



Date: 29.10.2020

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 30.09.2020

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 30.09.2020

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 30-04-2018,29-10-2018,29.04.2019,28-10-2019,28-04-2020,28-10-2020.The same has been paid on due date. Next interest is due on 28.04.2021. 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.

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

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
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 18 th 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 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 Sep 30, 2020, whichever is earlier.	The same will be submitted

Thanking You,
For Microfin Limited


Praveen T
Chief Financial Officer
Yours faithfully,



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 30.09.2020.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: cn=Neethu Ajay, title=183,
pseudoym=3bd350w03+29fe8584455
c65c70e1b4f590b001,
2.5.4.20=00874795-4e09150741e0d2be
813d15f6200ade9758f1e4c25490d7e0
78020, postalCode=062025, st=Kerala,
serialNumber=9d1d38778877e9482c3fe
f265facc0c2531c17d86a2af260dca35
9f5e1ab, cn=Neethu Ajay
Date: 2020.10.01 12:05:03 +05'30'

Ernakulam
01-10-2020

Certified True Copy
For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

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, MG Road, Kochi, Kerala - 682035 Tel: +91-484-4277500, M: 08589987524, F: +91-484-2351434, E: info@muthootmicrofin.com

www.muthootmicrofin.com

MUTHOOT MICROFIN LIMITED

STATEMENT OF INVESTOR COMPLAINTS For the quarter ended 30.09.2020

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

Certified True Copy

For Muthoot Microfin Limited



Praveen T
Chief Financial Officer

26.10.2020

CERTIFICATE

We have examined the books of accounts and other relevant records produced before us by M/s. Muthoot Microfin Limited (NBFC-MFI, Regn. No.13.00365) having its Registered Office at 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai – 400 051. Based on our verification, information and explanation given to us, we certify the following, for the quarter ended 30.09.2020:

The Security Cover is available and is maintained in accordance with the terms of issue of Debentures.


The Security Cover as stated in Trust deed dated 26.10.2016, is available and maintained as on 30.09.2020 as given in Annexure I

This certificate is issued at the request of M/s. Muthoot Microfin Limited for submission to Catalyst Trusteeship Limited.

for **JINESH & CO.**

Chartered Accountants

F.R.No-013478S



JINESH JOSE, F.C.A.

(Proprietor)

M.No.228135

UDIN: 20228135AAAAIL2812



Place: Thodupuzha

Date: 26.10.2020

ANNEXURE I

Particulars	
Type of Security	Secured, Rated , Listed, Redeemable , Non-Convertible Debentures
Allotment	28.10.2016
Total Nominal Value	₹ 70 Crores
Total Paid up Value	₹ 70 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on 30.09.2020, under the Debenture Trust Deed executed on 26.10.2016	₹ 70 Crores
Amount of receivables charged (earmarked) for the above issue	₹ 70.32 Crores
Security Cover for the Debenture	100.46 %



CONFIDENTIAL

MLJML 1/23/26 SANCTO 1 1946366

November 18, 2019

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

Dear Mr. Sadaf Sayeed,

Re: Review of CRISIL Rating on the Rs.75 Crore Non Convertible Debentures of Mathsat 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

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 CRISTL 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 debtinfo@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 debtinfo@crisil.com.

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

With warm regards,

Yours sincerely,

Ajit Valoni
Director - CRISIL Ratings

Nivedita Shibu
Associate Director - CRISIL Ratings

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Certified True Copy

For Muthoot Microfin Limited

Praveen T
Chief Financial Officer



Date: 29.10.2020

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 30-09-2020

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 30.09.2020

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 19-03-2018,18-09-2018,18-03-2019,18-09-2019,18-03-2020 and on 18-09-2020 the same has been paid. The next interest is due on 18-03-2021. 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

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

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www.muthootmicrofin.com

	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	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 <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 Sep 30, 2020, whichever is earlier.	NA

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 30.09.2020.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: cn=Neethu Ajay, o=Muthoot Microfin,
ou=Ernakulam, email=neethu.ajay@muthootmicrofin.com,
c=IN, postalCode=682025, st=Kerala,
serialNumber=625351c37086a2a7260dca35
9f5e1ab, cn=Neethu Ajay
Date: 2020.10.01 12:09:03 +05'30'

Ernakulam
01-10-2020

Certified True Copy

For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: U85190MH1992PLC066228

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: 0858987624, F: +91-484-2351494, E: info@muthootmicrofin.com

www.muthootmicrofin.com

MUTHOOT MICROFIN LIMITED

STATEMENT OF INVESTOR COMPLAINTS For the quarter ended 30.09.2020

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

Certified True Copy

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

26.10.2020

CERTIFICATE

We have examined the books of accounts and other relevant records produced before us by **M/s. Muthoot Microfin Limited (NBFC-MFI, Regn. No.13.00365)** having its Registered Office at **13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai – 400 051**. Based on our verification, information and explanation given to us, we certify the following, for the quarter ended 30.09.2020:

The Security Cover is available and is maintained in accordance with the terms of issue of Debentures.

