No. CTL/DEB/20-21/Noting Certificate/3036



November 17, 2020

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations

and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by Muthoot Fincorp Ltd ("the Company") for the Half year ended September 30, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

Authorised Signatory

Encl: Results submitted by Company





RPD/CMPLNC/HLFYRLY/SEP20

14-Nov- 2020

Bombay Stock Exchange Limited Phiroze Jeejeebhoy Towers Dalal Street, Fort Mumbai

Dear Sir

Sub: Compliance as per Regulation 52 of SEBI (LODR)

We, Muthoot Fincorp Limited, a public limited company having its registered office at Muthoot Centre, Punnen Road, Trivandrum – 695039, being listed our Secured debentures and sub debts in the Bombay Stock Exchange are hereby submitting our half yearly unaudited financial results along with the Limited review report and disclosures as per Regulation 52(4).

Regards

For MUTHOOT FINCORP LIMITED

(T.D. Mathai) Compliance Officer and Company Secretary

Encl:

Annexure 1: Half Yearly Unaudited Financial reports as per Regulation 52 (1) Annexure 2: Limited Review Report as per Regulation 52 (2)(a) Annexure 3: Disclosure as per Regulation 52(4)





Muthoot Fincorp Limited

Registered Office: Muthoot Centre, Punnen Road, Trivandrum

CIN - U65929KL1997PLC011518

Statement of Unaudited Standalone Financial-Results for the Half Year ended September 30, 2020

