14-11-2025

To,

The BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai-400 001

Dear Sir,

Sub: Submission of Unaudited Financial Results for the Quarter & period ended 30th September, 2025 along with Limited Review Report.

Ref: Clause 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

We submit the following documents:

1. Unaudited Financial Results for the Quarter and period ended 30th September, 2025 along with limited review report by the Statutory Auditors and Notes and other disclosures including disclosures under clause 52(4) SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 approved by the Board of Directors in their meeting held today 14th November, 2025.

2. The statutory auditors M/s Mohandas & Associates Chartered Accountants, the statutory auditor of the company has submitted the Limited Review Report for the period ended 30th September, 2025 with unmodified opinion.

3. Security Cover Certificate as per Regulation 54 of SEBI (LODR) Regulations, as at 30th September, 2025.

4. Utilization Certificate for the quarter ended 30th September, 2025.

5.Disclosure as required under Regulation 23 of Listing Regulation.

For Muthoottu Mini Financiers Limited

MATHEW MUTHOOTTU Digitally signed by MATHEW MUTHOOTTU
Date: 2025.11.14 17:38:17 +05'30'

Mathew Muthoottu
Managing Director
DIN: 01786534

CC
Vistra ITCL (India) Limited
The IL & FS Financial Centre Plot No C-22
G Block, 7th Floor, Sandra Kurla Complex
Sandra (E) Mumbai – 400 051

Mitcon Credentia Trusteeship Services Limited
1402/1403, B-Wing, 14th Floor,
Dalamal Towers, Free Press Journal Marg,
211, Nariman Point, Mumbai – 400 021

MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
IIIrd Floor, "Sree Residency"
Press Club Road, Thrissur - 1.
✆ : 0487 - 2333124, 2321290
Email : ma.auditors@gmail.com

CA INDIA

Our Ref.

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

Review Report to

The Board of Directors
Muthoottu Mini Financiers Limited
Kochi

We have reviewed the accompanying statement of unaudited financial results of Muthoottu Mini Financiers Limited for the period ended 30th September 2025. This statement is the responsibility of the management of Muthoottu 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 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 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

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

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 30th September 2024, are based on the unaudited financial statements for the period ended 30th September 2024. Our conclusion is not modified in respect of this matter.

For MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

MOHANDAS ANCHERY
(PARTNER)
MEMBERSHIP NO: 036726
FIRM REG NO: 002116S

UDIN: 25036726BMHVAA8978

Thrissur
Dated: 14th November 2025

MUTHOOTTU MINI FINANCIERS LIMITED
CIN: U65910KL1998PLC012154
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER & PERIOD ENDED SEPTEMBER 2025