The Security Cover as stated in Trust deed dated 20.11.2019, is available and maintained as on 30.09.2020 as given in Annexure I

This certificate is issued at the request of M/s. Muthoot Microfin Limited for submission to Catalyst Trusteeship Limited.

for **JINESH & CO.**

Chartered Accountants

F.R.No.013478S



JINESH JOSE, F.C.A.

(Proprietor)

M.No.228135

UDIN: 20228135AAAAIN4533



Place: Thodupuzha

Date: 26.10.2020

ANNEXURE I

Particulars	
Type of Security	Secured, Rated , Listed, Redeemable , Non-Convertible Debentures
Allotment	27.11.2019
Total Nominal Value	₹ 70 Crores
Total Paid up Value	₹ 70 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on 30.09.2020, under the Debenture Trust Deed executed on 20.11.2019	₹ 70 Crores
Amount of receivables charged (earmarked) for the above issue	₹ 70.07 Crores
Security Cover for the Debenture	100.10 %



Praveen T
Chief Financial Officer



Date: 29.10.2020

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 30.09.2020

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 30.09.2020

1	Updated list of names and Address of Debenture Holders	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
7	A certificate from Company's Statutory Auditor	NA

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

	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	
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 12 th 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 Sep 30, 2020, whichever is earlier.	The same will be submitted

Thanking You,

Yours faithfully,

For Muthoot Microfin Limited


 Praveen
 Chief Financial Officer

ANNEXURE I

Particulars	
Type of Security	Secured, Rated , Listed, Redeemable , Non-Convertible Debentures
Allotment	18.09.2017
Total Nominal Value	₹ 75 Crores
Total Paid up Value	₹ 75 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on 30.09.2020, under the Debenture Trust Deed executed on 11.09.2017	₹ 75 Crores
Amount of receivables charged (earmarked) for the above issue	₹ 75.03 Crores
Security Cover for the Debenture	100.04 %





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 30.09.2020.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: c=IN, o=Personal, title=4183,
pseudonym=2bd350e02a29f668584456
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2.5.4.20=db074295c4d09150241e062ba
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756d9, postalCode=682025, st=Kerala,
serialNumber6d1d18776877e9432c5f6
0d5facc0f625351c37d86a2a260dce35
95e1ab, cn=Neethu Ajay
Date: 2020.10.01 12:09:03 +05'30'

Ernakulam
01-10-2020

Certified True Copy
For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

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

MUTHOOT MICROFIN LIMITED

STATEMENT OF INVESTOR COMPLAINTS
For the quarter ended 30.09.2020

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

Certified True Copy

For Muthoot Microfin Limited


Praveen T
Chief Financial Officer

26.10.2020

CERTIFICATE

We have examined the books of accounts and other relevant records produced before us by **M/s. Muthoot Microfin Limited (NBFC-MFI, Regn. No.13.00365)** having its Registered Office at **13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai – 400 051**. Based on our verification, information and explanation given to us, we certify the following, for the quarter ended 30.09.2020:

The Security Cover is available and is maintained in accordance with the terms of issue of Debentures.

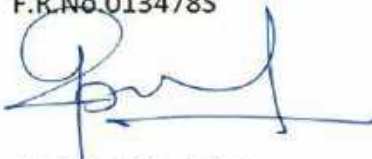
The Security Cover as stated in Trust deed dated 11.09.2017, is available and maintained as on 30.09.2020 as given in Annexure I

This certificate is issued at the request of M/s. Muthoot Microfin Limited for submission to Catalyst Trusteeship Limited.

for **JINESH & CO.**

Chartered Accountants

F.R.No 013478S



JINESH JOSE, F.C.A.

(Proprietor)

M.No.228135

UDIN: 20228135AAAAIM6577



Place: Thodupuzha

Date: 26.10.2020

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

For Muthoot Microfin Limited

Certified True Copy

For Muthoot Microfin Limited

Praveen T
Chief Financial Officer

Printed in the U.S.A.