Interfactor Interfactor <thinterfactor< th=""> <thinterfactor< th=""></thinterfactor<></thinterfactor<>						Statement of Unaudited Standalone Financial Results for the Half Year ended September 30, 2020 (Rs. in lakhs)								
Recurse from sperations (Consolide) (Consolide			Half Year Ended 30	Half Year Ended 30	Year to Date	Previous Year Ended 31								
Revenue from operations 1,26,094.06 1,16,789.04 1,26,094.06 2,393.11 (i) Durided income 4.26 7.42 4.26 2,393.11 (ii) Durided income 259.64 267.19 259.64 518.8 (iv) Fees and onermission income 3,090.23 4,622.55 3,090.23 10,062. (iv) Net gain on fair value changes - 174.66 - 160. (vi) Others 128.67.8 112.86.78 112.86.78 112.86.78 112.86.78 (ii) Other theome 14.160.54 1.21.69.44.2 2.72.25.5 2.780. (ii) Other theome 16.95 18.55 16.95 37.65 (iii) Other theome 16.95 18.55 16.95 37.65 (iv) Finance costs 73,157.48 65,229.77 73,157.48 1.37.358.17 (iv) Exployee benft expenses 74,157.74 1.21.65.78 14.455.38 27.65.5 (iv) Total lecome of financial instruments 3.27.08.1 1.20.57.73 2.27.65.5 2.708.12 (iv) Exployee benft expenses 73,157.48	And and a state of the local division of the	Particulars	and the second se			March 2020								
(i) Inserse income 1,26,094.06 1,16,789.04 1,26,094.06 2,39,311. (ii) Divident income 259.64 267.19 259.64 259.64 259.64 259.64 259.64 259.64 10.062. (iv) Pres and commission income 3,090.23 4,622.55 3,090.23 10,062. (vi) Net gain on derecognition of financial instruments under an other social cost category 925.56 1,045.67 922.55 2,780. (vii) Others 0.10 Total Revence from operations 1,14,660.54 1,31,12.96 1,477.49 2,722.85 (iii) Total Revence from operations 73,157.48 65,229.77 73,157.48 1,32,873.88 (i) Impaircement of financial instruments 3,270.81 6,084.42 3,270.81 7,959. (iii) Net Loss on fair value changes 6.47 6.47 6.47 4.46.99.38 12,165.48 14,059.34 22,165.48 14,059.38 12,165.48 14,059.38 22,165.48 14,059.38 22,165.48 14,059.38 22,165.48 14,059.38 22,165.48 14,059.38 22,165.48 14,059.38 22,165.48 14,0			(Unaudited)	(Audited)	(Unsudited)	(Audited)								
(ii) Dividend income 4.26 7.42 4.26 22 (iii) Rental income 259.64 267.19 259.64 518. (iv) Frees and commission income 3.090.23 4,622.55 3,090.23 10,062. (v) Net gain on fair value changes - 174.66 - 160. (vi) Other service 225.56 1,025.67 225.56 2,780. (ii) Other service 1,24,660.54 1,31,694.42 1,41,660.54 2,72,251. (iii) Other income 16.95 18.55 16.95 376. (iii) Total Revenue from operations 1,41,607.49 1,31,712.96 1,41,677.49 2,72,628. (ii) Total as consistion and instruments 3,270.81 6,629.77 73,157.48 1,37,358. (iv) Total Revense from and and unpairment 11,157.37 10,529.52 11,157.37 20,454. (vi) Didar Sepenses 14,059.38 12,165.48 14,059.38 27,555. (iV) Total Expe	0	-	100000	116 500 04	1.04.004.04	0 00 011 54								
(ii) Remail income 259.64 267.19 259.64 518. (iv) Press and commission income 3,090.23 4,622.55 3,090.23 10,062. (iv) Net gain on derecognition of financial instruments under amortized cost category 925.56 1,045.67 925.56 2,780. (iv) Others 11,286.78 8,787.88 11,286.78 19,394. (ivi) Other second cost category 925.56 1,045.67 925.56 2,780. (i) Total Revenue from operations 1,14,660.54 1,31,169.42 1,41,460.54 2,72,628. (ii) Total Revenue fort operations 1,31,57.48 6,329.77 7,157.48 1,37,358. (ii) Instruments 3,270.81 5,048.42 3,270.81 7,945.98 (iii) Brajoryeo benefit expresses 6,47 - 6,47 - (ivi) Degreciation, amortization and impairment 11,157.37 10,529.52 11,157.37 20,454. (ivi) Degreciation, amortization and insu and tax (III - IV) 21,080.19 30,428. </td <td></td> <td></td> <td><i>,</i> -</td> <td></td> <td></td> <td>, .</td>			<i>,</i> -			, .								
(iv) Fees and commission income 3,090.23 4,622.55 3,090.23 10,062 (iv) Net gain on direcognition of financial instruments under amortised cast category 112,86.78 8,787.88 11,286.78 19,294. (iv) Otter Person 925.56 1,045.67 925.56 2,780. (i) Otter income 16.055 18.55 16.95 3,690.23 (ii) Otter income 16.055 18.55 16.95 3,730.81 (iii) Intence 1,31,71.48 65,229.77 73,157.48 1,73,58. (iv) Impatrement of financial instruments 3,270.81 6,084.42 3,270.81 7,959.3 (iv) Impatrement of financial instruments 3,270.81 10,529.52 11,157.37 20,454.93 (iv) Deprosition, amortization and impairment 11,157.37 10,229.52 11,157.37 20,454.93 (iv) Defore taxpeenses 14,059.38 12,165.91 13,054.79 21,080.19 30,428.83 (iv) Deforetaxpeenses 14,059.38 <						22.54								
(v) Net gain on flar value changes - 174.66 - 160, (vi) anothised cost category 925.56 1,045.67 925.56 2,780, (vii) Others 925.56 1,045.67 925.56 2,780, (ii) Total Revenue from operations 1.1,1660.54 1.31.694.42 1.41.660.54 2.72,2251, (iii) Total Isome (1 + II) 1.41.677.49 1.31.694.42 1.41.660.54 2.72,2251, (iii) Total Isome (1 + II) 1.41.677.49 1.31.71.296 1.41.677.49 2.72,628, (iv) Finance costs 73,157.48 6.5,229,77 73,157.48 1.37,358, (iv) Employee bonefit expenses 6.47 - 6.47 - (v) Depreciation, amorization and inpairment 11,157.37 10,229,52 11,157.37 20,454. (vi) Other expenses 12,0597.30 1.2,165.48 1.4059.38 2.2,165.48 1.4059.38 2.2,255. (iv) Total Expenses (IV) 1.20,597.30 1.3,174.99 3.0,428. 3.0,275.55 1.0,1758.17 1.20,597.30 2.4,2200, (vi) Profit(loss) before etax (V- Vi) 12,080.19 13,954.79 21,080.19 30,428.														
Nor. Explain on dercognytion of financial instruments under manufact cost category 11.286.78 8,787.88 11.286.78 19.394. (vii) Others	• •		5,090.25	,	5,090.25	.,.								
(1) amortised cost category 11,280.78 8,78.78 11,280.76 19,255 (1) Otes s	(*)	÷ •			-									
(I) Total Revenue from operations 1,41,660,54 1,31,694,42 1,41,660,54 2,72,251 (II) Other income 16.95 18.55 16.95 376 (III) Total Income (1 + II) 1,41,677,49 1,272,628 2,72,628 Expenses 73,157,48 65,229,77 73,157,48 1,37,358 (i) Impairement of financial instruments 3,270,81 6,084,42 3,270,81 6,084,42 3,270,81 6,947 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 - 6,47 -	(vi)		11,286.78	8,787.88	11,286.78	19,394.52								
(II) Other Income 16.95 18.55 16.95 376. (III) Total Income (1+ II) 1.41.677.49 1.31.712.36 1.41.677.49 2.272.628. (I) Finance costs 73,157.48 65,229.77 73,157.48 1.37,358. (I) Impairment of financial instruments 3,270.81 6,644 3,270.81 7,959. (II) Depreciation, amorization and impairment 11,157.37 10,529.52 11,157.37 20,454. (V) Depreciation, amorization and impairment 11,157.37 10,529.52 11,157.37 20,454. (V) Other expenses 14,059.38 12,165.48 14,059.38 27,565. (IV) Total Expenses (IV) 1,20,597.30 1,17,758.17 1,20,597.30 2,42,200. (V) Profit/(loss) before tax (V-VI) 21,080.19 13,954.79 21,080.19 30,428. (VI) Derofit/(loss) before tax (V-VI) 21,080.19 13,954.79 21,080.19 30,428. (VI) Derofit/(loss) before tax (V-VI) 21,080.19 13,954.79 <t< td=""><td>(vii)</td><td>Others</td><td>925.56</td><td>1,045.67</td><td>925.56</td><td>2,780.81</td></t<>	(vii)	Others	925.56	1,045.67	925.56	2,780.81								
