



Date: 30.07.2020

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 30.06.2020**

In accordance with the Debenture Trust Deed dated 20.11.2019 and consent letter issued No. CL/MUM/19-20/DEB/498, we provide herewith the following details for the purpose of Quarterly Compliance for the period ended 30.06.2020

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 is due on 27-05-2020 .Next Interest due on 27-11-2020 Redemption date (Bullet) is 27-11-2024
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: U65190MH1992PLC086228

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

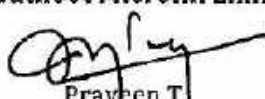
Administrative Office: 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala - 682035, Tel: +91-484-4277500, +91-484-4300127, F: +91-484-4300127 E: info@muthootmicrofin.com  
www.muthootmicrofin.com

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 amounting to change in control.
9	Any revision in the rating of the debentures	CRISIL A Stable obtained as on 12 <sup>th</sup> Dec 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 June 30, 2020, 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 30<sup>th</sup> June 2020:

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 20.11.2019, is available and maintained as on 30.06.2020 as given in Annexure I

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

Kochi

24.07.2020

UDIN: 20225862AAAAFZ9605



*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	27.11.2019
Total Nominal Value	Rs.70 Crores
Total Paid up Value	Rs.70Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on June 30 <sup>th</sup> 2020, under the Debenture Trust Deed executed on 20.11.2019	Rs.70 Crores
Amount of receivables charged (earmarked) for the above issue.	Rs.70.36 Cr
Security Cover for the Debenture	100.51%





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

Dear Sir/Madam,

**Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.06.2020**

**Ref: Consent Letter No. CL/MUM/19-20/DEB/498**

I, Praveen T, Chief Financial Officer of Muthoot Microfin Ltd hereby confirm the following for the quarter ended 30.06.2020:

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 20.11.2019, is available and maintained as on 30.06.2020 as given in Annexure I

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited

  
Praveen T  
Chief Financial Officer

Ernakulam

24-07-2020

**MUTHOOT MICROFIN LIMITED**

CIN: U65190MH1992PLC066228

Regd. Office: 13<sup>th</sup> Floor, Parinee Crescent, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Administrative Office: 5<sup>th</sup> 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	27.11.2019
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 <sup>st</sup> 2020, under the Debenture Trust Deed executed on 20.11.2019	Rs.70 Crores
Amount of receivables charged (earmarked) for the above Issue	Rs.70.36 Cr
Security Cover for the Debenture	100.51%

For Muthoot Microfin Limited

  
Arvind 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 30.06.2020.

Thanking you,

**Yours faithfully,**

Neethu u Ajay

Ernakulam  
02-07-2020

For Muthoot Microfin Limited

  
Praveen T  
Chief Financial Officer

**NUTHOOT MICROFIN LIMITED**

CIN: U65190MH1992PLC006229

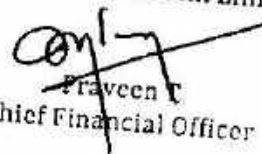
Regd. Office: 13<sup>th</sup> Floor, Partheno Crescendo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051  
Administrative Office: 5th floor, Muthoot Towers, M.G. Road, Kochi, Kerala - 682035 Tel: +91-484-4277500, M: 08-86987624, F: +91-484-2351494, E: info@muthootmicrofinance.com  
www.muthootmicrofinance.com

## MUTHOOT MICROFIN LIMITED

### STATEMENT OF INVESTOR COMPLAINTS For the quarter ended 30.06.2020

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

For Muthoot Microfin Limited

  
Praveen  
Chief Financial Officer

## CONFIDENTIAL

MUMIL/235265/MCD/11946366

November 18, 2019

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

Dear Mr. Sadaf Sayeed,

Re: Review of CRISIL Rating on the Rs.70 Crore Non Convertible Debentures of Mathoot 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 Aaa/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.

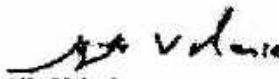
As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the ratings assigned to the captioned 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 23, 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@crsil.com](mailto:debtissue@crsil.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@crsil.com](mailto:debtissue@crsil.com)

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

With warm regards,

Yours sincerely,

  
Ajit Velonis  
Director - CRISIL Ratings

  
Nivedita Shibu  
Associate Director - CRISIL Ratings  
For Mathoot Microfin Limited



A CRISIL rating reflects CRISIL's current opinion on the likelihood of timely payment of the obligations of the issuer. It is not a recommendation to buy or sell the instrument and does not constitute an offer of the rated entity by CRISIL. CRISIL ratings are based on information received from the issuer and are subject to change. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. CRISIL rating is not a recommendation to buy or sell the instrument. It does not constitute an offer of the rated entity or suitability for a particular investor. All CRISIL ratings are subject to review. CRISIL or its associates may have other commercial transactions with the company. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and omissions and shall not be liable for any loss or damage of any kind arising out of or in connection with the use of the ratings. CRISIL ratings are not a recommendation to buy or sell the instrument. It does not constitute an offer of the rated entity or suitability for a particular investor. All CRISIL ratings are subject to review. CRISIL or its associates may have other commercial transactions with the company. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and omissions and shall not be liable for any loss or damage of any kind arising out of or in connection with the use of the ratings.

