9,295.75	39,754.55	34,530.94
Net loss on fair value changes	(2.58)	0.49	-	-	-
Impairment on financial instruments	86.25	918.27	4.00	1,434.37	694.71
Employee benefits expenses	4,761.89	4,165.89	3,930.39	16,259.02	12,458.58
Depreciation, amortization and impairment	331.01	301.18	311.92	1,160.58	1,038.40
Other expenses	3,606.09	2,026.76	1,836.36	9,934.19	7,405.52
<b>Total Expenses (IV)</b>	<b>19,382.08</b>	<b>17,360.24</b>	<b>15,378.42</b>	<b>68,542.71</b>	<b>56,128.15</b>
Profit before tax (III- IV)	2,587.94	2,997.15	2,438.25	12,971.82	11,055.76
<b>Tax Expense:</b>					
(1) Current tax	236.05	221.89	834.59	3,048.70	3,258.12
(2) Previous year tax	-	-	-	-	-
(3) Deferred tax	400.37	56.84	(175.18)	505.47	14.50
<b>Profit for the year (V- VI)</b>	<b>1,951.52</b>	<b>2,718.42</b>	<b>1,778.84</b>	<b>9,417.65</b>	<b>7,783.14</b>
<b>Other Comprehensive Income</b>					
(i) Items that will not be reclassified to profit or loss					
- Remeasurement of defined benefit plans	47.20	-	(27.41)	47.20	(27.41)
- Fair value changes on equity instruments through other comprehensive income	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	(11.88)	-	9.58	(11.88)	9.58
Subtotal (A)	<b>35.32</b>	<b>-</b>	<b>(17.83)</b>	<b>35.32</b>	<b>(17.83)</b>
(i) Items that will be reclassified to profit or loss	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
Subtotal (B)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other Comprehensive Income (A + B) (VIII)	<b>35.32</b>	<b>-</b>	<b>(17.83)</b>	<b>35.32</b>	<b>(17.83)</b>
<b>Total Comprehensive Income for the year (VII+VIII)</b>	<b>1,986.84</b>	<b>2,718.42</b>	<b>1,761.01</b>	<b>9,452.97</b>	<b>7,765.31</b>
<b>Earnings per equity share</b>					
(Face value of Rs. 100/- each)					
Basic (Rs.)	37.62	39.77	31.19	37.62	31.19
Diluted (Rs.)	37.62	39.77	31.19	37.62	31.19

Place :Kochi  
Date: 21st May 2025

Mathew Muthoottu (DIN: 01786534)  
Managing Director



**MUTHOOTTU MINI FINANCIERS LIMITED**  
**CIN: U65910KL1998PLC012154**  
**Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017**  
**STATEMENT OF ASSETS & LIABILITIES**

(Rupees in Lakhs)

Particulars	As at March 31st, 2025 (Audited)	As at March 31, 2024 (Audited)
<b>I. ASSETS</b>		
<b>1 Financial assets</b>		
a) Cash and cash equivalents	8,717.55	10,269.47
b) Bank Balance other than (a) above	46,984.94	44,857.57
c) Receivables		
(I) Trade receivables		
(II) Other receivables		
d) Loans	4,10,676.97	3,49,807.61
e) Investments	2,590.62	992.14
f) Other financial assets	1,885.49	2,026.45
<b>2 Non-financial Assets</b>		
a) Inventories		
b) Current tax assets (Net)	2,821.53	2,199.95
c) Deferred tax assets (Net)	-	215.09
d) Property, Plant and Equipment	20,397.34	19,923.16
e) Other intangible assets	363.33	222.96
f) Other non-financial assets	1,548.92	1,043.07
<b>Total Assets</b>	<b>4,95,986.69</b>	<b>4,31,557.47</b>
<b>II. LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>1 Financial Liabilities</b>		
a) Debt Securities	1,46,522.60	1,36,226.23
b) Borrowings (other than debt securities)	2,30,857.88	1,91,229.90
c) Subordinated liabilities	34,501.92	30,664.31
d) Other financial liabilities	2,199.36	1,694.17
<b>2 Non-financial Liabilities</b>		
a) Provisions	783.20	581.62
b) Deferred tax liabilities (Net)	302.26	-
c) Other non-financial liabilities	782.09	576.82
<b>3 EQUITY</b>		
a) Equity share capital	25,032.54	25,032.54
b) Other equity	55,004.84	45,551.88
<b>Total Liabilities and Equity</b>	<b>4,95,986.69</b>	<b>4,31,557.47</b>

For Muthoottu Mini Financiers Limited

  
**Mathew Muthoottu (DIN: 01786534)**  
 Managing Director



Place: Kochi  
 Date: May 21, 2025

**MUTHOOTTU MINI FINANCIERS LIMITED**  
**CIN: U65910KL1998PLC012154**  
**Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017**  
**STATEMENT OF PROFIT AND LOSS**

(Rupees in Lakhs)

Particulars	Period ended March 31, 2025 (Audited)	Period ended March 31, 2024 (Audited)
<b>Revenue from operations</b>		
(i) Interest income	77,698.71	65,317.38
(ii) Other income on loans	1,164.96	1,030.89
(iii) Dividend income	29.14	22.67
(iv) Rental income	160.56	168.66
(v) Fees and Commission income	388.13	249.09
(vi) Net gain on derecognition of financial instruments under amortised cost category	-	-
(vii) Net gain on fair value changes	1,598.49	9.13
(viii) Sales of services	5.68	23.03
<b>(I) Total Revenue from operations</b>	<b>81,045.67</b>	<b>66,820.85</b>
<b>(II) Other Income</b>	<b>468.86</b>	<b>363.06</b>
<b>(III) Total Income (I + II)</b>	<b>81,514.53</b>	<b>67,183.91</b>
<b>Expenses</b>		
(i) Finance costs	39,754.55	34,530.94
(ii) Net loss on fair value changes	-	-
(iii) Impairment on financial instruments	1,434.37	694.71
(iv) Employee benefits expenses	16,259.02	12,458.58
(v) Depreciation, amortization and impairment	1,160.58	1,038.40
(vi) Other expenses	9,934.19	7,405.52
<b>(IV) Total Expenses (IV)</b>	<b>68,542.71</b>	<b>56,128.15</b>
<b>(V) Profit before tax (III- IV)</b>	<b>12,971.82</b>	<b>11,055.76</b>
<b>(VI) Tax Expense:</b>		
(1) Current tax	3,048.70	3,258.12
(2) Earlier years adjustments	-	-
(3) Deferred tax	505.47	14.50
<b>(VII) Profit for the year (V- VI)</b>	<b>9,417.65</b>	<b>7,783.14</b>
<b>A) Other Comprehensive Income</b>		
(i) Items that will not be reclassified to profit or loss		
- Remeasurement of defined benefit plans	47.20	(27.41)
- Fair value changes on equity instruments through other comprehensive income	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	(11.88)	9.58
<b>Subtotal (A)</b>	<b>35.32</b>	<b>(17.83)</b>
<b>B)</b>		
(i) Items that will be reclassified to profit or loss	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-
<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>
<b>(VIII) Other Comprehensive Income (A + B) (VIII)</b>	<b>35.32</b>	<b>(17.83)</b>
<b>(IX) Total Comprehensive Income for the year (VII+VIII)</b>	<b>9,452.97</b>	<b>7,765.31</b>
<b>Earnings per equity share</b>		
(Face value of Rs. 100/- each)		
Basic (Rs.)	37.62	31.19
Diluted (Rs.)	37.62	31.19

For Muthoottu Mini Financiers Limited

Mathew Muthoottu (DIN: 01786534)  
Managing Director



Place: Kochi

Date: May 21, 2025

**CASH FLOW STATEMENT**  
CIN: U65910KL1998PLC012154  
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017  
**CASH FLOW STATEMENT**

(Rupees in Lakhs)

Particulars	Period ended March 31, 2025 (Audited)		Period ended March 31st, 2024 (Audited)	
<b>A. Cash Flow from Operating Activities</b>				
Profit before tax		12,971.82		11,055.76
Adjustments for :				
Impairment on financial instruments	1,434.37		694.71	
Net (gain)/loss on fair value changes	-1,598.49		-9.13	
Net (Profit) / Loss on Sale of assets	-2.63		-6.80	
Finance Costs	39,754.55		34,530.94	
Depreciation, amortization and impairment	1,160.58		1,038.40	
Income from Non-Operating Business				
- Rental Income	-160.56		-168.66	
- Dividend Income	-29.14	40,558.68	-22.67	36,056.79
Operating Profit / (Loss) before working capital Adjustments		53,530.50		47,112.55
Adjustments for :				
Loans	-62,289.77		-26,084.84	
Investments	-0.00		-2.48	
Other financial assets	127.01		340.98	
Other non financial assets	-505.85		26.22	
Bank Balance other than "Cash and cash equivalents"	-2,127.37		-13,368.86	
Provisions	248.78		44.87	
Other financial liabilities	505.18		-45.48	
Other non financial liabilities	205.27	-63,836.75	270.58	-38,819.01
Cash Generated from operations		-10,306.25		8,293.54
Income Tax paid		-3,670.28		-3,668.65
Finance cost paid		-40,284.57		-34,484.56
<b>Net Cash Flow from Operating Activity</b>		<b>-54,261.10</b>		<b>-29,859.67</b>
<b>B. Cash Flow from Investment Activities</b>				
Dividend Income		29.14		22.67
Rental Income		160.56		168.66
Sale of Fixed Assets		14.92		37.25
Purchase of Fixed Assets		-1,787.42		-1,749.07
<b>Net Cash Flow from Investment Activity</b>		<b>-1,582.80</b>		<b>-1,520.20</b>
<b>C. Cash Flow from Financing Activity</b>				
Proceeds from issue of equity share capital (including share premium)				<b>300.00</b>
Net increase/(Decrease) in Borrowings(other than debt securities)		39,627.98		38,564.55
Net increase/(Decrease) in Subdebt		3,837.61		6,364.02
Net increase/(Decrease) in Debt Securities		10,826.39		-7,592.66
<b>Net Cash Flow from Financing Activity</b>		<b>54,291.98</b>		<b>37,635.91</b>
Net Increase/(Decrease) in Cash & Cash Equivalents(A+B+C)		-1,551.92		6,255.75
Opening Balance of Cash & Cash Equivalents		10,269.47		4,013.72
<b>Closing Balance of Cash &amp; Cash Equivalents</b>		<b>8,717.55</b>		<b>10,269.47</b>
<b>Components of Cash and Cash Equivalents</b>				
Current Account with Banks		7,842.70		5,915.39
Deposit with Banks		220.11		2,535.42
Cash in Hand		654.74		1,818.66
		<b>8,717.55</b>		<b>10,269.47</b>