(III) Total lacome (1 + II) 1,41,677.49 1,31,712.96 1,41,677.49 2,72,628. Expense 0 Finance costs 73,157.48 65,229.77 73,157.48 1,37,358. (ii) Impairement of financial instruments 3,270.81 6,084.42 3,270.81 7,959. (iii) Net Loss on fair value changes 6,47 - 6,47 - (iv) Depreciation, amorization and impairment 11,157.37 10,259.52 11,157.37 20,454. (v) Depreciation, amorization and impairment 11,157.37 12,065.91 2,422.000. (V) Total Expenses 14,059.38 12,165.48 14,059.38 2,756.55. (IV) Total Expenses 14,059.38 12,165.48 14,059.38 2,756.55. (V) Profit/loss) before tax (V·VI) 21,080.19 13,954.79 21,080.19 30,428. (VII) Profit/loss) form discontinue operations (VII- 10,669.50 10,433.51 16,669.50 21,907. (X) Profit/loss) form discontinued operations - -	(I)	Total Revenue from operations		1,31,694.42	1,41,660.54	2,72,251.79								
Expenses 73,157.48 65,229.77 73,157.48 1.37,358 (i) Friance costs 73,157.48 6,529.77 73,157.48 1.37,358 (ii) Net Loss on fair value changes 6,47 6,47 6,47 7,959 (iii) Depreciation, amorization and inpairment 11,157.37 10,529.52 11,157.37 20,454. (vi) Other expenses 14,059.38 12,165.48 14,059.38 27,565. (VV) Total Expenses (IV) 1,20,597.30 1,17,758.17 1,20,597.30 2,42,200. (VI) Profit/(loss) before expreprional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Profit/(loss) before expreprional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Tax Expense: 6,428.83 5,310.69 6,428.83 9,463. (1) Derimed tax 6,428.83 5,310.69 6,428.83 9,463. (2) Deferred tax (2,018.15) (1,789.41) (2,018.15) (242.	(II)	Other Income	16.95	18.55	16.95	376.82								
(i) Finance costs 73,157,48 65,229,77 73,157,48 1,37,358 (ii) Impairement of financial instruments 3,270,81 6,084,42 3,270,81 7,959 (iii) Net Loss on fair value changes 6,47 - 6,47 - (iv) Employee benefit expenses 18,945,79 23,748,98 18,945,79 48,862 (iv) Other expenses 14,059,38 12,165,48 14,059,38 27,555. (iV) Total Expenses (IV) 1,20,597,30 1,17,758,17 1,20,597,30 2,42,200. (V) Profit/(loss) before expreprional items and tax (III - IV) 21,080,19 13,954,79 21,080,19 30,428. (VI) Exceptional items -	(III)	Total Income (I + II)	1,41,677.49	1,31,712.96	1,41,677.49	2,72,628.61								
(ii) Impairement of financial instruments 3,270.81 6,084.42 3,270.81 7,959. (iii) Net Loss on fair value changes 6,47 - 6,47 - (iv) Employee benefit expenses 18,945.79 23,74.89 18,945.79 48,862. (v) Depreciation, amoritzation and impairment 11,157.37 10,529.52 11,157.37 20,454. (vi) Other expenses 12,059.73 12,175.81 142,059.73 24,2200. (V) Profit/(loss) before expectional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VII) Text Expense: - <td></td> <td>Expenses</td> <td></td> <td></td> <td></td> <td></td>		Expenses												
(iii) Net Loss on fair value changes 6.47 - 6.47 (iv) Employee benefit expenses 18,945,79 23,748,98 18,945,79 48,862. (v) Depreciation, amorization and impairment 11,157,37 10,529,52 11,157,37 20,454. (vi) Other expenses 14,059,38 12,165,48 14,059,38 27,565. (V) Total Expenses (IV) 1,20,697,30 1,17,758,17 12,080,19 30,428. (VI) Exceptional items and tax (III - IV) 21,080,19 13,954,79 21,080,19 30,428. (VI) Profit/(loss) before tax (V - VI) 21,080,19 13,954,79 21,080,19 30,428. (VII) Profit/(loss) before tax (V - VI) 21,080,19 13,954,79 21,080,19 30,428. (VII) Tax Expense: - <td>(i)</td> <td>Finance costs</td> <td>73,157.48</td> <td></td> <td>73,157.48</td> <td>1,37,358.83</td>	(i)	Finance costs	73,157.48		73,157.48	1,37,358.83								
(iv) Employee benefit expenses 18,945.79 23,748.98 18,945.79 48,862. (v) Depreciation, amorization and impairment 11,157.37 10,529.52 11,157.37 20,454. (vi) Other expenses 14,059.38 12,165.48 14,059.38 22,422.00. (V) Profit/(loss) before expectional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Exceptional items -	(ii)	•	,	6,084.42	,	7,959.93								
(v) Depreciation, amortization and impairment 11,157.37 10,529.52 11,157.37 20,454. (vi) Other expenses 14,059.38 12,165.48 14,059.38 27,555. (V) Total Expenses (IV) 1,20,597.30 1,17,758.17 1,20,597.30 2,42,200. (V) Profit/(loss) before expeptional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Exceptional items - - - - - - (VII) Tax Expense: - </td <td>(iii)</td> <td>_</td> <td></td> <td>-</td> <td></td> <td>-</td>	(iii)	_		-		-								
(vi) Other expenses 14,059.38 12,165.48 14,059.38 27,565. (iv) Total Expenses (IV) 1,20,597.30 1,17,758.17 1,20,597.30 2,42,200. (v) Profit/(loss) before expectional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Exceptional items -			· · · ·			48,862.15								
(IV) Total Expenses (IV) 1,20,597.30 1,17,758.17 1,20,597.30 2,42,200. (V) Profit/(loss) before expectional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Exceptional items - </td <td></td> <td></td> <td>I</td> <td></td> <td></td> <td>20,454.08</td>			I			20,454.08								
(V) Profit/(loss) before expectional items and tax (III - IV) 21,080.19 13,954.79 21,080.19 30,428. (VI) Exceptional items - <	• /					27,565.30								
(V) Exceptional items -	(IV)	Total Expenses (IV)												
(VII) Profit/(loss) before tax (V-VI) 21,080.19 13,954.79 21,080.19 30,428. (VIII) Tax Expense: 6,428.83 5,310.69 6,428.83 9,463. (2) Deferred tax (2,018.15) (1,789.41) (2,018.15) (942. (IX) Profit/(loss) for the period from continuing operations (VII- VIII) 16,669.50 10,433.51 16,669.50 21,907. (X) Profit/(loss) from discontinued operations - - - - (XII) Profit/(loss) from discontinued operations - - - - (XII) Profit/(loss) from discontinued operations - - - - (XII) Profit/(loss) for the period (IX+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIII) Profit/(loss) for the period (IX+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIV) Other Comprehensive Income - - - - A (i) Items that will not be relassified (20,990.37) (12,265.48) (20,990.	(V)	Profit/(loss) before expreptional items and tax (III - IV)	21,080.19	13,954.79	21,080.19	30,428.32								
(VIII) Tax Expense: 6,428.83 5,310.69 6,428.83 9,463. (1) Current tax (2,018.15) (1,789.41) (2,018.15) (942. (1x) Profit/(loss) for the period from continuing operations (VII- VIII) 16,669.50 10,433.51 16,669.50 21,907. (x) Profit/(loss) for the discontinued operations - - - - (x) Tax expense of discontinued operations - - - - (xII) Profit/(loss) from discontinued operations (After tax) (X-XI) - - - - (XIII) Profit/(loss) for the period (IX+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIII) Profit/(loss) for the period (IX+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIV) Other Comprehensive Income - - - - - A (i) Items that will not be classified to profit or loss: (20,990.37) (12,265.48) (20,990.37) (8,138.20) Other Comprehensive Income - - - - - - A (i) Items that will not be reclassified to profit or loss: - - - - - - <td< td=""><td>(VI)</td><td>Exceptional items</td><td>-</td><td>-</td><td>-</td><td>-</td></td<>	(VI)	Exceptional items	-	-	-	-								
(1) Current tax 6,428.83 5,310.69 6,428.83 9,463. (2) Deferred tax (2,018.15) (1,789.41) (2,018.15) (942. (IX) Profit/(loss) for the period from continuing operations (VII- VIII) 16,669.50 10,433.51 16,669.50 21,907. (X) Profit/(loss) from discontinued operations - - - - (XII) Profit/(loss) from discontinued operations (After tax) (X -XI) - - - - (XIII) Profit/(loss) for the period (1X+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIIV) Other Comprehensive Income - - - - A (i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income (20,990.37) (12,265.48) (20,990.37) (8,138.2) A cturial gain/(loss) on employee benefits through OCI (33.34) 25.49 (33.34) (69.20) (ii) Income tax relating to items that will not be reclassified to profit or loss - - - - B (i) Items that will be classified to profit or loss: (ii) Income tax relating to items that will be reclassified to profit or loss </td <td>معينه -</td> <td></td> <td>21,080.19</td> <td>13,954.79</td> <td>21,080.19</td> <td>30,428.32</td>	معينه -		21,080.19	13,954.79	21,080.19	30,428.32								