Rs. In Lakhs Except Face Value of Shares and EPS

Particulars	Quarter ended			Period ended		
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest income	24,774.44	22,158.83	20,017.66	46,933.27	38,251.94	77,698.71
Other income on loans	344.28	317.96	326.37	662.24	570.37	1,164.96
Dividend income	0.23	-	0.18	0.23	0.18	29.14
Rental income	39.09	28.23	43.04	67.32	70.71	160.56
Fees and Commission income	286.25	145.87	131.12	432.12	271.50	844.11
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
Net gain on fair value changes	-1.31	4.27	-	2.96	-	1,598.49
Sales of services	0.08	0.35	4.36	0.43	6.50	5.68
Total Revenue from operations (I)	**25,443.06**	**22,655.51**	**20,522.73**	**48,098.57**	**39,171.20**	**81,501.65**
Other Income (II)	9.81	3.01	6.99	12.82	15.92	12.88
Total Income (III)	**25,452.87**	**22,658.52**	**20,529.72**	**48,111.39**	**39,187.12**	**81,514.53**
Expenses						
Finance costs	12,661.29	11,349.60	9,907.10	24,010.89	19,207.48	39,754.55
Net loss on fair value changes	-	-	1.51	-	2.09	-
Impairment on financial instruments	-60.02	321.70	283.54	261.68	429.85	1,434.37
Employee benefits expenses	4,990.81	4,296.38	3,890.94	9,287.19	7,331.24	16,259.02
Depreciation, amortization and impairment	310.85	278.79	274.91	589.64	528.39	1,160.58
Other expenses	3,147.19	2,318.59	2,404.87	5,465.78	4,301.34	9,934.19
Total Expenses (IV)	**21,050.12**	**18,565.06**	**16,762.87**	**39,615.18**	**31,800.39**	**68,542.71**
Profit before tax (III- IV)	4,402.75	4,093.46	3,766.85	8,496.21	7,386.73	12,971.82
Tax Expense:						
(1) Current tax	937.47	893.76	1,378.37	1,831.23	2,590.76	3,048.70
(2) Previous year tax	-	-	-	-	-	-
(3) Deferred tax	302.22	185.66	-6.93	487.88	48.26	505.47
Profit for the year (V- VI)	**3,163.06**	**3,014.04**	**2,395.41**	**6,177.10**	**4,747.71**	**9,417.65**
Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plans	-	-	-	-	-	47.20
- 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
Subtotal (A)	-	-	-	-	-	**35.32**
(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)	-	-	-	-	-	-
Other Comprehensive Income (A + B) (VIII)	-	-	-	-	-	**35.32**
Total Comprehensive Income for the year (VII+VIII)	**3,163.06**	**3,014.04**	**2,395.41**	**6,177.10**	**4,747.71**	**9,452.97**
Earnings per equity share						
(Face value of Rs. 100/- each)						
Basic (Rs.)	**49.35**	**48.16**	**37.93**	**49.35**	**37.93**	**37.62**
Diluted (Rs.)	**49.35**	**48.16**	**37.93**	**49.35**	**37.93**	**37.62**

Place :Kochi
Date: 14th November 2025

For Muthoottu Mini Financiers Limited

MUTHOOTTU MINI FINANCIERS LTD.

Mathew Muthoottu (DIN: 01786534)
Managing Director

MUTHOOTTU MINI FINANCIERS LIMITED
CIN: U65910KL1998PLC012154
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017
STATEMENT OF ASSETS & LIABILITIES AS AT SEPTEMBER 30, 2025

(Rupees in Lakhs)

		Particulars	As at September 30th, 2025 (Unaudited)	As at March 31, 2025 (Audited)
I.	**ASSETS**			
	1	**Financial assets**		
	a)	Cash and cash equivalents	8,131.60	8,717.55
	b)	Bank Balance other than (a) above	50,089.59	46,984.94
	c)	Receivables		
		(I) Trade receivables		
		(II) Other receivables		
	d)	Loans	4,73,672.53	4,10,676.97
	e)	Investments	2,593.58	2,590.62
	f)	Other financial assets	1,878.96	1,885.49
	2	**Non-financial Assets**		
	a)	Inventories		
	b)	Current tax assets (Net)	2,054.10	2,821.53
	c)	Deferred tax assets (Net)	-	-
	d)	Property, Plant and Equipment	20,445.04	20,397.34
	e)	Intangible assets under development	437.19	334.29
	f)	Other intangible assets	21.65	29.04
	g)	Other non-financial assets	2,142.37	1,548.92
		Total Assets	**5,61,466.61**	**4,95,986.69**
II.	**LIABILITIES AND EQUITY**			
	LIABILITIES			
	1	**Financial Liabilities**		
	a)	Debt Securities	2,09,616.47	1,46,522.60
	b)	Borrowings (other than debt securities)	2,24,626.43	2,30,857.88
	c)	Subordinated liabilities	35,501.10	34,501.92
	d)	Other financial liabilities	3,306.71	2,199.36
	2	**Non-financial Liabilities**		
	a)	Provisions	736.68	783.20
	b)	Deferred tax liabilities (Net)	790.14	302.26
	c)	Other non-financial liabilities	674.60	782.09
	3	**EQUITY**		
	a)	Equity share capital	25,032.54	25,032.54
	b)	Other equity	61,181.94	55,004.84
		Total Liabilities and Equity	**5,61,466.61**	**4,95,986.69**

For Muthoottu Mini Financiers Limited

MUTHOOTTU MINI FINANCIERS LTD.