Date: 30.07.2020



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 30.06.2020**

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 30.06.2020

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, 28-10-2019, 28-04-2020. The same has been paid on due date. Next interest is due on 28.10.2020. 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

CIN: U65190MH1992PLC066228

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


Administrative Office: 5<sup>th</sup> 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

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 amounting to change in control.
9	Any revision in the rating of the debentures	CRISIL A Stable obtained on 18 <sup>th</sup> Nov 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 June 30, 2020, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited

  
Praveen  
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 2020:

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 30.06.2020 as given in Annexure I

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

Kochi

20.07.2020

UDIN : 20225862AAAAFU8011



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

VINOD. N. FCA  
Partner  
(M.No. 225362)

**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 <sup>th</sup> 2020, under the Debenture Trust Deed executed on 26.10.2016	Rs.70 Crores
Amount of receivables charged (earmarked) for the above issue.	Rs.70.32 Cr
Security Cover for the Debenture	100.46%





**Date: 20.07.2020**

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

Dear Sir/Madam,

**Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.06.2020**

**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 30.06.2020:

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 30.06.2020 as given in Annexure I
The utilisation of the proceeds of Debentures issued including the deviations, if any	The funds are utilised to augment long term resources of the Company as per the terms of Trust deed dated 26.10.2016

For Muthoot Microfin Limited

  
Praveen T  
Chief Financial Officer

**MUTHOOT MICROFIN LIMITED**

CIN: U65180MH1992PLC066228

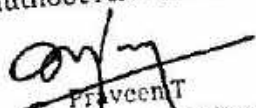
Regd. Office: 13<sup>th</sup> Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra – 400051

Administrative Office: 5th Floor, Muthoot Towers, M G Road, Kochi, Kerala – 682036, 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	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 30th 2020, under the Debenture Trust Deed executed on 26.10.2016	Rs.70 Crores
Amount of receivables charged (earmarked) for the above issue	Rs.70.32 Cr
Security Cover for the Debenture	100.45%

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 30.06.2020.

Thanking you,

Yours faithfully,

Neethu  
u Ajay

Ernakulam  
02-07-2020

For Muthoot Microfin Limited  
  
 Praveen T  
 Chief Financial Officer

**MUTHOOT MICROFIN LIMITED**  
CIN: U65190MH1982PLC006226  
Regd. Office: 13<sup>th</sup> Floor, Parkside Crescent, Bandra Kurla Complex, Bandra East, Mumbai - 400051, Maharashtra - 400051  
Administrative Office: 5th floor, Muthoot Towers, MG Road, Kochi, Kerala - 682035 Tel: +91-484-4277500, M: 08566987624, F: +91-484-2351484, E: info@muthootmicrofin.com  
[www.muthootmicrofin.com](http://www.muthootmicrofin.com)

## **MUTHOOT MICROFIN LIMITED**

### **STATEMENT OF INVESTOR COMPLAINTS** **For the quarter ended 30.06.2020**

<b>Investor Complaints</b>	
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
<b>Total</b>	<b>Nil</b>

*For Muthoot Microfin Limited*

*Praveen T*  
*Chief Financial Officer*





Date: 30.07.2020

**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 30-06-2020**

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 30.06.2020

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 fourth interest due on 18-09-2019 and fifth on 18-03-2020 and the same has been paid. The next interest is due on 18-09-2020. 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 debts/receivables; and (b) a Certificate from	Management certificate and CA certificate on Security Cover attached

**MUTHOOT MICROFIN LIMITED**

CIN: U65190MH1992PLC066228

Regd. Office: 13<sup>th</sup> 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

	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	No major change in composition of BOD amounting to change in control.
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 Annexure- A	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, 2020, whichever is earlier.	NA

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited

  
Praveen  
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 30<sup>th</sup> June 2020:

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 30.06.2020 as given in Annexure I