(2) Deferred tax (2,018.15) (1,789.41) (2,018.15) (942. (IX) Profit/(loss) for the period from continuing operations (VII- VIII) 16,669.50 10,433.51 16,669.50 21,907. (X) Profit/(loss) from discontinued operations - - - - (XI) Tax expense of discontinued operations -	(VIII)	-												
Profit/(loss) for the period from continuing operations (VII- VIII)16,669.5010,433.5116,669.5021,907.(X) Profit/(loss) from discontinued operations(XI) Tax expense of discontinued operations <td></td> <td></td> <td>· · · ·</td> <td>,</td> <td>· · · ·</td> <td>9,463.18</td>			· · · ·	,	· · · ·	9,463.18								
(IX)VIII)10,009.3010,433.3110,009.3021,907.4(X)Profit/(loss) from discontinued operations(XI)Tax expense of discontinued operations(XII)Profit/(loss) from discontinued operations (After tax) (X -XI)(XIII)Profit/(loss) for the period (IX+XII)16,669.5010,433.5116,669.5021,907.4(XIV)Other Comprehensive IncomeA(i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.4)Acturial gain/(loss) on employee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss5,291.252,853.165,291.251,920.4B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossB(i) Items that will be classified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.45)			(2,018.15)	(1,789.41)	(2,018.15)	(942.38)								
(XI)Tax expense of discontinued operations(XII)Profit/(loss) from discontinued operations (After tax) (X - XI)(XIII)Profit/(loss) for the period (IX+XII)16,669.5010,433.5116,669.5021,907.(XIV)Other Comprehensive IncomeA(i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.2)A turial gain/(loss) on enployee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss(15,732.46)(9,386.83)(15,732.46)(6,287.2)B(i) Items that will be classified to profit or loss to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.2)	(IX)	VIII)	16,669.50	10,433.51	16,669.50	21,907.51								
(XII) Profit/(loss) from discontinued operations (After tax) (X -XI) -			• .	-	-	-								
(XIII) Profit/(loss) for the period (IX+XII) 16,669.50 10,433.51 16,669.50 21,907. (XIV) Other Comprehensive Income A (i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income (20,990.37) (12,265.48) (20,990.37) (8,138.3) Acturial gain/(loss) on employee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss (33.34) 25.49 (33.34) (69.3) Subtotal (A) (15,732.46) (9,386.83) (15,732.46) (6,287.4) B (i) Items that will be classified to profit or loss - - - Subtotal (B) - - - - Other Comprehensive Income (A + B) (15,732.46) (9,386.83) (15,732.46) (6,287.4)	(XI)	Tax expense of discontinued operations	-	-	-	-								
(XIV)Other Comprehensive IncomeA(i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.1Acturial gain/(loss) on employee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss(33.34)25.49(33.34)(69.1B(i) Items that will be classified to profit or loss(15,732.46)(9,386.83)(15,732.46)(6,287.1)B(i) Items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.1)	(XII)	Profit/(loss) from discontinued operations (After tax) (X -XI)	-	-	-	-								
A(i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.1Acturial gain/(loss) on employee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss(33.34)25.49(33.34)(69.1Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.1B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.4)	(XIII)	Profit/(loss) for the period (IX+XII)	16,669.50	10,433.51	16,669.50	21,907.51								
A(i) Items that will not be classified to profit or loss: Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.1Acturial gain/(loss) on employce benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss(33.34)25.49(33.34)(69.1Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.1B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.4)	AVIDA	Other Commission Income												
Net Gain/(loss) on equity instruments measured through Other Comprehensive Income(20,990.37)(12,265.48)(20,990.37)(8,138.1Acturial gain/(loss) on employee benefits through OCI (ii) Income tax relating to items that will not be reclassified to profit or loss(33.34)25.49(33.34)(69.1Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.1B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.4)		-												
Other Comprehensive Income(20,990.37)(12,263.48)(20,990.37)(6,184.78)Acturial gain/(loss) on employee benefits through OCI(33.34)25.49(33.34)(69.18)(ii) Income tax relating to items that will not be reclassified to profit or loss5,291.252,853.165,291.251,920.1Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.1B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.4)														
Acturial gain/(loss) on employee benefits through OCI(33.34)25.49(33.34)(69.100)(ii) Income tax relating to items that will not be reclassified to profit or loss5,291.252,853.165,291.251,920.100Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.100)B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.40)			(20,990.37)	(12,265.48)	(20,990.37)	(8,138.27)								
(ii) Income tax relating to items that will not be reclassified to profit or loss5,291.252,853.165,291.251,920.1Subtotal (A)(15,732.46)(9,386.83)(15,732.46)(6,287.1B(i) Items that will be classified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or lossSubtotal (B)Other Comprehensive Income (A + B)(15,732.46)(9,386.83)(15,732.46)(6,287.4)			(33.34)	25.49	(33.34)	(69.51)								
(15,732.46) (9,386.83) (15,732.46) (6,287.40) B (i) Items that will be classified to profit or loss - - - - (ii) Income tax relating to items that will be reclassified to profit or loss - <t< td=""><td></td><td>(ii) Income tax relating to items that will not be reclassified</td><td></td><td>2 853 16</td><td></td><td></td></t<>		(ii) Income tax relating to items that will not be reclassified		2 853 16										
B (i) Items that will be classified to profit or loss -														
(ii) Income tax relating to items that will be reclassified to profit or loss			(15,732.46)	(9,386.83)	(15,732.46)	(6,287.53)								
profit or loss - - Subtotal (B) - - - Other Comprehensive Income (A + B) (15,732.46) (9,386.83) (15,732.46) (6,287.4)		.,	-	-	-	-								
Subtotal (B) - <t< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td></t<>			-	-	-	-								
Other Comprehensive Income (A + B) (15,732.46) (9,386.83) (15,732.46) (6,287.														
				(9.386.83)		(6,287.53)								
Total Comprehensive Income for the period (XIII+XIV)		Total Comprehensive Income for the period (XIII+XIV)	((3,201,00)								
	(XV)	(Comprising Profit (Loss) and Other Comprehensive	937.04		937.04	15,619.98								
(XVI) Earnings per equity share (not annualised)	(XVI)													
Basic (Rs.) 8.61 5.39 8.61 11.3			8.61		8.61	11.31								
Diluted (Rs.) 861 539 861 113		Diluted (Rs.)	8.61	5.39	8.61	11.31								

See accompanying notes to financial results





On behalf of the Board of Directors

Thomas Muthoot Executive Director and

Chief Financial Officer

DIN: 00082099

Kochi, 14 November 2020

Muthoot Fincorp Limited Registered Office: Muthoot Centre, Punnen Road, Trivandrum CIN - U65929KL1997PLC011518

Unaudited Standalone Statement of Assets and Liabilities (Balance Sheet) as at September 30, 2020

Ś

			-	(Rs. in lakhs)
		As at September 30,	and the second se	s at September 30,
	Particulars	2020	2020	2019
		Unaudited 772 .	Audited	Audited
ASSE				
1	Financial assets	1.52.046.06	20.017.00	26 495 01
a)	Cash and cash equivalents	1,53,046.96 3,763.24	30,017.28 984.69	26,485.01
b)	Bank Balance other than (a) above	5,765.24	984.09	4,886.55
c)	Receivables (i) Trade Receivables	3,031.53	2,918.88	2 557 62
d)	Loans	15,74,989.73	13,91,802.06	2,557.63 12,47,561.82
	Investments			
e)	Other Financial assets	1,57,379.97	1,78,170.99	1,71,271.80
f)	Other Financial assets	16,131.83	15,447.47	28,908.42
2	Non-financial Assets			
a)	Investment Property	30,246.61	30,236.55	30,133.95
b)	Property, Plant and Equipment	42,521.36	45,322.31	46,869.25
c)	Other Intangible assets	933.80	437.68	340.59
d)	Right of Use Assets	38,073.21	43,659.63	42,650.92
e)	Other non financial assets	36,243.00	30,893.32	34,804.55
Total :	assets	20,56,361.25	17,69,890.86	16,36,470.48
	LITIES AND EQUITY		21102 00 0102	
1	Financial Liabilities		· · · · · ·	
a)	Payables			
	(II) Other Payables			
÷	(i) total outstanding dues of micro enterprises and small			
	enterprises	-	36.16	-
	(ii) total outstanding dues of creditors other than micro	15.00(.0)		
	enterprises and small enterprises	17,286.01	36,843.99	56,349.30
. b)	Debt Securities	3,06,491.26	86,113.32	1,285.14
c)	Borrowings (other than debt securities)	10,69,541.09	9,68,313.27	9,01,480.91
d)	Lease Liability	42,340.97	46,447.77	44,042.80
e)	Subordinated Liabilities	2,52,433.31	2,60,167.47	2,62,443.97
f)	Other Financial liabilities	44,514.82	40,940.85	38,798.27
2	Non-financial Liabilities			
a)	Current tax liabilities (net)	1,664.02	287.56	5,791.22
b)	Provisions	2,718.86	2,380.89	2,227.43
c)	Deferred tax liabilities (net)	22,131.20	29,440.60	27,660.64
d)	Other non-financial liabilities	864.58	3,480.88	1,514.67
3	Equity			
3 a)	Equity share capital	19,370.56	19,370.56	19,370.56
a) b)	Other equity	2,77,004.57	2,76,067.54	2,75,505.57
0)	Outo equity	2,77,004.37	2,70,007.34	2,73,303.37
Total I	Liabilities and Equity	20,56,361.25	17,69,890.86	16,36,470.48

See accompanying notes to financial results

On behalf of the Board of Directors

Thomas Muthoot Executive Director and Chief Financial Officer DIN: 00082099



.



Kochi, 14 November 2020

Muthoot Fincorp Limited Registered Office: Muthoot Centre, Punnen Road, Trivandrum CIN - U65929KL1997PLC011518 NOTES TO FINANCIAL RESULTS FOR THE PERIOD ENDED SEPTEMBER 30, 2020

- The above Standalone Unaudited Financial Results were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meeting held on November 14, 2020.
- 2 The above results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act, 2013 having regard to the recognition and measurement principles laid down in Ind AS 34 ("Interim Financial Reporting") and other recognized accounting practices generally accepted in India.

These financial results may require further adjustments, if any, necessitated by guidelines / directions / clarifications issued in the future by the Reserve Bank of India, the Ministry of Corporate Affairs or other regulators, which will be implemented as and when the same are issued / made applicable.

3 The COVID-19 pandemic and the extended lockdown has led to a significant slowdown in economic activity. However, this has not resulted in a significant impact on the operations / fianancial position of the Company.

Pursuant to the relevant Reserve Bank of India circulars allowing lending institutions to offer moratorium to borrowers on payment of instalments falling due between March 1, 2020 and August 31, 2020, the Company had granted moratorium to its borrowers based on its Board approved policy. While the extension of moratorium does not by itself necessarily trigger a significant increase in credit risk, considering the prevailing uncertainty due to the overall economic situation, the Company has, based on its estimates and judgment, provided for possible credit losses in respect of its loan receivables. The Company has recorded a management overlay allowance of Rs.1,862.69 lakhs as at September 30, 2020 in its Expected Credit Loss provision to reflect, among other things, an increased risk of deterioration in macro-economic factors by this pandemic based on the information available at this time. The Company will continue to monitor any material changes to future economic conditions.

- 4 The Company has maintained requisite full asset cover by way of mortgage of immovable property, pari passu / subservient charge respectively on current assets, book debts and loans and advances of the Company, on its Listed Non-Convertible Debentures aggregating to Rs.310,853 lakhs, at principal value as at September 30, 2020.
- 5 The Company is primarily engaged in the business of financing and all its operations are in India. Accordingly, there are no separate reportable segments as per Ind AS 108 "Operating Segments".
- 6 Previous period's figures have been regrouped / reclassified wherever necessary to correspond with the current period's classification / disclosure.



RANGAMANI & CO., CHARTERED ACCOUNTANTS

E-mail : sreenivasan2121@gmail.com Mob : 9847051915 Phone : 2261542 17/598, Ilnd FLOOR CARD BANK BUILDING WEST OF Y. M. C. A. BRIDGE V. C. S. B. ROAD ALAPPUZHA - 688 001

REVIEW REPORT ON INTERIM FINANCIAL RESULTS

To The Board of Directors Muthoot Fincorp Limited Muthoot Centre, Punnen Road, Thiruvananthapuram – 695 039

- 1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **M/s. Muthoot Fincorp Limited, Muthoot Centre, Punnen Road, Thiruvananthapuram** ("the Company") for the six months ended September 30, 2020, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with relevant circulars issued by SEBI.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (IND AS 34), prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our Review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



RANGAMANI & CQ.

