

Date: 18.10.2019

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 30.09.2019

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	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 - 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

	value of book debts/receivables; and (b) a 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 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	
9	Any revision in the rating of the debentures	CRISIL A Stable obtained as on 30 th Aug 2019
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 September 30, 2019, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer



Catalyst Trusteeship Limited
B Wing, Mittal Tower,
Nariman point
Mumbai – 400002

Dear Sir/Madam,

Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.09.2019

Ref: Consent Letter No. CL/MUM/16-17/DEB/357

I, Praveen T, Chief Financial Officer of Muthoot Microfin Ltd hereby confirm the following for the quarter ended 30.09.2019:

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 30.09.2019 as given in Annexure I

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

Ernakulam

18-10-2019

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

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 September 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	Rs.75.19 Crores
Security Cover for the Debenture	107.41%

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

CONFIDENTIAL

MUMILI/227709/NCD/081901165

August 30, 2019

Mr. Sadaf Sayeed
Chief Executive Officer
Muthoot Microfin Limited
Muthoot Towers, 5th Floor
M.G. Road
Kochi - 682035

Dear Mr. Sadaf Sayeed,

Re: CRISIL Rating on the Rs.70 Crore Non-Convertible Debentures of Muthoot Microfin Limited

All ratings assigned by CRISIL are kept under continuous surveillance and review.

Please find in the table below the rating outstanding for your company.

S.No.	Instrument	Rated Amount (Rs. in Crore)	Rating Outstanding
1	Non-Convertible Debentures	70	CRISIL A/Stable

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL will be necessary.

As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the ratings assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating.

As per the latest SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crisil.com

Should you require any clarifications, please feel free to get in touch with us.


With warm regards,

Yours sincerely,

For Muthoot Microfin Limited


Ajit Velonic
Director - CRISIL Ratings


Praveen
Chief Financial Officer


Nivedita Shibu
Associate Director - CRISIL Ratings



A CRISIL rating reflects CRISIL's current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL. CRISIL ratings are based on information provided by the issuer or obtained by CRISIL from sources it considers reliable. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. A CRISIL rating is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. All CRISIL ratings are under surveillance. CRISIL or its associates may have other commercial transactions with the company/entity. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of this product. CRISIL Ratings rating criteria are available without charge to the public on the CRISIL web site, www.crisil.com. For the latest rating information on any instrument of any company rated by CRISIL, please contact Customer Service Helpdesk at 1800-267-1301.

CRISIL Limited

Corporate Identity Number: L67120MH1987PLC042363



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 30.09.2019.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: c=IN, o=Personal, title=4183,
pseudonym=2bd350e02a29fe68584456c
65c7bb1b4f590b601,
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6f3d15f620da9e9758f164d25490d7e07
60d9, postalCode=682025, st=Kerala,
serialNumber=fbd1d38778877e9432c5fe
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9f5e1ab, cn=Neethu Ajay
Date: 2019.10.03 16:08:09 +05'30'

Ernakulam
03-10-2019

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

Regd. Office: 13th Floor, Parinee Crescendo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051
Administrative Office: 5th floor, Muthoot Towers, M.G. Road, Kochi, Kerala - 682035 Tel: +91-484-4277500, M: 9858987624, E: info@muthootmicrofin.com
www.muthootmicrofin.com



Date: 18.10.2019

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 30-09-2019

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 30.09.2019

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 and fourth interest due on 18-09-2019. The next interest is due on 18-03-2020. 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	Management certificate and CA certificate on Security Cover attached



MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

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	debts/receivables; and (b) a 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 amounting to change in control. However Mr. AMITVIKRAM TALGERI(DIN 08098843) independent director has resigned from the Board and same is effective from 1 st April 2019	
9	Any revision in the rating of the debentures	India Ratings A-	
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 September 30, 2019, whichever is earlier.	NA	