For Muthoottu Mini Financiers Limited



Mathew Muthoottu (DIN: 01786534)  
Managing Director



Place: Kochi

Date: May 21, 2025

**MUTHOOTTU MINI FINANCIERS LIMITED**  
**Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017**  
**STATEMENT OF CHANGES IN EQUITY**

**a. Equity Share Capital**

Equity shares of Rs. 100/- each issued, subscribed and fully paid

(Rupees in Lakhs)

Particulars	As at March 31st, 2025 (Audited)	As at March 31, 2024 (Audited)
<b>As at the beginning of the period</b>	25,032.54	24,952.54
Changes in Equity Share Capital due to prior period items	-	-
Restated balance at the beginning of the current reporting period	25,032.54	24,952.54
Changes in equity share capital during the current year	-	80.00
<b>Balance at the end of current reporting period</b>	25,032.54	25,032.54

**b. Other Equity**

(Rupees in Lakhs)

Particulars	Reserves and Surplus						Other comprehensive income		Total
	Special Reserve Fund(u/s 45 IC of RBI Act, 1934)	Securities Premium	Impairment Reserve	Debenture Redemption Reserve	Revaluation Reserve	Retained Earnings	Equity instruments through Other Comprehensive Income	Other Items of Other Comprehensive Income (Remeasurement of defined benefit plans)	
<b>Balance as at March 31, 2023</b>	7,650.35	7,844.15	167.95	-	350.00	21,747.87	-	-193.75	37,566.57
Transfer from Retained earnings	1,553.06		-						1,553.06
Securities premium on share options exercised during the year		220.00							220.00
Amount transferred									-
Profit for the period						7,783.14		-17.83	7,765.31
Transfer to Special Reserve Fund						-1,553.07			-1,553.07
Transfer from/(to) Debenture Redemption Reserve									-
Transfer to Impairment Reserve									-
<b>Balance as at March 31, 2024</b>	9,203.41	8,064.15	167.95	-	350.00	27,977.94	-	-211.58	45,551.87
Transfer from Retained earnings	1,890.59		34.04						1,924.63
Securities premium on share options exercised during the year		-							-
Amount transferred									-
Profit for the period						9,417.65		35.32	9,452.97
Transfer to Special Reserve Fund						-1,890.59			-1,890.59
Transfer from/(to) Debenture Redemption Reserve									-
Transfer to Impairment Reserve						-34.04			-
<b>Balance as at March 31, 2025</b>	11,094.00	8,064.15	201.99	-	350.00	35,470.96	-	-176.26	55,004.84

For Muthoottu Mini Financiers Limited

  
**Mathew Muthoottu (DIN: 01786534)**  
**Managing Director**



Place: Kochi  
Date: May 21, 2025

**MUTHOOTTU MINI FINANCIERS LIMITED**

**CIN: U65910KL1998PLC012154**

**Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017**

**Notes to the financial statements:-**

1. The above audited financial statements were reviewed by the audit committee in their meeting held on 21st May, 2025 and recommended to the Board for approval. The audited financial statements for the year ended March 31, 2025 has been approved by the Board of Directors at their meeting held on 21st May, 2025.
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 from April 01, 2019. The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per Notification No. C.S.R. 1022(E) dated 11.10.2018, issued by Ministry of Corporate Affairs, Government of India.
3. 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.
4. The figures for the quarter ended March 31, 2025 and March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to nine months of relevant financial year, which were subjected to limited review by the auditors.
5. Disclosure pursuant to Regulation 54 of Securities and Exchange Board of India (Listing Obligations. And Disclosure Requirements) Regulations, 2015.
  - a) Nature of security created and maintained with respect to secured listed nonconvertible debt securities is:

Public issue IX to XVIII & the Private placements Tranche 1 to 7 are secured by way of first ranking pari-passu charges with existing secured creditors, on current 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 maintained requisite full asset cover by way of pari-passu charge on current 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, on its Secured, Listed Non-Convertible Debentures.



6. Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015 is attached as Annexure I.
7. The security cover certificate for the period ended March 31,2025, as per Regulation 54(3) of Securities and Exchange Board Of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure A.
8. Disclosure as per the notification No. RBI/DOR/2021-22 /86.DOR.STR.REC.51 /21.04.048 / 2021-22. September 24 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities:
  - a. The company has not transferred or acquired through assignment in respect of loans not in default during the year ended 31 March 2025.
  - b. The company has not transferred or acquired any stressed loans during the year ended 31 March 2025.
9. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation.

For and on behalf of Board of Directors



Mathew Muthoottu (DIN: 01786534)

Managing Director

Place: Kochi

Date: 21<sup>st</sup> May, 2025



## Annexure I

Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015.

Sl No.	Particulars	Year Ended March 31, 2025
1	Debenture Redemption Reserve	Nil
2	Net worth (note1)	₹ 76,979.33 lakhs
3	Net Profit after Tax	₹ 9,417.65 lakhs
4	Earnings per Share(Face Value Rs.100)	₹ 37.62
5	Debt Equity Ratio (note 2)	₹ 5.17 times
6	Debt service coverage ratio*	Not Applicable
7	Interest service coverage ratio*	Not Applicable
8	Outstanding redeemable preference shares	Nil
9	Capital redemption reserve/debenture redemption reserve	Nil
10	Current Ratio (note3)*	1.92 times^
11	Long term debt to working capital (note4)*	0.83 times^
12	Bad debts to Account receivable ratio (note5)*	Negligible
13	Current liability ratio (note6)*	0.57 times^
14	Total debts to total assets (note7)*	83.04%^
15	Debtors turnover*	Not Applicable
16	Inventory turnover*	Not Applicable
17	Operating margin*	Not Applicable
18	Net profit margin (note8)	11.55%
19	Sector specific equivalent ratios	
	a. Gross NPA	0.85%
	b. Net NPA	0.50%
	c. CRAR	21.38%

\*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 presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per Notification No. C.S.R. 1022(E) dated 11.10.2018, issued by Ministry of Corporate Affairs, Government of India, the Company has worked out these ratios by considering the maturity of assets and liabilities.

1. Net worth = Equity Share Capital + other Equity - Deferred revenue expenditure - Revaluation Reserve.



2. Debt Equity ratio =  $(\text{Non-convertible debentures} + \text{Subordinated Liabilities} + \text{Bank borrowings}) / (\text{Equity share Capital} + \text{Other Equity})$ .
3. Current Ratio =  $\text{Current assets} / \text{current liabilities}$ . (Based on the maturity of assets/liabilities).
4. Long term debt to working capital =  $(\text{Non-convertible debentures} + \text{Subordinated Liabilities} + \text{Term Loan from Bank}) / (\text{Current assets} - \text{current liabilities})$ .
5. Bad debts to Account receivable ratio =  $\text{Bad debts} / \text{Gross AUM}$ .
6. Current liability ratio =  $\text{current liabilities} / \text{Total liabilities}$ .
7. Total debts to total assets =  $(\text{Non-convertible debentures} + \text{Subordinated Liabilities} + \text{Bank borrowings}) / \text{total assets}$ .
8. Net profit margin =  $\text{Profit after tax} / \text{Total income}$ .





Our Ref.

## MOHANDAS & ASSOCIATES

CHARTERED ACCOUNTANTS

IIIrd Floor, "Sree Residency"

Press Club Road, Thrissur - 1.

☎ : 0487 - 2333124, 2321290

Email : ma.auditors@gmail.com

To,

Muthoottu Mini Financiers Limited  
Muthoottu Royal tower, Kaloor  
Kochi, Kerala - 682017

### Certificate of the Security Cover as at 31st March 2025.

1. This certificate is issued in accordance with the terms of your engagement letter dated April 2<sup>nd</sup> 2025
2. The accompanying 'Statement of security cover as at 31<sup>st</sup> March 2025' contains the details required pursuant to compliance with terms and conditions by Muthoottu Mini Financiers Limited (the Company) contained in the Debenture Trust Deeds (hereinafter referred to as "Deed") entered into between the Company and Debenture Trustees (hereinafter referred to as "Trustee").

The following Outstanding secured Listed Non-Convertible Debentures as on 31<sup>st</sup> March 2025 have been considered for this Certificate:

ISIN	Facility	Type of Charge	Allotted Amount in ₹ lakhs	Outstanding as on 31st March, 2025 in ₹ lakhs	Cover Required	Assets required in ₹ lakhs	Security
INE101Q07AK0	Public Issue NCD	Pari-passu	2,868.90	3,710.05	100%	3,710.05	Mitcon
INE101Q07706	Public Issue NCD	Pari-passu	3,684.44	3,684.44	100%	3,684.44	Vistra
INE101Q07953	Public Issue NCD	Pari-passu	1,281.41	1,888.99	100%	1,888.99	Vistra
INE101Q07771	Public Issue NCD	Pari-passu	3,122.00	3,122.00	100%	3,122.00	Vistra
INE101Q07AA1	Public Issue NCD	Pari-passu	3,356.83	4,765.63	100%	4,765.63	Mitcon
INE101Q07847	Public Issue NCD	Pari-passu	3,624.01	3,624.01	100%	3,624.01	Vistra
INE101Q07607	Public Issue NCD	Pari-passu	164.71	271.42	100%	271.42	Vistra
INE101Q07AF0	Public Issue NCD	Pari-passu	6,181.80	6,181.80	100%	6,181.80	Mitcon

Branch Office : IIIrd Floor, "Kolliyil Arcade", Kavilkadavu, Kodungallur - 680 664.

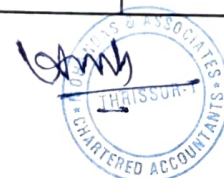
Phone : (Off). 0480 - 4050003. Mob : 9847574425.



**MOHANDAS & ASSOCIATES****CHARTERED ACCOUNTANTS**

Continuation sheet

INE101Q07AX3	Public Issue NCD	Pari-passu	996.67	996.67	100%	996.67	Mitcon
INE101Q07AL8	Public Issue NCD	Pari-passu	9,070.27	9,070.27	100%	9,070.27	Mitcon
INE101Q07904	Public Issue NCD	Pari-passu	2,181.65	3,339.31	100%	3,339.31	Vistra
INE101Q07AU9	Public Issue NCD	Pari-passu	528.37	528.37	100%	528.37	Mitcon
INE101Q07AR5	Public Issue NCD	Pari-passu	1,219.99	1,261.21	100%	1,261.21	Mitcon
INE101Q07615	Public Issue NCD	Pari-passu	4,193.27	6,976.61	100%	6,976.61	Vistra
INE101Q07AG8	Public Issue NCD	Pari-passu	2,618.73	3,601.42	100%	3,601.42	Mitcon
INE101Q07714	Public Issue NCD	Pari-passu	3,156.06	5,064.06	100%	5,064.06	Vistra
INE101Q07789	Public Issue NCD	Pari-passu	1,608.53	2,517.66	100%	2,517.66	Vistra
INE101Q07AY1	Public Issue NCD	Pari-passu	3,315.84	3,315.84	100%	3,315.84	Mitcon
INE101Q07AW5	Public Issue NCD	Pari-passu	975.15	1,008.59	100%	1,008.59	Mitcon
INE101Q07AM6	Public Issue NCD	Pari-passu	4,355.33	5,747.57	100%	5,747.57	Mitcon
INE101Q07854	Public Issue NCD	Pari-passu	1,758.70	2,711.38	100%	2,711.38	Vistra
INE101Q07AT1	Public Issue NCD	Pari-passu	3,291.89	3,291.89	100%	3,291.89	Mitcon
INE101Q07AV7	Public Issue NCD	Pari-passu	1,131.95	1,174.14	100%	1,174.14	Mitcon
INE101Q07AN4	Private Issue NCD	Pari-passu	4,900.00	4,926.57	100%	4,926.57	Mitcon
INE101Q07AO2	Private Issue NCD	Pari-passu	5,000.00	5,027.17	100%	5,027.17	Mitcon
INE101Q07AP9	Private Issue NCD	Pari-passu	5,000.00	5,027.17	100%	5,027.17	Mitcon
INE101Q07AQ7	Private Issue NCD	Pari-passu	7,500.00	7,541.37	100%	7,541.37	Mitcon
INE101Q07AS3	Private Issue NCD	Pari-passu	2,500.00	2,511.64	100%	2,511.64	Mitcon
INE101Q07AZ8	Private Issue NCD	Pari-passu	8,600.00	8,639.59	100%	8,639.59	Mitcon
INE101Q07BA9	Private Issue NCD	Pari-passu	5,000.00	5,013.70	100%	5,013.70	Mitcon
Grand Total						1,16,540.55	

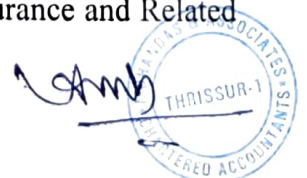


**Management Responsibility**

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances. This includes collecting, collating and validating data and accurate computation of security cover.
4. The Management is also responsible for ensuring that the Company complies with the requirements of the clauses of Deed document and provides all relevant information to Trustee.

**Auditor's Responsibility**

5. It is our responsibility to provide a reasonable assurance whether:
  - a) The amounts given in the Annexure 1 have been extracted from the audited books of accounts for the period ended 31<sup>st</sup> March 2025 and other related records of the Company and the computation of security cover is arithmetically correct.
  - b) The financial covenants of the issue of the listed debt securities mentioned in Annexure 1 of this certificate have been complied with as mentioned in the Debenture Trust deed.
  - c) The assets of the entity provide 100% security coverage as per the terms of offer document/ information memorandum and/or debenture trust deed.
6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
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.



**Opinion**

8. Based on our examination of the Deed and the relevant documents and information provided to us, we certify that:

a) The amounts given in the Annexure 1 have been extracted from the audited books of accounts for the period ended 31<sup>st</sup> March 2025 and other related records of the Company and the computation of security cover is arithmetically correct.

b) The financial covenants of the listed debt securities mentioned in Annexure 1 of this certificate have been complied with as mentioned in the respective Debenture Trust deeds as per the review and verification of relevant records and documents and the declaration and certification given by the Management of the Company.

c) The assets of the entity provide 100% security coverage as per the terms of offer document/ information memorandum and/or debenture trust deed.

c) The financial results for the period ended 31<sup>st</sup> March 2025 have been audited by us, on which we have issued an unmodified audit opinion dated May 21<sup>st</sup>, 2025.

**Restriction on Use**

9. This certificate addressed to and provided to the Board of Directors of the Company is solely for the purpose of submit to the Debenture Trustees to enable comply with requirements of the deed and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or in to whose hands it may come without our prior consent in writing.

Thrissur

Dated May 21<sup>st</sup>, 2025

For MOHANDAS & ASSOCIATES

Chartered Accountants

FRN : 002116S



Mohandas Anchery

Partner

Membership No. 036726

UDIN:25036726MHVHS834

**Annexure I: Security Cover as on 31.03.2025**

Column A	Column B	Column Ci	Column Dii	Column Eiii	Column Fiv	Column Gv	Column Hvi	Column Ivii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	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 pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excludin g items covered in column F		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on 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 Assetsviii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment	This represents vehicle's WDV		132.12	No			20,265.22		20,397.34					
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets							29.04		29.04					
Intangible Assets under Development							334.29		334.29					
Investments							2590.62		2590.62					
Loans	This represents Gold Loan Receivables including NPAs			Yes	3,81,256.08				3,81,256.08				3,81,256.08	3,81,256.08
	This represents loan against property						235.38		235.38					
	This represents Micro Finance Loan Receivables		7,800.29	No			24,868.54		32,668.83					
Inventories														
Trade Receivable s														
Cash and Cash Equivalents	Cash and Bank balances			Yes	8,717.55				8,717.55				8,717.55	8,717.55
Bank Balances other than Cash and Cash Equivalents	This represents Bank Balances other than Cash and Cash Equivalents			Yes	44,909.33				44,909.33				44,909.33	44,909.33
	This represents FD for MF loans		811.47	No					811.47					
	This represents FD for DRR			No					0.00					
	This represents FD given as Bank Guarantees *		1,264.14	No					1,264.14					
Others							8,398.67		8,398.67					
Total			10,008.02	0.00	4,34,882.96	0.00	56,721.76	0.00	5,01,612.74				4,34,882.96	4,34,882.96
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Public NCD / Private NCD / CP			Yes	1,16,540.55		31,230.81		47,771.35					



Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt							34,501.92		34,501.92					
Borrowings														
Bank			7,077.12	Yes	2,24,674.74				2,31,751.86					
Debt		not to be filled												
Securities														
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others														
Total			7,077.12	-	3,41,215.29	-	87,587.61	-	87,587.61	0.00				
Cover on Book Value														
Cover on Market Value <sup>14</sup>														
		Exclusiv e Security Cover Ratio**	1.41	Pari-Passu Security Cover Ratio	1.27									

\*1264 14 represents bank guarantee for contingent liabilities.

#### NOTE

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



*[Handwritten signature]*

Mathew Muthoothu (DIN: 01786534)  
Managing Director



21/05/2025

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

Dear Sir,

Disclosure required under Regulation 52(7) & 52(7A) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the quarter ended 31<sup>st</sup> March 2025.

As required by Regulation 52(7) and Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit as follows:

1. NCD's raised by the Company for the quarter ended 31<sup>st</sup> March 2025 was that of the privately placed secured redeemable listed non-convertible debentures vide ISIN INE101Q07AZ8 and INE101Q07BA9 which were allotted on 06-02-2025 & 21-03-2025 respectively and the proceeds were fully utilized as at 31<sup>st</sup> March 2025.
2. In terms of Regulation 52(7) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 read with SEBI Operational Circular No. SEBI / HO/ DDHS/ DDHS\_Div1/ P/ CIR/ 2022/ 0000000103 dated July 29, 2022, the statement of utilisation and Nil material deviation in the use of the proceeds of issue of NCDs from the objects stated in the offer document is enclosed herewith.

Kindly take the same on record.

Thanking You

Yours faithfully

For Muthoottu Mini Financiers Limited



Smitha KS  
Company Secretary

## Annex - IV-A

### UTILIZATION CERTIFICATE

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

#### A. Statement of utilization of issue proceeds:

The issues raised by the Company was that of secured, non-cumulative, redeemable, listed, non-convertible private placement of debentures which were allotted on 06-02-2025 & 21-03-2025 respectively and the proceeds were fully utilized as at 31<sup>st</sup> March 2025.

Utilization of issue proceeds for issues upto 31-12-2024 have already been filed with the stock exchange and there are no unutilised amounts in such cases

Statement of utilization of NCD which has been allotted during FY 2024-2025 Quarter 4 i.e for quarter ended 31-03-2025 is as follows:

(In Rs. Crore)

1	2	3	4	5	6	7	8	9	10
Name of the Issuer	ISIN	Mode 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
Muthoottu Mini Financiers Limited	INE101Q07AZ8	Private Placement	Secured Non-Convertible Private Debenture	06-02-2025	86	86	No	NA	Nil
Muthoottu Mini Financiers Limited	INE101Q07BA9	Private Placement	Secured Non-Convertible Private Debenture	21-03-2025	50	50	No	NA	Nil
<b>Total</b>					<b>136</b>	<b>136</b>			



**A. Statement of deviation/ variation in use of Issue proceeds:**

Particulars	Remarks
Name of listed entity	Muthoottu Mini Financiers Limited
Mode of fund raising	Private placement of Debentures
Type of instrument	Listed Non-convertible secured debentures
Date of raising funds	During Q4 FY 2024-25
Amount raised	136 crores in two tranches ( 86+50)
Report filed for quarter & year ended	31.03.2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	Funds utilized as per the objects of the issue
Comments of the auditors, if any	Nil
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	
Objects: Lending and repayment of debt of banks/non-banking finance companies, for utilisation in the ordinary course of business of the Company including for repayment or refinancing of existing Financing Indebtedness of the Company and for general corporate purposes of the Company.	



Originalobject	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter /half year according to applicable object (in Rs. crore and in %)	Remarks, if any
Lending & repayment and general corporate purpose	NA	Lending & repayment and general corporate purpose	NA	136 Crores	NA	None

Deviation could mean:

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

For Muthoottu Mini Financiers Limited




Smitha K S

Designation: Company Secretary

Date: 21-05-2025

21/05/2025

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

Dear Sir / Madam,

**Sub: Disclosure under various provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)**

With reference to Regulation 51 read with Part B of Schedule III, Regulation 52 and other applicable regulations of SEBI Regulations, it is hereby intimated that the Board of Directors at its meeting held on May 21, 2025, has approved the audited financial results for the Financial Year ended March 31, 2025 together with the annual audit report thereon submitted by M/s. Mohandas and Associates, Statutory Auditors of the Company.

We further hereby confirm and declare that the Auditor’s report is with unmodified opinion and does not contain any qualification and hence no statement of impact of audit qualification has been submitted as part of financial results for the year ended 31<sup>st</sup> March 2025;

Kindly take the same on record.