Mathew Muthoottu
(DIN: 01786534)
Managing Director

Place: Kochi
Date:November 14, 2025

CASH FLOW STATEMENT
CIN: U65910KL1998PLC012154
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017
CASH FLOW STATEMENT FOR THE PERIOD ENDED SEPTEMBER 30, 2025

(Rupees in Lakhs)

Particulars	Period ended September 30, 2025 (Unaudited)		Year ended March 31st, 2025 (Audited)	
A. Cash Flow from Operating Activities				
Profit before tax		8,496.21		12,971.82
Adjustments for :				
Impairment on financial instruments	261.68		1,434.37	
Net (gain)/loss on fair value changes	-2.96		-1,598.49	
Net (Profit) / Loss on Sale of assets	-		-2.63	
Finance Costs	24,010.89		39,754.55	
Depreciation, amortization and impairment	589.64		1,160.58	
Income from Non-Operating Business				
- Rental Income	-67.32		-160.56	
- Dividend Income	-0.23	24,791.70	-29.14	40,558.68
Operating Profit / (Loss) before working capital Adjustments		33,287.91		53,530.50
Adjustments for :				
Loans	-63,257.25		-62,289.77	
Investments	0.00		-	
Other financial assets	6.53		127.01	
Other non financial assets	-593.45		-505.85	
Bank Balance other than "Cash and cash equivalents"	-3,104.65		-2,127.37	
Provisions	-46.52		248.78	
Other financial liabilities	1,107.35		505.18	
Other non financial liabilities	-107.49	-65,995.48	205.27	-63,836.75
Cash Generated from operations		-32,707.57		-10,306.25
Income Tax paid		-1,063.80		-3,670.28
Finance cost paid		-25,580.52		-40,284.57
Net Cash Flow from Operating Activity		**-59,351.89**		**-54,261.10**
B. Cash Flow from Investment Activities				
Dividend Income		0.23		29.14
Rental Income		67.32		160.56
Sale of property, plant & equipment		3.93		14.92
Purchase of property, plant & equipment		-736.78		-1,787.42
Net Cash Flow from Investment Activity		**-665.30**		**-1,582.80**
C. Cash Flow from Financing Activity				
Proceeds from issue of equity share capital (including share premium)		-		-
Net increase/(Decrease) in Borrowings(other than debt securities)		-5,713.21		39,627.98
Net increase/(Decrease) in Subdebt		999.18		3,837.61
Net increase/(Decrease) in Debt Securities		64,145.27		10,826.39
Net Cash Flow from Financing Activity		**59,431.24**		**54,291.98**
Net Increase/(Decrease)in Cash & Cash Equivalents(A+B+C)		-585.95		-1,551.92
Opening Balance of Cash & Cash Equivalents		8,717.55		10,269.47
Closing Balance of Cash & Cash Equivalents		**8,131.60**		**8,717.55**
Components of Cash and Cash Equivalents				
Current Account with Banks		4,690.57		7,842.70
Deposit with Banks		2,507.16		220.11
Cash in Hand		933.87		654.74
		8,131.60		**8,717.55**

For Muthoottu Mini Financiers Limited

MUTHOOTTU MINI FINANCIERS LTD.

Mathew Muthoottu
(DIN: 01786534)
Managing Director

Place: Kochi
Date:November 14, 2025

MUTHOOTTU MINI FINANCIERS LIMITED

CIN: U65910KL1998PLC012154

Muthoottu 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 meeting held on November 14, 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 Ill as per Notification No. C.S.R. 1022(E) dated 11.10.2018, issued by Ministry of Corporate Affairs, Government of India.

3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulation, 2015, a "Limited Review" of standalone financial results for the quarter ended September 30, 2025 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 ended September 30, 2025 and September 30, 2024 have been annualized.

6. The figures for the quarter ended September 30, 2025 and September 30, 2024 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2025 and September 30, 2024 and the figures for the quarter ended June 30, 2025 and June 30, 2024 respectively which were subjected to limited review by the auditors.

7. 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 XX & Private placements 1 to 10 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.

MUTHOOTTU MINI FINANCIERS LTD.

b) The Company has maintained requisite full asset cover of 1x 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.