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer



Catalyst Trusteeship Limited
B Wing, Mittal Tower,
Nariman point
Mumbai – 400002

Dear Sir/Madam,

Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.09.2019

Ref: Consent Letter No. CL/MUM/17-18/DEB/218

I, Praveen T, Chief Financial Officer of Muthoot Microfin Ltd hereby confirm the following for the quarter ended 30.09.2019:

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 30.09.2019 as given in Annexure I

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T.
Chief Financial Officer

Ernakulam

18-10-2019

MUTHOOT MICROFIN LIMITED

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www.muthootmicrofin.com

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 Sept 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	Rs.80.08 Cr
Security Cover for the Debenture	106.77%

For Muthoot Microfin Limited


Praveen
Chief Financial Officer

CONFIDENTIAL

MUMILI/227709/NCD/0819011652

August 30, 2019

Mr. Sadaf Sayeed

Chief Executive Officer

Muthoot Microfin Limited

Muthoot Towers, 5th Floor

M.G. Road

Kochi - 682035

Dear Mr. Sadaf Sayeed,

Re: CRISIL Rating on the Rs.70 Crore Non-Convertible Debentures of Muthoot Microfin Limited

All ratings assigned by CRISIL are kept under continuous surveillance and review.

Please find in the table below the rating outstanding for your company.

S.No.	Instrument	Rated Amount (Rs. in Crore)	Rating Outstanding
1	Non-Convertible Debentures	70	CRISIL A/Stable

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL will be necessary.

As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the ratings assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating.

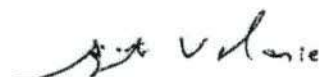
As per the latest SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crisil.com

Should you require any clarifications, please feel free to get in touch with us.

With warm regards,

For Muthoot Microfin Limited

Yours sincerely,



Ajit Velonic
Director - CRISIL Ratings



Praveen T
Chief Financial Officer



Nivedita Shibu
Associate Director - CRISIL Ratings



A CRISIL rating reflects CRISIL's current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL. CRISIL ratings are based on information provided by the issuer or obtained by CRISIL from sources it considers reliable. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. A CRISIL rating is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. All CRISIL ratings are under surveillance. CRISIL or its associates may have other commercial transactions with the company/entity. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of this product. CRISIL Ratings rating criteria are available without charge to the public on the CRISIL web site, www.crisil.com. For the latest rating information on any instrument of any company rated by CRISIL, please contact Customer Service Helpdesk at 1800-267-1301.

CRISIL Limited

Corporate Identity Number: L67120MH1987PLC042363



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 30.09.2019.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: cn=Neethu Ajay, title=4183,
pseudoym=2bd350e07a29fe08584456c
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7265acc0f6c25351c37d86a2af2606ce35
95e1ab, cn=Neethu Ajay
Date: 2019.10.03 16:08:09 +05'30'

Ernakulam
03-10-2019

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

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

Date: 18.10.2019

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 30.09.2019

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 30.09.2019

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

MUTHOOT MICROFIN LIMITED

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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	
9	Any revision in the rating of the debentures	CRISIL A Stable obtained on 30 th Aug 2019
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 September 30, 2019, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer



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 30.09.2019.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: c=IN, o=Personal, title=4183,
pseudonym=2bd350e02a29e68584456c
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9f5e1ab, cn=Neethu Ajay
Date: 2019.10.03 16:08:09 +05'30'

Ernakulam
03-10-2019

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC068228

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

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www.muthootmicrofin.com



Catalyst Trusteeship Limited
B Wing, Mittal Tower,
Nariman point
Mumbai – 400002

Dear Sir/Madam,

Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.09.2019

Ref: Consent Letter No. CL/MUM/16-17/DEB/322

I, Praveen T, Chief Financial Officer of Muthoot Microfin Ltd hereby confirm the following for the quarter ended 30.09.2019:

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 30.09.2019 as given in Annexure I

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

Ernakulam

18-10-2019

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC066228

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

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www.muthootmicrofin.com

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 September 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	Rs.75.24 Cr
Security Cover for the Debenture	107.49%

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer