

Date: 29.07.2019



Catalyst Trusteeship Limited

B Wing, Mittal Tower,

Nariman point

Mumbai – 400002

Dear Sir/Madam,

Sub: Issue of NCDs: Statutory Compliance- Periodical reports for the quarter ended 30.06.2019

In accordance with the Debenture Trust Deed dated 26.10.2016 and consent letter issued No. CL/MUM/16-17/DEB/322, we provide herewith the following details for the purpose of Quarterly Compliance for the period ended 30.06.2019

1	Updated list of names and Address of Debenture Holders	Blue Orchard Microfinance Fund, Bishkek, 720001, Kyrgystan
2	Details of any due and unpaid interest and principal payments	The interest was due on 28-04-2017, 30-10-2017 and 30-04-2018,29-10-2018,29.04.2019. The same has been paid on due date. Next interest is due on 28.10.2019. Redemption date (Bullet) is 28-10-2021
3	The number and nature of grievances received from the debenture holders, number of grievances resolved by the Company and grievances unresolved by the Company and the reasons for the same	NIL. Please refer the quarterly statement of Investor Complaints submitted to BSE annexed herewith.
4	A Statement that the assets of the body corporate which are available by way of security are sufficient to discharge the claims of the debenture holders as and when they become due. (Please furnish us a separate Certificate from a Practicing Chartered Accountant ("PCA") supporting the security cover certificate	Management certificate and CA certificate on Security Cover attached.
5	In case where listed debt securities are secured by way of receivables/book debts, (a) a Certificate from the Director/Managing Director of the issuer Company , certifying the value of book debts/receivables; and (b) a Certificate from Independent chartered accountant giving the value of book debts /receivables	Management certificate and CA certificate on Security Cover attached
6	A report from the lead bank regarding progress of the project	NA

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Administrative Office: 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035; Tel: +91-484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com

www.muthootmicrofin.com



7	A certificate from Company's Statutory Auditor i) In respect of utilisation of funds during the implementation period of the project and ii) In case of debentures issued for financing working capital, at the end of each accounting year	NA
8	Details of any major change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997	No major change in composition of BOD
9	Any revision in the rating of the debentures	Upgraded to Crisil A/ stable
10	Details of requisite/ pending (if any) information/ documents indicated as conditions precedent/ subsequent in debenture documents/s in respect of your NCD issuances	NIL
11	Updated information on default in payment of principle & interest on due dates, ISIN, credit rating and DRR sought in <u>Annexure- A</u>	Annexure- A attached
12	Status/ Performance report within 7 days of the relevant board Meeting or within 45 days of the quarter ended on June 30, 2019, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

CERTIFICATE

We have verified the books of accounts and other relevant records, produced before us by **M/s. Muthoot Microfin Ltd** (hereinafter referred to as "the Company"), having its **Registered Office at 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai 400051**. On the basis of such verification and information and explanations given to us, we certify the following, for the quarter ending 30th June 2019:

Particulars	Observations
The Security Cover is available and is maintained in accordance with the terms of issue of Debentures	The security Cover as stated in the Trust deed dated 26.10.2016, is available and maintained as on 30.06.2019 as given in Annexure I

This certificate is issued for the purpose of submission to Catalyst Trusteeship limited.

Kochi

17.07.2019

UDIN : 19225862AAAAES4336



For Krishna & Vinod
F.R.N. 013152S
Chartered Accountants

VINOD. N. FCA
Partner
(M. No. 225862)

ANNEXURE I

Particulars	
Type of Security	Secured, Rated, Listed, Redeemable, Non Convertible Debentures
Allotment	28.10.2016
Total Nominal Value	Rs.70 Crores
Total Paid up Value	Rs.70 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on June 30 th 2019, under the Debenture Trust Deed executed on 26.10.2016	Rs.70 Crores
Amount of receivables charged (earmarked) for the above issue as on 03.07.2019	Rs.75.79 Cr
Security Cover for the Debenture	108.27%





To,

BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Madam,

Pursuant to the Regulation 13(3) of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations 2015, we enclose a statement of investor complaints for the quarter ended 30.06.2019.

Thanking you,

Yours faithfully,

NEETHU
U AJAY

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cn=NEETHU AJAY
Date: 2019.07.02 13:20:43 +05'30'

Certified True Copy

Ernakulam
01-07-2019

For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: J65163MH1892PLC086126

Regd. Office: 13th Floor, Panacea Co-operative, Bandra Kurla Complex, Bandra East, Mumbai - 400 051

Administrative Office: 5th Floor, Muthoot Towers, MG Road, Kochi, Kerala - 682026 Tel: +91-484-4277460 M: 09550616324 E: info@muthootmicrofin.co.in

www.muthootmicrofin.co.in

STATEMENT OF INVESTOR COMPLAINTS
For the quarter ended 30.06.2019

Investor Complaints	
Pending at the beginning of the quarter	Nil
Add: Received during the quarter	Nil
Less: Disposed during the quarter	Nil
Unresolved at the end of the quarter	Nil
Total	Nil

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DN: cn=NEETHU AJAY, c=IN, o=NEETHU AJAY, ou=NEETHU AJAY, email=neethu.ajay@gmail.com, serial=1, version=3
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Certified True Copy

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer



Date: 29.07.2019

Catalyst Trusteeship Limited

B Wing, Mittal Tower,
Nariman point
Mumbai – 400002

Dear Sir/Madam,

Sub: Issue of NCDs : Statutory Compliance- Periodical reports for the quarter ended 30-06-2019

In accordance with the Debenture Trust Deed dated 11.09.2017 and consent letter issued No. CL/MUM/17-18/DEB/218, we provide herewith the following details for the purpose of Quarterly Compliance for the period ended 30.06.2019

1	Updated list of names and Address of Debenture Holders	Blue Orchard Microfinance Fund, Bishkek, 720001, Kyrgystan
2	Details of any due and unpaid interest and principal payments	The First interest was due on 19-03-2018 and the second interest due on 18-09-2018 and third interest due on 18-03-2019 and same has been paid. The next interest is due on 18-09-2019. Redemption date (Bullet) is 18.09.2023
3	The number and nature of grievances received from the debenture holders, number of grievances resolved by the Company and grievances unresolved by the Company and the reasons for the same	NIL. Please refer the quarterly statement of Investor Complaints submitted to BSE annexed herewith.
4	A Statement that the assets of the body corporate which are available by way of security are sufficient to discharge the claims of the debenture holders as and when they become due. (Please furnish us a separate Certificate from a Practicing Chartered Accountant ("PCA") supporting the security cover certificate	Management certificate and CA certificate on Security Cover attached.
5	In case where listed debt securities are secured by way of receivables/book debts, (a) a Certificate from the Director/Managing Director of the issuer Company , certifying the value of book debts/receivables; and (b) a Certificate from Independent chartered accountant giving the value of book debts /receivables	Management certificate and CA certificate on Security Cover attached

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400054

Administrative Office: 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91-484-4277500, +91-484-4300127, F: +91-484-4277501, Email: info@muthootmicrofin.com

www.muthootmicrofin.com

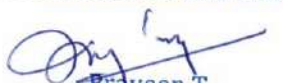


6	A report from the lead bank regarding progress of the project	NA
7	A certificate from Company's Statutory Auditor i) In respect of utilisation of funds during the implementation period of the project and ii) In case of debentures issued for financing working capital, at the end of each accounting year	NA
8	Details of any major change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997	No major change in composition of BOD
9	Any revision in the rating of the debentures	Existing rating attached. No revision.
10	Details of requisite/ pending (if any) information/ documents indicated as conditions precedent/ subsequent in debenture documents/s in respect of your NCD issuances	NIL
11	Updated information on default in payment of principle & interest on due dates, ISIN, credit rating and DRR sought in <u>Annexure- A</u>	Annexure- A attached
12	Status/ Performance report within 7 days of the relevant board Meeting or within 45 days of the quarter ended on June 30, 2019, whichever is earlier.	NA

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

CERTIFICATE

We have verified the books of accounts and other relevant records, produced before us by **M/s. Muthoot Microfin Ltd** (hereinafter referred to as "the Company"), having its **Registered Office at 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai 400051**. On the basis of such verification and information and explanations given to us, we certify the following, for the quarter ending 30th June 2019:

Particulars	Observations
The Security Cover is available and is maintained in accordance with the terms of issue of Debentures	The security Cover as stated in the Trust deed dated 23.11.2016, is available and maintained as on 30.06.2019 as given in Annexure I

This certificate is issued for the purpose of submission to Catalyst Trusteeship limited.

Kochi

17.07.2019

UDIN : 19225862AAAAEP1660



For Krishna & Vinod
F.R.N. 013152S
Chartered Accountants

VINOD. N. FCA
Partner
(M.No. 225862)

ANNEXURE I

Particulars	
Type of Security	Secured, Rated, Listed, Redeemable, Non Convertible Debentures
Allotment	29.11.2016
Total Nominal Value	Rs.70 Crores
Total Paid up Value	Rs.70 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on June 30 th 2019, under the Debenture Trust Deed executed on 23.11.2016	Rs.70 Crores
Amount of receivables charged (earmarked) for the above issue as on 03.07.2019	Rs.75.28 Cr
Security Cover for the Debenture	107.54%





To,

BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Madam,

Pursuant to the Regulation 13(3) of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations 2015, we enclose a statement of investor complaints for the quarter ended 30.06.2019.

Thanking you,

Yours faithfully,

NEETHU
U AJAY

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2.5.4.20=db874295c4d09150741
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cn=NEETHU AJAY
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Ernakulam
01-07-2019

Certified True Copy

For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC056228

Regd. Office: 13th Floor, Pannal Crescendo, Bandra Kurla Complex, Bandra East, Mumbai - 400 051
Administrative Office: 9th Floor, Muthoot Tower, 1st Floor, Kurla Complex, Bandra East, Mumbai - 400 051
www.muthootmicrofin.com

STATEMENT OF INVESTOR COMPLAINTS
For the quarter ended 30.06.2019

Investor Complaints	
Pending at the beginning of the quarter	Nil
Add: Received during the quarter	Nil
Less: Disposed during the quarter	Nil
Unresolved at the end of the quarter	Nil
Total	Nil

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ef265acc0c6c25351c37d86a2f260f0c
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Certified True Copy

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer



Date: 29.07.2019

Catalyst Trusteeship Limited

B Wing, Mittal Tower,
Nariman point
Mumbai – 400002

Dear Sir/Madam,

Sub: Issue of NCDs: Statutory Compliance- Periodical reports for the quarter ended 30.06.2019

In accordance with the Debenture Trust Deed dated 23.11.2016 and consent letter issued No. CL/MUM/16-17/DEB/357, we provide herewith the following details for the purpose of Quarterly Compliance for the period ended 30.06.2019

1	Updated list of names and Address of Debenture Holders	1. Blue Orchard-Microfinance Enhancement Facility SA, SICAV-SIF("MEF"), Bishkek, 720001, Kyrgystan
2	Details of any due and unpaid interest and principal payments	The First interest was due 29-05-2017 second interest was due on 30-11-2017 third interest was due on 29-05-2018 Fourth interest was due on 29-11-2018 fifth interest due on 29-05-2019 the same has been paid on due date. The next interest is due on 29-11-2019. Redemption date (Bullet) is 29-11-2021
3	The number and nature of grievances received from the debenture holders, number of grievances resolved by the Company and grievances unresolved by the Company and the reasons for the same	NIL. Please refer the quarterly statement of Investor Complaints submitted to BSE annexed herewith.
4	A Statement that the assets of the body corporate which are available by way of security are sufficient to discharge the claims of the debenture holders as and when they become due. (Please furnish us a separate Certificate from a Practicing Chartered Accountant ("PCA") supporting the security cover certificate	Management certificate and CA certificate on Security Cover attached.
5	In case where listed debt securities are secured by way of receivables/book debts, (a) a Certificate from the Director/Managing Director of the issuer Company , certifying the value of book debts/receivables; and (b) a	Management certificate and CA certificate on Security Cover attached