8. 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.

9. The security cover certificate for the period ended September 30, 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.

10. 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 quarter ended September 30, 2025.

    b. The company has not transferred or acquired any stressed loans during the quarter ended September 30, 2025.

11. 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

MUTHOOTTU MINI FINANCIERS LTD.

Mathew Muthoottu (DIN:01786534)
Managing Director
Place: Kochi
Date: 14th November, 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	Period Ended September 30, 2025
1	Debenture Redemption Reserve	Nil
2	Net worth (note1)	₹ 82,199.92 lakhs
3	Net Profit after Tax	₹ 6,177.10 lakhs
4	Earnings per Share (Face Value Rs.100)	₹ 49.35
5	Debt Equity Ratio (note 2)	5.47 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)*	2.10 times^
11	Long term debt to working capital (note4)*	0.84 times^
12	Bad debts to Account receivable ratio (note5)*	Negligible
13	Current liability ratio (note6)*	0.52 times^
14	Total debts to total assets (note7)*	83.66 %^
15	Debtors turnover*	Not Applicable
16	Inventory turnover*	Not Applicable
17	Operating margin*	Not Applicable
18	Net profit margin (note8)	12.84%
19	Sector specific equivalent ratios a. Gross NPA b. Net NPA c. CRAR	 0.78% 0.47% 19.69%

*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 Ill 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 = (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).

MUTHOOTTU MINI FINANCIERS LTD.

4. Long term debt to working capital = (Non-convertible debentures + Subordinated Liabilities + Term Loan from Bank)/ (Current assets - current liabilities).
5. Bad debts to Account receivable ratio = Bad debts / Gross AUM.
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 income.

MUTHOOTTU MINI FINANCIERS LTD.

MOHANDAS & ASSOCIATES
CHARTERED ACCOUNTANTS
IIIrd Floor, "Sree Residency"
Press Club Road, Thrissur - 1.
✆ : 0487 - 2333124, 2321290
Email : ma.auditors@gmail.com

CA INDIA

Our Ref.

To,

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

Certificate of the Security Cover as at 30th September 2025.

1. This certificate is issued in accordance with the terms of your email dated November 13th, 2025.

2. The accompanying 'Statement of security cover as at 30th September 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 30th September 2025 have been considered for this Certificate:

ANNEXURE 1

ISIN	Facility	Type of Charge	Allotted Amount in ₹ lakhs	Principal Outstanding as on 30 th September, 2025 in ₹ lakhs	Interest Accrued as on 30 th September, 2025 in ₹ lakhs	Cover Required	Assets required in ₹ lakhs	Security
INE101Q07607	Public Issue NCD	Pari-passu	164.71	164.71	120.66	100%	285.37	Vistra
INE101Q07615	Public Issue NCD	Pari-passu	4,193.27	4,193.27	3,149.61	100%	7,342.88	Vistra
INE101Q07714	Public Issue NCD	Pari-passu	3,156.06	3,156.06	2,173.79	100%	5,329.85	Vistra
INE101Q07789	Public Issue NCD	Pari-passu	1,608.53	1,608.53	1,041.44	100%	2,649.97	Vistra
INE101Q07847	Public Issue NCD	Pari-passu	3,624.01	3,624.01	-	100%	3,624.01	Vistra
INE101Q07854	Public Issue NCD	Pari-passu	1,758.70	1,758.70	1,095.15	100%	2,853.85	Vistra

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

INE101Q07904	Public Issue NCD	Pari-passu	2,181.65	2,181.65	1,341.00	100%	3,522.65	Vistra
INE101Q07AA1	Public Issue NCD	Pari-passu	3,356.83	3,356.83	1,657.64	100%	5,014.47	Mitcon
INE101Q07AF0	Public Issue NCD	Pari-passu	6,181.80	6,181.80	-	100%	6,181.80	Mitcon
INE101Q07AG8	Public Issue NCD	Pari-passu	2,618.73	2,618.73	1,168.84	100%	3,787.57	Mitcon
INE101Q07AL8	Public Issue NCD	Pari-passu	9,070.27	9,070.27	-	100%	9,070.27	Mitcon
INE101Q07AM6	Public Issue NCD	Pari-passu	4,355.33	4,355.33	1,685.37	100%	6,040.70	Mitcon
INE101Q07AX3	Public Issue NCD	Pari-passu	996.67	996.67	-	100%	996.67	Mitcon
INE101Q07AU9	Public Issue NCD	Pari-passu	528.37	528.37	-	100%	528.37	Mitcon
INE101Q07AR5	Public Issue NCD	Pari-passu	1,219.99	1,219.99	101.40	100%	1,321.39	Mitcon
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	975.15	83.42	100%	1,058.57	Mitcon
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	1,131.95	104.89	100%	1,236.84	Mitcon
INE101Q07BC5	Public Issue NCD	Pari-passu	2,387.47	2,387.47	85.48	100%	2,472.95	Mitcon
INE101Q07BD3	Public Issue NCD	Pari-passu	1,544.75	1,544.75	-	100%	1,544.75	Mitcon
INE101Q07BB7	Public Issue NCD	Pari-passu	5,188.03	5,188.03	-	100%	5,188.03	Mitcon
INE101Q07BE1	Public Issue NCD	Pari-passu	914.90	914.90	-	100%	914.90	Mitcon
INE101Q07BG6	Public Issue NCD	Pari-passu	3,588.46	3,588.46	-	100%	3,588.46	Mitcon
INE101Q07BF8	Public Issue NCD	Pari-passu	1,735.51	1,735.51	72.22	100%	1,807.73	Mitcon
INE101Q07BK8	Public Issue NCD	Pari-passu	8,452.66	8,452.66	-	100%	8,452.66	Mitcon
INE101Q07BL6	Public Issue NCD	Pari-passu	9,622.25	9,622.25	-	100%	9,622.25	Mitcon
INE101Q07BM4	Public Issue NCD	Pari-passu	8,690.15	8,690.15	-	100%	8,690.15	Mitcon
INE101Q07BN2	Public Issue NCD	Pari-passu	2,095.62	2,095.62	-	100%	2,095.62	Mitcon
INE101Q07BJ0	Public Issue NCD	Pari-passu	1,139.32	1,139.32	10.49	100%	1,149.81	Mitcon
INE101Q07AN4	Private Issue NCD	Pari-passu	4,900.00	4,900.00	26.85	100%	4,926.85	Mitcon
INE101Q07AO2	Private Issue NCD	Pari-passu	5,000.00	5,000.00	27.40	100%	5,027.40	Mitcon
INE101Q07AP9	Private Issue NCD	Pari-passu	5,000.00	5,000.00	27.40	100%	5,027.40	Mitcon

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

INE101Q07AQ7	Private Issue NCD	Pari-passu	7,500.00	7,500.00	41.10	100%	7,541.10	Mitcon
INE101Q07AS3	Private Issue NCD	Pari-passu	2,500.00	2,500.00	11.35	100%	2,511.35	Mitcon
INE101Q07AZ8	Private Issue NCD	Pari-passu	8,600.00	8,600.00	39.05	100%	8,639.05	Mitcon
INE101Q07BA9	Private Issue NCD	Pari-passu	5,000.00	5,000.00	27.40	100%	5,027.40	Mitcon
INE101Q07BH4	Private Issue NCD	Pari-passu	6,000.00	6,000.00	32.05	100%	6,032.05	Mitcon
INE101Q07BI2	Private Issue NCD	Pari-passu	3,500.00	3,500.00	19.18	100%	3,519.18	Mitcon
INE101Q07BO0	Private Issue NCD	Pari-passu	5,000.00	5,000.00	15.21	100%	5,015.21	Mitcon
Grand Total							**1,66,247.24**	

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 30 September 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.

MOHANDAS & ASSOCIATES * CHARTERED ACCOUNTANTS * THRISSUR-1

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 30 September 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.

7. c) The financial results for the period ended 30 September 2025 have been audited by us, on which we have issued an unmodified audit opinion dated November 14th, 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

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

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.

For MOHANDAS & ASSOCIATES
Chartered Accountants
FRN : 002116S

Thrissur

Dated November 14th, 2025.

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

Mohandas Anchery
Partner
Membership No. 036726
UDIN: 25036726BMHVAC1553

Annexure A: Security Cover as on 30.09.2025

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)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	This represents vehicle's WDV		111.44	No			20,333.60		20,445.04					
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets							21.65		21.65					
Intangible Assets under Development							437.19		437.19					
Investments							2593.58		2593.58					
Loans	This represents Gold Loan Receivables including NPAs			Yes	4,44,669.84				4,44,669.84				4,44,669.84	4,44,669.84
	This represents loan against property						213.64		213.64					
	This represents Micro Finance Loan Receivables		6,068.02	No			26,395.34		32,463.36					
Inventories														
Trade Receivable s														
Cash and Cash Equivalents	Cash and Bank balances			Yes	8,131.60				8,131.60				8,131.60	8,131.60
Bank Balances other than Cash and Cash Equivalents	This represents Bank Balances other than Cash andCash Equivalents			Yes	42,979.03				42,979.03				42,979.03	42,979.03
	This represents FD for MF loans		838.96	No					838.96					
	This represents FD for DRR		4,961.34	No					4,961.34					
	This represents FD given as Bank Guarantees *		1,310.27	No					1,310.27					
Others							9,739.99		9,739.99					
Total			**13,290.03**	**0.00**	**4,95,780.47**	**0.00**	**59,734.99**	**0.00**	**5,68,805.48**				4,95,780.47	4,95,780.47
LIABILITIES														
Debt securities to which this certificate pertains	Public NCD / Private NCD / CP			Yes	1,66,247.24		45,669.38		2,11,916.62					
Other debt sharing pari-passu charge with above debt														

Other Debt														
Subordinated debt							35,501.10		35,501.10					
Borrowings														
Bank			4,854.29	Yes	2,21,136.81		-0.26		2,25,990.84					
Debt Securities		not to be filled												
Others														
Trade payables														
Lease Liabilities														
Provisions														
Others							95,396.92		95,396.92					
Total			**4,854.29**	-	**3,87,384.05**	-	**1,76,567.14**	-	**5,68,805.48**	-0.00				
Cover on Book Value														
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio**	2.74	**Pari-Passu Security Cover Ratio**	1.28									

*1310.27 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

Mathew Muthoottu (DIN: 01786534)
Managing Director

MUTHOOTTU MINI FINANCIERS LTD.

MOHANDAS & ASSOCIATES CHARTERED ACCOUNTANTS THRISSUR-1

14-11-2025

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 and period ended 30th September, 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.The Company has raised the following NCD's for the quarter ended 30th September 2025

SN	ISIN	Amount	Allotted on	Naure of NCD issuance
1	INE101Q07BK8	84,52,66,000	29-08-2025	Public Issue
2	INE101Q07BL6	96,22,25,000	29-08-2025	Public Issue
3	INE101Q07BM4	86,90,15,000	29-08-2025	Public Issue
4	INE101Q07BN2	20,95,62,000	29-08-2025	Public Issue
5	INE101Q07BJ0	11,39,32,000	29-08-2025	Public Issue
6	INE101Q07BO0	50,00,00,000	18-09-2025	Private Placement

The proceeds were fully utilized as at 30th September 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.

Yours faithfully

For Muthoottu Mini Financiers Limited
Smitha KS
Company Secretary

MUTHOOTTU MINI FINANCIERS LTD.

Annex - IV-A

UTILIZATION CERTIFICATE

A. Statement of utilization of issue proceeds:

The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2025 have been fully utilized for the purpose for which these proceeds were raised.

There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.

The Company has raised the following NCD's for the quarter ended 30th September,2025.

SN	ISIN	Amount	Allotted on	Naure of NCD issuance
1	INE101Q07BK8	84,52,66,000	29-08-2025	Public Issue
2	INE101Q07BL6	96,22,25,000	29-08-2025	Public Issue
3	INE101Q07BM4	86,90,15,000	29-08-2025	Public Issue
4	INE101Q07BN2	20,95,62,000	29-08-2025	Public Issue
5	INE101Q07BJ0	11,39,32,000	29-08-2025	Public Issue
6	INE101Q07BO0	50,00,00,000	18-09-2025	Private Placement

The proceeds were fully utilized as at 30th September 2025.

Statement of Utilization of NCD allotted during Quarter 2 of FY 2025-26 i.e for the quarter ended 30-09-2025 is as follows:

(Rs in Crores)

Name of theIssuer	ISIN	Mode of placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purposeof for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Muthoottu	INE101 Q07BK8	Public Issue	Secured Non-	29-08-2025	84.52	84.52	No	NA	Nil

Mini Financiers Limited			Convertible Debentures						
Muthoottu Mini Financiers Limited	INE101 Q07BL6	Public Issue	Secured Non-Convertible Debentures	29-08-2025	96.22	96.22	No	NA	Nil
Muthoottu Mini Financiers Limited	INE101 Q07BM4	Public Issue	Secured Non-Convertible Debentures	29-08-2025	86.90	86.90	No	NA	Nil
Muthoottu Mini Financiers Limited	INE101 Q07BN2	Public Issue	Secured Non-Convertible Debentures	29-08-2025	20.95	20.95	No	NA	Nil
Muthoottu Mini Financiers Limited	INE101 Q07BJ0	Public Issue	Secured Non-Convertible Debentures	29-08-2025	11.41	11.39	No	NA	Nil
Muthoottu Mini Financiers Limited	INE101 Q07BO0	Private Placement	Secured Non-Convertible Debentures	18-09-2025	50	50	No	NA	Nil
Total					**350**				

B. 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/Public Issue
Type of instrument	Non-convertible Securities
Date of raising funds	Public NCD XX - 29-08-2025 Private NCD X – 18-09-2025
Amount raised (Rs in crores)	Public NCD XX -300 crores Private NCD X – 50 crores **Total -350 crores**
Report filed for quarter ended	30-09-2025
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: Onward lending and general corporate purposes.

Deviation details : No deviation

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	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.

For Muthoottu Mini Financiers Limited

MUTHOOTTU MINI FINANCIERS LTD.

Name of signatory: Smitha KS
Designation: Company Secretary
Date: 14-11-2025

Annex

Related Party Disclosures for the 6 months period April 2025 to September 2025

In Lakhs

											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						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				
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)	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	1.65										
						Salary received	420.00	178.50										
						Debenture/subdebt Interest	NA	0.05										
						DEBENTURE/ subdebt HOLDINGS		-	1.00	1.00								
						Travelling expenses	NA	6.95										
2	Muthoottu Mini Financiers Limited		Nizzy Mathew	KEY MANAGERIAL PERSONNEL	AFHPM0461M	Rent paid	2.00	0.64										
						Salary received	300.00	120.00										
						Travelling expenses		0.12										
						DEBENTURE/ subdebt HOLDINGS		-	27.25	76.00								
						Debenture redeemed	NA	1.25										
						Debenture Investment	NA	50.00										
						Debenture/subdebt Interest	NA	3.60										
3	Muthoottu Mini Financiers Limited		Roy M Mathew	RELATIVES OF KEY MANAGERIAL PERSONNEL	AFEPM6522L	Rent paid	10.00	3.00										
						Travelling expenses		0.25										
						DEBENTURE/ subdebt HOLDINGS		-	23.00	23.00								
						Debenture/subdebt Interest	NA	1.56										
4	Muthoottu Mini Financiers Limited		Mini Muthoottu Nirman & Real Estate Pvt Ltd	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	AAFCM4253R	Lift Modernization Charges	30.00	10.63										
						Rent Received	2.00	0.90										
						Rent paid	8.00	3.64										
5	Muthoottu Mini Financiers Limited		Muthoottu Mini Hotels Pvt Ltd	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	AABCM5993N	Principal repayment of Loan against property	675.00	21.74	143.45	121.71	Loan against property	## ## ##	10years		14%		Secured	Business
						Rent paid	5.00	2.38										
						Interest on Loan against property	NA	9.42										
						Rent received	4.00	1.82										
			Royal Gold	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE		Purchase of Gold Coins	100.00	32.71										

MUTHOOTTU MINI FINANCIERS LTD.