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

Kochi

24.07.2020

UDIN: 20225862AAAAGA6965



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 <sup>th</sup> 2020, under the Debenture Trust Deed executed on 11.09.2017	Rs.75 Crores
Amount of receivables charged (earmarked) for the above issue.	Rs.75.30 Cr
Security Cover for the Debenture	100.4%





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

Dear Sir/Madam,

**Sub: Confirmation to Catalyst Trusteeship Limited for the Quarter ended 30.06.2020**

**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 30.06.2020:

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 30.06.2020 as given in Annexure I

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited

  
Praveen T  
Chief Financial Officer  
Ernakulam

24-07-2020

**MUTHOOT MICROFIN LIMITED**

CIN: U65190MH1992PLC086228

Regd. Office: 13<sup>th</sup> 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	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 30th June 2020, under the Debenture Trust Deed executed on 11.09.2017	Rs.75 Crores
Amount of receivables charged (earmarked) for the above issue	Rs.75.29 Cr
Security Cover for the Debenture	100.39%

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 30.06.2020.

Thanking you,

Yours faithfully,

Neethu  
Ajay

Digitally signed by Neethu Ajay  
DN: cn=Neethu Ajay, o=Muthoot Microfin  
4566667261b45555b661,  
3.5.4.30=6674295e4d9150741e6d  
3b673d13026a5e9e97587164c7254  
9a7e0790d0, postalCode=400025,  
c=IN  
15749430e0e0d31d38778877e0432  
c5f6e6f6c0f6029f51c37d8a2e726  
93e03575474b, email=Neethu Ajay  
Date: 2020.07.02 11:46:42 +05'30'

Ernakulam  
02-07-2020

For Muthoot Microfin Limited

Praveen T  
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1992PLC096228

Regd. Office: 13<sup>th</sup> 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: 09566667624, F: +91 484 2361464, E: info@muthootmicrofin.com

www.muthootmicrofin.com

## MUTHOOT MICROFIN LIMITED

### STATEMENT OF INVESTOR COMPLAINTS For the quarter ended 30.06.2020

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

For Muthoot Microfin Limited

  
Praveen  
Chief Financial Officer

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

December 12, 2019

Dear Mr. Sayeed,

**Re: Rating of Muthoot Microfin Limited's (MML) Debt Instruments:**

India Ratings (see definition below) affirms the following ratings of MML:-

- INR0.75bn Non-Convertible Debentures: 'IND A-'; Outlook Stable
- INR2bn Bank loans: 'IND A-'; Outlook Stable

Of the rated amount, the company has already issued INR 0.75bn of NCDs.  
Details of the bank facilities given in Annexure.

In issuing and maintaining its ratings, India Ratings relies on factual information it receives from issuers and underwriters and from other sources India Ratings believes to be credible. India Ratings conducts a reasonable investigation of the factual information relied upon by it in accordance with its ratings methodology and obtains reasonable verification of that information from independent sources, to the extent such sources are available for a given security or in a given jurisdiction.

The manner of India Ratings' factual investigation and the scope of the third-party verification it obtains will vary depending on the nature of the rated security and its issuer, the requirements and practices in the jurisdiction in which the rated security is offered and sold and/or the issuer is located, the availability and nature of relevant public information, access to the management of the issuer and its advisers, the availability of pre-existing third-party verifications such as audit reports, agreed-upon procedures letters, appraisals, actuarial reports, engineering reports, legal opinions and other reports provided by third parties, the availability of independent and competent third-party verification sources with respect to the particular security or in the particular jurisdiction of the issuer, and a variety of other factors.

Users of India Ratings' ratings should understand that neither an enhanced factual investigation nor any third-party verification can ensure that all of the information India Ratings relies on in connection with a rating will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. In issuing its ratings India Ratings must rely on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further, ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings can be affected by future events or conditions that were not anticipated at the time a rating was issued or affirmed.

India Ratings seeks to continuously improve its ratings criteria and methodologies, and periodically updates the descriptions on its website of its criteria and methodologies for securities of a given type. The criteria and methodology used to determine a rating action are those in effect at the time the rating action is taken, which for public ratings is the date of the related rating action commentary. Each rating action

India Ratings & Research Private Limited A Fitch Group Company

Wockhardt Tower, Level 4, West Wing, Bandra Kurla Complex, Bandra (E), Mumbai 400 051

Tel: +91 22 4000 1700 | Fax: +91 22 4000 1701 | CIN/LLPIN: U67100MH1995FTC140049 | [www.indiaratings.com](http://www.indiaratings.com)

For Muthoot Microfin Limited

Praveen  
Chief Financial Officer