Date: 29.10.2020

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 30.09.2020

In accordance with the Debenture Trust Deed dated 12.08.2020 and consent letter issued No. CL/MUM/19-20/DEB/243, we provide herewith the following details for the purpose of Quarterly Compliance for the period ended 30.09.2020

1	Updated list of names and Address of Debenture Holders	
2	Details of any due and unpaid interest and principal payments	The First interest is due on 11-02-2021 Redemption date (Bullet) is 11-02-2022
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
7	A certificate from Company's Statutory Auditor i) In respect of utilisation of funds during the implementation period of the project and	NA

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

	ii) In case of debentures issued for financing working capital , at the end of each accounting year	
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 05 th May 2020
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 Sep 30, 2020, 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 30.09.2020.

Thanking you,

Yours faithfully,

Neethu
Ajay

Digitally signed by Neethu Ajay
DN: cn=, o=Personal, title=, c=IN,
serialNumber=2b0350e02a29f6d584458
c65c7bb1b9590b601
2.5.4.29=db874295c4d9190741e0d2ba
93u15f520a0e9e9758f164c25496d7e0
706d9, postalCode=682025, st=Kerala,
serialNumber=1430776077e54325fe
7056acc0c625351c37d86a2a26d0ce35
95e1ab, cn=Neethu Ajay
Date: 2020.10.01 12:09:53 +05'30'

Ernakulam
01-10-2020

Certified True Copy

For Muthoot Microfin Limited

Praveen T.
Chief Financial Officer

MUTHOOT MICROFIN LIMITED

CIN: U65190MH1962PLC066228

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, M: 08689367624, F: +91-484-2351894, E: info@muthootmicrofin.com
www.muthootmicrofin.com

MUTHOOT MICROFIN LIMITED

STATEMENT OF INVESTOR COMPLAINTS
For the quarter ended 30.09.2020

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

Certified True Copy

For Muthoot Microfin Limited



Praveen T
Chief Financial Officer

CONFIDENTIAL

MUMILI/247295/NCD/052000175
May 05, 2020

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.300 Crore Non-Convertible Debentures of Muthoot Microfin Limited

We refer to your request for a rating for the captioned Non-Convertible Debentures.

CRISIL has, after due consideration, assigned its "CRISIL A/Stable" (pronounced as CRISIL A rating with Stable outlook) rating to the captioned debt instrument. Instruments with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk.

For the purpose of issuance of the captioned debt instrument, this letter is valid for 180 calendar days from the date of the letter. In the event of your company not placing the above instrument within this period, or in the event of any change in the size/structure of your proposed issue, the rating shall have to be reviewed and a letter of revalidation shall have to be issued to you. Once the instrument is issued, the above rating is valid throughout the life of the captioned debt instrument.

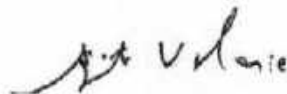
As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the ratings assigned to the captioned 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,



Ajit Velonie
Director - CRISIL Ratings



Nivedita Shibu
Associate Director - CRISIL Ratings

Certified True Copy
For Muthoot Microfin Limited


Chief Financial Officer

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: L671203MH1987PLC042363

26.10.2020

CERTIFICATE

We have examined the books of accounts and other relevant records produced before us by **M/s. Muthoot Microfin Limited (NBFC-MFI, Regn. No.13.00365)** having its Registered Office at **13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai – 400 051**. Based on our verification, information and explanation given to us, we certify the following, for the quarter ended 30.09.2020:

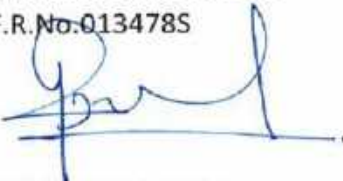
The Security Cover is available and is maintained in accordance with the terms of issue of Debentures.	The Security Cover as stated in Trust deed dated 12.08.2020, is available and maintained as on 30.09.2020 as given in Annexure I
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This certificate is issued at the request of M/s. Muthoot Microfin Limited for submission to Catalyst Trusteeship Limited.

for **JINESH & CO.**

Chartered Accountants

F.R.No.013478S



JINESH JOSE, F.C.A.

(Proprietor)

M.No.228135

UDIN: 20228135AAAAIP9811



Place: Thodupuzha

Date: 26.10.2020

ANNEXURE I

Particulars	
Type of Security	Secured, Rated , Listed, Redeemable , Non-Convertible Debentures
Allotment	13.08.2020
Total Nominal Value	₹ 125 Crores
Total Paid up Value	₹ 125 Crores
Trustee	Catalyst Trusteeship Limited
Outstanding principal amount of debentures as on 30.09.2020, under the Debenture Trust Deed executed on 12.08.2020	₹ 126.57 Crores
Amount of receivables charged (earmarked) for the above issue	₹ 145.80 Crores
Security Cover for the Debenture	115.19 %