6	Muthoottu Mini Financiers Limited				CAJPA0195H	Commission	25.00	7.78										
			MILANCHE	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE		Purchase of Materials	25.00	3.26										
7	Muthoottu Mini Financiers Limited				AFHPM0461M	Rent received	3.00	0.95										
8	Muthoottu Mini Financiers Limited		Ann Mary George	KEY MANAGERIAL PERSONNEL	ALFPG2005H	Salary	NA	48.30										
9	Muthoottu Mini Financiers Limited		Smitha K S	KEY MANAGERIAL PERSONNEL	BFDPS8397P	Salary	NA	13.80										
			Pothanattu Ethappiri Mathai	KEY MANAGERIAL PERSONNEL	ADTPM5669F	Travelling expenses	NA	0.69										
10	Muthoottu Mini Financiers Limited					Salary	NA	75.00										
11	Muthoottu Mini Financiers Limited		Manojkumar R	DIRECTORS	AGIPM6697B	Sitting Fee	NA	3.90										
12	Muthoottu Mini Financiers Limited		MM HERBERT	DIRECTORS	AAEPH6400P	Sitting Fee	NA	1.75										
			Venugopal Kuttappan Nair	DIRECTORS		Sitting Fee	NA	1.65										
13	Muthoottu Mini Financiers Limited				ABFPN6287L	Travelling expenses		0.03										
			BABITHA TERESA GEORGE	DIRECTORS		Sitting Fee	NA	1.60										
14	Muthoottu Mini Financiers Limited				AKKPG1440Q	Travelling expenses		0.09										
			Arlin Anna Philip	RELATIVES OF KEY MANAGERIAL PERSONNEL		Debenture Interest	NA	2.13										
						Travelling expenses		0.18										
15	Muthoottu Mini Financiers Limited				CAJPA0195H	DEBENTURE/ subdebt HOLDINGS	-	-	25.00	25.00								
16	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	4.64	-										
17	Muthoottu Mini Financiers Limited		MUTHOOTTU FINANCE AND SERVICES PRIVATE LIMITED	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE	AAHCK0355L	Purchase of Material & Stationery	500.00	168.73										
			Muthoottu Infotech Private Limited	ENTITY IN WHICH KMP HAS SIGNIFICANT INFLUENCE		Rent Received	1.00	0.40										
18	Muthoottu Mini Financiers Limited				AADCR9420K	IT Consultancy & Support Services	250.00	101.57										
19	Muthoottu Mini Financiers Limited		Tanzanite Marketing Solutions (OPC) Pvt Ltd	ENTITY IN WHICH RELATIVE OF KMP / DIRECTOR IS INTERESTED	AACHT8497J	Business promotion	100.00	22.06										
								904.68										

Notes:

1. 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.
2. 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.
3. Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
4. For companies with financial year ending March 31, this information has to be provided for six months ended September 30 and six months ended March 31. Companies with financial years ending in other months, the six months period shall apply accordingly.
5. 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 also 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.
6. In case of a multi-year related party transaction:
a. 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".
b. The value of the related party transaction undertaken in the reporting period shall be reported in the column "Value of related party transaction during the reporting period".
7. "Cost" refers to the cost of borrowed funds for the listed entity.
8. PAN will not be displayed on the website of the Stock Exchange(s).
9. 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

MUTHOOTTU MINI FINANCIERS LTD.

MOHANDAS & ASSOCIATES THRISSUR-1 CHARTERED ACCOUNTANTS

14-11-2025

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 14-11-2025, has approved the unaudited financial results for the quarter and period ended 30th September, 2025 together with the limited review report thereon submitted by M/s. Mohandas & Associates, Statutory Auditors of the Company.

We further hereby confirm and declare that the limited review 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 quarter and period ended 30th September, 2025;

Kindly take the same on record.

Thanking You
Yours faithfully

For Muthoottu Mini Financiers Limited

MATHEW MUTHOOTTU

Digitally signed by MATHEW MUTHOOTTU
Date: 2025.11.14 17:38:57 +05'30'

Mathew Muthoottu
Managing Director
DIN: 01786534