Thanking You

Yours faithfully

For Muthoottu Mini Financiers Limited

Mathew Muthoottu  
Managing Director  
DIN: 01786534

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.																		
Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty																
SN	Name of the listed entity	PAN	Name of the counter party	Relationship of the counterparty with the listed entity or its subsidiary	PAN of the Counterparty	Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a) (in laks)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
									Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	Nature (loan/ advance / inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured / unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Muthoottu Mini Financiers Limited	AABCM5994M	Mathew Muthoottu	KEY MANAGERIAL PERSONNEL	AVJPM1609B	Rent paid	5.50	5.13										
						Salary received	NA	147.00										
						Debenture/subdebt Interest	NA	0.05										
						DEBENTURE/ subdebt HOLDINGS		-	1.00	1.00								
						Travelling expenses	NA	4.12										
2	Muthoottu Mini Financiers Limited		Nizzy Mathew	KEY MANAGERIAL PERSONNEL	AFHPM0461M	Rent paid	2.00	1.98										
						Salary received	NA	90.00										
						DEBENTURE/ subdebt HOLDINGS		-	27.25	27.25								
						Debenture redeemed	NA	12.00										
						Debenture Investment		12.00										
3	Muthoottu Mini Financiers Limited		Roy M Mathew	RELATIVES OF KEY MANAGERIAL PERSONNEL	AFPEM6522L	Debenture/subdebt Interest	NA	2.00										
						Rent paid	10.00	9.33										
						DEBENTURE/ subdebt HOLDINGS		-	23.00	23.00								
						Debenture/subdebt Interest	NA	2.35										
						Lift Modernization Charges	20.00	15.25										
4	Muthoottu Mini Financiers Limited	Mini Muthoottu Nirman & Real Estate Pvt Ltd	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	AAFCM4253R	Rent Received	2.00	1.05											
					Rent paid	7.50	3.63											
					Principal repayment of Loan against property	#	382.84	526.29	143.45	Loan against property	###	10years		14%	Secured	Business		
					Rent paid	5.00	2.37											
					Interest on Loan against property	NA	17.40											
5	Muthoottu Mini Financiers Limited	AABCM5993N	Royal Gold	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	Rent received	4.00	2.04											
					Purchase of Gold Coins	10.00	5.45											
					Auction sales	NA	5.53											



6	Muthoottu Mini Financiers Limited		MILANCHE	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	CAJPA0195H	Commission	12.00	6.82											
7	Muthoottu Mini Financiers Limited					AFHPM0461M	Purchase of Materials	25.00	1.20										
8	Muthoottu Mini Financiers Limited		Ann Mary George	KEY MANAGERIAL PERSONNEL		ALFPG2005H	Rent received	3.00	1.07										
9	Muthoottu Mini Financiers Limited		Smitha K S	KEY MANAGERIAL PERSONNEL		BFDPS8397P	Salary	NA	12.41										
10	Muthoottu Mini Financiers Limited		Pothanattu Ethappiri Mathai	KEY MANAGERIAL PERSONNEL		ADTPM5669F	Travelling expenses	NA	1.64										
11	Muthoottu Mini Financiers Limited		Manojkumar R	DIRECTORS		AGIPM6697B	Salary	NA	69.00										
12	Muthoottu Mini Financiers Limited						Sitting Fee	NA	3.75										
13	Muthoottu Mini Financiers Limited		MM HERBERT	DIRECTORS		AAEPH6400P	Sitting Fee	NA	2.55										
14	Muthoottu Mini Financiers Limited		Venugopal Kuttappan Nair	DIRECTORS		ABFPN6287L	Sitting Fee	NA	2.45										
15	Muthoottu Mini Financiers Limited		BABITHA TERESA GEORGE	DIRECTORS		AKKPG1440Q	Sitting Fee	NA	1.20										
16	Muthoottu Mini Financiers Limited		Arlin Anna Philip	RELATIVES OF KEY MANAGERIAL PERSONNEL		CAJPA0195H	Debenture Interest	NA	2.56										
17	Muthoottu Mini Financiers Limited						DEBENTURE REDEEMED	NA	19.00										
18	Muthoottu Mini Financiers Limited						DEBENTURE/ subdebt HOLDINGS	-	-	44.00	25.00								
19	Muthoottu Mini Financiers Limited		Mini Muthoottu Mathew Memorial Foundation	ENTITY IN WHICH RELATIVE OF KMP / DIRECTOR IS INTERESTED		AABTM6289J	CSR activity made though implementing agency MM.MM Foundation	2.00	-										
20	Muthoottu Mini Financiers Limited		MUTHOOTTU FINANCE AND SERVICES PRIVATE LIMITED	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE		AAHCK0355L	Purchase of Material & Stationery	200.00	-11.30										
21	Muthoottu Mini Financiers Limited		Muthoottu infotech Private Limited	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE		AADCR9420K	Rent Received	1.00	0.46										
22	Muthoottu Mini Financiers Limited						IT Consultancy & Support Services	200.00	92.10										
23	Muthoottu Mini Financiers Limited		Tanzanite Marketing Solutions (OPC) Pvt Ltd	ENTITY IN WHICH RELATIVE OF KMP / DIRECTOR IS INTERESTED		AACHT8497J	Business promotion	25.00	10.50										
24	Muthoottu Mini Financiers Limited																		
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**Mathew Muthoottu (DIN: 01786534)**  
Managing Director