Continuation Sheet No....,

- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Standalone Unaudited Financial Results prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.
- 5. We draw your attention to Note No. 3 to the Statement in which the management describes the continuing uncertainties arising from the Covid-19 pandemic. Our conclusion on the Statement is not modified in respect of this matter.

For Rangamani & Co., Chartered Accountants, Firm Regn. No. – 003050 S

Whin B

R. Sreenivasan Partner Membership No.: 020566

UDIN: 20020566 AAAALS 847

Place: Alleppey Date: 14th November, 2020



Annexure 3: Disclosure as per Regulation 52(4)

1. Credit Rating of the Debentures:

Issue	Rating			
NCD Public Issue 300 Cr	CRISIL A (STABLE)			
NCD Public Issue 500 Cr	BWR A+ (BWR A plus; Outlook: Stable) by Brickwork Rating			
NCD Public Issue 480 Cr	CRISIL A (STABLE) & BWR A+ (BWR A plus; Outlook: Stable) by Brickwork Rating			
NCD Public Issue 160 Cr	CRISIL A (STABLE)			
Covered Bond 125 Cr	CRISIL AA+ (CE) / Stable			
Covered Bond 200 Cr	CRISIL AA+ (CE) / Stable			
Covered Bond 97.10 Cr	CRISIL PP-MLD AA+r(CE)/Stable			
NCD Private Placement 100 Cr	CRISIL A (STABLE)			
NCD Private Placement 450 Cr	CRISIL A (STABLE)			
NCD Private Placement 475 Cr	CRISIL A (STABLE)			
NCD Private Placement 200 Cr	CRISIL A (STABLE)			
NCD Private Placement 250 Cr	CRISIL A (STABLE)			
NCD Private Placement 275 Cr	CRISIL A (STABLE)			
Commercial Paper	CRISIL A1 & Brickwork BWR A1+			

- 2. Debt-Equity Ratio: 5.62
- 3. Previous due date for the payment of Interest /Principal whether the same has been paid or not:

of Payment
n Due date
Due date



MUTHOOT FINCORP LTD. CIN: U65929KL1997PLCO11518 (A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com |





4.	Next	due	date	for	the	payment	of	Interest	/Principal	
----	------	-----	------	-----	-----	---------	----	----------	------------	--

a. Interest

Sr No	Series	Due Date
1	INE549K08087	01/10/2020
2	INE549K07337	01/10/2020
3	INE549K07360	01/10/2020
4	INE549K07667	01/10/2020
5	INE549K07675	01/10/2020
6	INE549K07683	01/10/2020
7	INE549K07436	01/10/2020
8	INE549K07444	01/10/2020
9	INE549K07451	01/10/2020
10	INE549K07519	01/10/2020
11	INE549K07527	01/10/2020
12	INE549K07535	01/10/2020
13	INE549K07543	01/10/2020
14	INE549K07626	25/10/2020
15	INE549K07634	23/10/2020
16	INE549K07469	25/10/2020
17	INE549K07477	25/10/2020
18	INE549K07550	07/02/2021
19	INE549K07568	07/02/2021
20	INE549K07576	07/02/2021
21	INE549K07642	26/11/2020
22	INE549K07659	23/12/2020
23	INE549K07758	28/01/2021
24	INE549K07766	31/01/2021
25	INE549K07774	15/02/2021
26	INE549K07782	20/02/2021

b. Principal with Interest

Sr No	Series	Due Date	Redemption Amount (Rs in lakhs)
1	INE549K08087	30/10/2020	₹ 2,229.01
2	INE549K08095	30/10/2020	₹ 2,698.49
3	INE549K07337	05/11/2020	₹ 76.10
4	INE549K07360	05/11/2020	₹ 45.96
5	INE549K07402	05/11/2020	₹ 164.76



MUTHOOT FINCORP LTD. CIN: U65929KL1997PLCO11518 (A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com |





6	INE549K07436	27/11/2020	₹ 3,113.18
7	INE549K07485	27/11/2020	₹ 9,074.10
8	INE549K07519	13/03/2021	₹ 3,303.03
9	INE549K07584	13/03/2021	₹ 8,185.66
10	INE549K14AR4	29/12/2020	₹ 5,00,000.00

- 5. Debenture redemption reserve: created reserve of Rs. 38.74 Crore on September 29th, 2020
- 6. Net worth: Rs. 2,96,375.13 lakhs
- 7. Net profit after tax: 16,669.50 lakhs
- 8. Earnings per share (not annualized): 8.61

For Muthoot Fincorp Ltd.







RPD/CMPLNC/CAT/HLFYRLY/SEP20

Date: 14-Nov-20

CATALYST TRUSTEESHIP LIMITED

Windsor, 6th Floor, Office No. 604, C.S.T. Road,

Kalina, Santacruz (East), Mumbai - 400098

Dear Sir,

Sub: Half Yearly Communication as per SEBI (LODR) 2015, Regulation 52(4)

- 1. In compliance of the requirements of SEBI (LODR)2015, Regulation 52(4) in respect to issue of Secured, Redeemable, Non-Convertible Public & Private Placement of Debentures, we hereby provide the information as on September 30, 2020:
- 2. Credit Rating of the Debentures:

Issue	Rating			
NCD Public Issue 500 Cr	BWR A+ (BWR A plus; Outlook: Stable) by Brickwork Rating			
NCD Public Issue 480 Cr	CRISIL A (STABLE) & BWR A+ (BWR A plus; Outlook: Stable) by Brickwork Rating			
Covered Bond 125 Cr	CRISIL AA+ (CE) / Stable			
Covered Bond 200 Cr	CRISIL AA+ (CE) / Stable			
Covered Bond 97.10 Cr	CRISIL PP-MLD AA+r(CE)/Stable			
NCD Private Placement 100 Cr	CRISIL A (STABLE)			
NCD Private Placement 450 Cr	CRISIL A (STABLE)			
NCD Private Placement 475 Cr	CRISIL A (STABLE)			
NCD Private Placement 200 Cr	CRISIL A (STABLE)			
NCD Private Placement 250 Cr	CRISIL A (STABLE)			
NCD Private Placement 275 Cr	CRISIL A (STABLE)			

- 3. Debt-Equity Ratio: 5.62
- 4. Details of redemption and payment of interest during half year ending: September 30, 2020.

Please refer Annexure A

5. Details of redemption & interest due in the next half-year i.e. 01-October-2020 to 31-March-2021:







Please refer Annexure B

6. Debenture redemption reserve.

Please refer Annexure C

- 7. Net worth: Rs. 2,96,375.13 lakhs
- 8. Net profit after tax: 16,669.50 lakhs
- 9. Earnings per share: 8.61

You are requested to kindly take the same on record and provide Debenture Trustee certificate to be submitted to Stock Exchange as per Regulation 52(5).

For Muthoot Fincorp Ltd. Company retarv

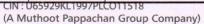


MUTHOOT FINCORP LTD. CIN: U65929KL1997PLCO11518 (A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com | 1000 / muthootindia





Details of	redemption & p	ayment of interest du	ring last half year ending	: September 30	, 2020
Consent Letter/Tranche	ISIN	Type (Principle/Interest)	Due date of Payment	Amount (Rs.)	Actual Date of Payment
			01/05/2020	2282186	30/04/202
			01/06/2020	2357915	01/06/202
CL/MUM/19-20/DEB/263	INE549K07436	5 Interest	01/07/2020	2282185	01/07/202
01,11011,15 20,020,205	1112345107450	interest	01/08/2020	2357913	01/08/202
			01/09/2020	2357915	01/09/202
			01/10/2020	2282185	01/10/202
		and the second s	01/05/2020	857455	30/04/202
			01/06/2020	886016	01/06/202
CL (MUMA/10 20/DED/202			01/07/2020	857455	01/07/202
CL/MUM/19-20/DEB/263	INE549K07444	Interest	01/08/2020		01/08/202
			01/09/2020	886016	01/09/202
			01/10/2020		01/10/202
			01/05/2020	5498622	30/04/202
			01/06/2020	5681992	01/06/202
			01/07/2020	5498622	01/07/202
CL/MUM/19-20/DEB/263	INE549K07451	Interest	01/08/2020	5681991	01/08/202
			01/09/2020	5681993	01/09/202
			01/10/2020	5498622	01/10/202
			01/05/2020		30/04/202
			01/06/2020	2510285	01/06/202
	INE549K07519	Interest	01/07/2020	2429648	
CL/MUM/19-20/DEB/618/1					01/07/202
			01/08/2020	2510290 2510291	01/08/202
			01/09/2020		01/09/202
			01/10/2020	2429643	01/10/202
	· · · ·		01/05/2020		30/04/202
	INE549K07527	Interest	01/06/2020	1317845	01/06/202
CL/MUM/19-20/DEB/618/1			01/07/2020		01/07/202
			01/08/2020	1317844	01/08/202
			01/09/2020		01/09/202
			01/10/2020	1275354	01/10/202
		and the second second	01/05/2020		30/04/202
		Interest	01/06/2020	2486991	01/06/202
CL/MUM/19-20/DEB/618/1	INE549K07535		01/07/2020	2406617	01/07/202
	EB/618/1 INE549K0/535		01/08/2020	2486991	01/08/202
			01/09/2020	2486991	01/09/202
			01/10/2020	The second se	01/10/202
			01/05/2020	2049404	30/04/202
			01/06/2020	and the second division of the second division in the second division of the second division in the second division of the second divisio	01/06/202
CL/MUM/19-20/DEB/618/1	INE549K07543	Interest	01/07/2020	2049402	01/07/202
CL/WOW/15-20/020/010/1	1112345107545	interest	01/08/2020	2117743	01/08/202
			01/09/2020	2117744	01/09/202
			01/10/2020	2049405	01/10/202
			25/04/2020	16592466	24/04/202
			25/05/2020	9760274	22/05/202
			25/06/2020	10085616	23/06/202
CL/MUM/19-20/DEB/927	INE549K07626	Interest	25/07/2020	9760274	24/07/202
			25/08/2020	10085616	24/08/202
			25/09/2020		24/09/202
			25/10/2020		24/10/202
			23/06/2020	and the second data was a second data w	22/06/202
			21/07/2020		20/07/202
CL/MUM/20-21/BT/14	INE549K07634	Interest	21/08/2020	the second se	20/08/202
SCHORES LIDIT	1120401004	interest	21/03/2020		18/09/202
MUT	HOOT FINCORP	LTD.	21/09/2020		20/10/202
	U65929KL1997PL			UTHOOT FIN	



Date 10 14: 2020

Blue is Belief

21/2

(A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com | Company Se





Details of redemo	tion & of interest	Annexure B	i.e.1-Oct-2020 to 31-Mar	2021
Consent Letter/Tranche	ISIN	Type (Principle/Interest)	Due date of Payment	Amount (Rs.)
CL/MUM/19-20/DEB/263	INE549K07436	Interest	01/11/2020	235791
ec/moni/19/20/020/209	INC345K07450	Principle and Interest	27/11/2020	31131774
			01/11/2020	88601
			01/12/2020	85745
CL/MUM/19-20/DEB/263	INE549K07444	Interest	01/01/2021	88848
00, 11011, 19 20, 020, 203	11123451(07444	interest	01/02/2021	88848
			01/03/2021	80250
			01/04/2021	88848
			01/11/2020	568199
			01/12/2020	549862
CL/MUM/19-20/DEB/263	INE549K07451	Interest	01/01/2021	568199
20,000,000,000	11123451(07451	linterest	01/02/2021	569756
			01/03/2021	513212
			01/04/2021	569756
CL/MUM/19-20/DEB/263	INE549K07469	Interest	25/10/2020	344052
CL/MUM/19-20/DEB/263	INE549K07477	Interest	25/10/2020	2476330
CL/MUM/19-20/DEB/263	INE549K07485	Principle and Interest	27/11/2020	90740994
	INE549K07519		01/11/2020	251029
		Interest	01/12/2020	242964
CL/MUM/19-20/DEB/618/1			01/01/2021	251045
CL/WOW/19-20/DED/010/1			01/02/2021	251733
			01/03/2021	227372
		Principle and Interest	13/03/2021	33030345
			01/11/2020	131784
	INE549K07527	Interest	01/12/2020	127535
CL/MUM/19-20/DEB/618/1			01/01/2021	131790
CL/1010101/13-20/DED/010/1			01/02/2021	132151
			01/03/2021	119362
			01/04/2021	132151
			01/11/2020	248699
			01/12/2020	240661
CL/MUM/19-20/DEB/618/1		L. A	01/01/2021	248700
L/WOW/19-20/DED/018/1	INE549K07535	Interest	01/02/2021	249381
			01/03/2021	225248
			01/04/2021	249381
A REAL PROPERTY AND	A Constanting		01/11/2020	2117743
			01/12/2020	2049402
			01/01/2021	211773
CL/MUM/19-20/DEB/618/1	INE549K07543	Interest	01/02/2021	2123539
			01/03/2021	1918035
	T FINCORP LTD.		01/04/2021	2123539

muthoot Blue is Belief

2.7 1

CIN : U65929KL1997PLC011518 (A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com | file /muth Company

行 Scan & see



CL/MUM/19-20/DEB/618/1	INE549K07584	Principle and Interest	13/03/2021	818565600
CL/MUM/19-20/DEB/618/1	INE549K07550	Interest	07/02/2021	6445428
CL/MUM/19-20/DEB/618/1	INE549K07568	Interest	07/02/2021	10336194
CL/MUM/19-20/DEB/618/1	INE549K07576	Interest	07/02/2021	8910000
			25/11/2020	10085616
			25/12/2020	9760274
CL/MUM/19-20/DEB/927	INE549K07626	Interest	25/01/2021	10085616
CENTONII TO ECIDEDIOZI	1112343107020	interest	25/02/2021	10085616
			25/03/2021	9109589
			25/04/2021	10085616
			25/11/2020	10085616
			25/12/2020	9760274
CL/MUM/19-20/DEB/927	INE549K07626	Interest	25/01/2021	10085616
	1112545107020	interest	25/02/2021	10085616
			25/03/2021	9109589
			25/04/2021	10085616
	INE549K07634	Sector And Distance	23/11/2020	16726027
			21/12/2020	14191781
CL/MUM/20-21/BT/14		Interest	21/01/2021	15712329
02/00/02/02/02/04/14	1112343107034	Interest	23/02/2021	16726027
			23/03/2021	14191781
			21/04/2021	14698630
CL/MUM/20-21/DEB/24	INE549K07642	Interest	26/11/2020	48616800
CL/MUM/20-21/DEB/124/1	INE549K07659	Interest	23/12/2020	210951360
CL/MUM/20-21/DEB/209	INE549K07758	Interest	28/01/2021	212104080
CL/MUM/20-21/DEB/234	INE549K07766	Interest	31/01/2021	91249320
CL/MUM/20-21/DEB/261	INE549K07774	Interest	15/02/2021	117208900
CL/MUM/20-21/DEB/279	INE549K07782	Interest	20/02/2021	129619188

For MUTHOOT FINCORP LTD.

Compa



MUTHOOT FINCORP LTD. CIN : U65929KL1997PLCO11518 (A Muthoot Pappachan Group Company) Regd. Office : Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 039 T : +91 471 2331427, 4911400, F : +91 471 2331560, E : muthoot@muthoot.com www.muthootblue.com | www.muthoot.com | www.muthootfincorp.com | FICE / muthootindia



Scan & see

Annexure C

Details of Debenture Redemption Reserve

Series/Tranche	ISIN	Maturity Date	Amount of Issue Rs.(In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 30- Sep-2020 Rs. (In Cr.)
NIL	NIL	NIL	NIL	NIL	NIL

Details of Debentu	Details of Debenture Reserve Fund (DRF) for debentures maturing during 2020-21: (If Applicable) Rs. (In Cr.)							
Series/Tranche	ISIN	Date of Maturity during 2020-21	Amount of Maturity during 2020-21	DRR required to be Invested	DRR created and invested	method of DRF invested or deposited	Remarks on Deficiency in DRF if any.	
CL/MUM/19-20/DEB/263	INE549K07436	27/11/2020	309340000	46401000	46401000	Term Deposit	NIL	
CL/MUM/19-20/DEB/263	INE549K07485	27/11/2020	823421000	123513150	123513150	Term Deposit	NIL	
CL/MUM/19-20/DEB/618/1	INE549K07519	07/02/2021	329329000	49399350	49399350	Term Deposit	NIL	
CL/MUM/19-20/DEB/618/1	INE549K07584	07/02/2021	742800000	111420000	111420000	Term Deposit	NIL	

For MUTHOOT FINCORP LTD.



Futhoot



RPD/CMPLNC/HALFYR/REG56(1)(d) CATALYSTSEPT20

Date: 14-Nov-20

CATALYST TRUSTEESHIP LIMITED Windsor, 6th Floor, Office No. 604, C.S.T. Road, Kalina, Santacruz (East), Mumbai – 400098

Dear Sir,

Sub: Compliance as per SEBI (LODR) 2015, Regulation 56(1)(d)

In compliance of the requirements of SEBI (LODR)2015, Regulation 56(1)(d) in respect to issue of Secured, Redeemable, Non-Convertible Public & Private Placement of Debentures, we here by submit Asset Cover certificate from Statutory Auditor for half year ended September 30, 2020.

Regards

For MUTHOOT FINCORP LIMITED

(T.D. Mathai) Compliance Officer and Company Secretary





RANGAMANI & CO., CHARTERED ACCOUNTANTS

E-mail : sreenivasan2121@gmail.com Mob : 9847051915 Phone : 2261542 17/598, Ilnd FLOOR CARD BANK BUILDING WEST OF Y. M. C. A. BRIDGE V. C. S. B. ROAD ALAPPUZHA - 688 001

14th November, 2020

TO WHOMSOEVER IT MAY CONCERN

On the basis of our verification of the books of accounts and other relevant records presented before us of M/s. **Muthoot Fincorp Limited**, Muthoot Centre, Punnen Road, Trivandrum – 695039 ("the Company"), we hereby certify that as on September 30, 2020, the Company has maintained requisite asset cover as per the terms of the respective offer documents against thelisted debt securities issued by the Company, which at principal value as at September 30, 2020 stands at Rs.3,108.53 crores and that the same is sufficient to discharge the principal amount of outstanding listed debt securities.

This certificate has been issued at the request of the Company for the purpose of submission in compliance of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) (Third Amendment) Regulations, 2020.

For Rangamani& Co., Chartered Accountants, Firm Regn. No. – 003050 S

bunis

CA. R. Sreenivasan Partner Membership No.: 020566

UDIN: 20020566AAAAALR6874