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400050

Administrative Office: 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91-484-4277500, +91-484-4300127, +91-484-4300127 E: info@muthootmicrofin.com

www.muthootmicrofin.com



	Certificate from Independent chartered accountant giving the value of book debts /receivables	
6	A report from the lead bank regarding progress of the project	NA
7	A certificate from Company's Statutory Auditor <ul style="list-style-type: none"> i) In respect of utilisation of funds during the implementation period of the project and ii) In case of debentures issued for financing working capital , at the end of each accounting year 	NA
8	Details of any major change in composition of Board of Directors, if any, which may amount to change in control as defined in SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 1997	No major change in composition of BOD
9	Any revision in the rating of the debentures	Upgraded to Crisil A stable (Revised Rating Attached)
10	Details of requisite/ pending (if any) information/ documents indicated as conditions precedent/ subsequent in debenture documents/s in respect of your NCD issuances	NIL
11	Updated information on default in payment of principle & interest on due dates, ISIN, credit rating and DRR sought in <u>Annexure- A</u>	Annexure- A attached
12	Status/ Performance report within 7 days of the relevant board Meeting or within 45 days of the quarter ended on June 30, 2019, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

CERTIFICATE

We have verified the books of accounts and other relevant records, produced before us by **M/s. Muthoot Microfin Ltd** (hereinafter referred to as "the Company"), having its **Registered Office at 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai 400051**. On the basis of such verification and information and explanations given to us, we certify the following, for the quarter ending 30th June 2019:

Particulars	Observations
The Security Cover is available and is maintained in accordance with the terms of issue of Debentures	The security Cover as stated in the Trust deed dated 11.09.2017, is available and maintained as on 30.06.2019 as given in Annexure I

This certificate is issued for the purpose of submission to Catalyst Trusteeship limited.

Kochi

17.07.2019

UDIN : 19225862AAAAET8647



For Krishna & Vinod
F.R.N. 013152S
Chartered Accountants

VINOD. N. FCA
Partner
(M.No. 225862)

ANNEXURE I

Particulars	
Type of Security	Secured, Rated, Listed, Redeemable, Non Convertible Debentures
Allotment	18.09.2017
Total Nominal Value	Rs.75 Crores
Total Paid up Value	Rs.75 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on June 30 th 2019, under the Debenture Trust Deed executed on 11.09.2017	Rs.75 Crores
Amount of receivables charged (earmarked) for the above issue as on 03.07.2019	Rs.80.19 Cr
Security Cover for the Debenture	106.92%





To,

BSE Limited,
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Madam,

Pursuant to the Regulation 13(3) of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations 2015, we enclose a statement of investor complaints for the quarter ended 30.06.2019.

Thanking you,

Yours faithfully,

NEETHU
U AJAY

Digitally signed by NEETHU AJAY
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cn=NEETHU AJAY
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Certified True Copy

Ernakulam
01-07-2019

For Muthoot Microfin Limited

Praveen T.
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: U65102MH1992PC024022

Registered Office: 13th Floor, Parkes Crescent, Bandra Kurla Complex, Bandra (W), Mumbai - 400 050
All-India Head Office: 13th Floor, Parkes Crescent, Bandra Kurla Complex, Bandra (W), Mumbai - 400 050
Website: www.muthootmicrofin.com

STATEMENT OF INVESTOR COMPLAINTS
For the quarter ended 30.06.2019

Investor Complaints	
Pending at the beginning of the quarter	Nil
Add: Received during the quarter	Nil
Less: Disposed during the quarter	Nil
Unresolved at the end of the quarter	Nil
Total	Nil

NEETH
U AJAY

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076092, postalCode=402304, st=Kerala,
serialNumber=d8d1d38778077e9432c5f
af265facc0fc25351c17d8ba2d260de
3595e1ab, cn=NEETHU A Z
Date: 2019.07.02 13:25:17 +05'30'

Certified True Copy

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer