

No. CTL/DEB/21-22/Noting Certificate/523

May 26, 2021

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 **Midland Microfin Limited (“the Company”)** for the Half Year ended March 31, 2021.

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



For CATALYST TRUSTEESHIP LIMITED
Anil D. Divedi
Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company





Date: 26.05.2021

To,
The Manager,
Listing Department-BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai 400001

Dear Sir,

Sub: Submission of Audited Financial Results for the year ended 31st March, 2021 under Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 52 and other applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 Board of Directors in their meeting held on May 26, 2021 considered and approved Audited Financial Results along with Limited Review Report issued by Statutory Auditors for the year ended March 31, 2021 duly reviewed by the Audit Committee.

The said financial have been signed by the Managing Director of the Company and we hereby declare that the Statutory Auditors M/s S.R. Batliboi & Associates LLP Chartered Accountants (ICAI Firm Registration Number: 101049W/E300004) have submitted the Limited Review Report for the Financial Results of the Company for the year ended March 31, 2021 with an Un-Modified opinion.

Company has already submitted these results to the Debenture Trustee and certificate signed by the Debenture Trustee regarding taken note of the contents of the Financial Results is awaited and the same will be submitted as soon as we receive the same.

Kindly acknowledge the receipt of the same.

**For and on behalf of
Midland Microfin Limited**



**Sumit Bhojwani
(Company Secretary)
M. No. A-36611**

Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot no. 1, RB Badri Dass Colony, BMC Chowk, G.T. Road Jalandhar – 144001 INDIA.
Tel.: 0181 – 5085555, 5086666 Fax: 5087777, email id: info@midlandmicrofin.com, Website: www.midlandmicrofin.com
CIN – U65921PB1988PLC008430

The Board of Directors of
Midland Microfin Limited

26 May 2021

Independent Auditor’s Report On the Half Year and Year to Date Audited Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**Report on the audit of the Financial Results****Opinion**

We have audited the accompanying statement of half year and year to date financial results of Midland Microfin Limited (the “Company”), for the half year ended March 31, 2021 (“Statement”), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended (“the Act”). Our responsibilities under those Standards are further described in the “Auditor’s Responsibilities for the Audit of the Financial Results” section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note 8 to the financial statements, which describes the uncertainty caused by the continuing COVID-19 pandemic and the related probable events which could impact the Company’s estimates of impairment of loans to customers. Our opinion is not modified in respect of this matter.



Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004



per Bharath N S

Partner

Membership Number: 210934



UDIN: 21210934AAAACM3197

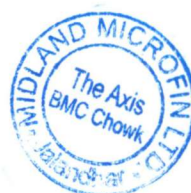
Chennai

Midland Microfin Limited (CIN: U65921PB1988PLC008430) Registered Office:- The AXIS, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar PB 144001 (INDIA) Tel : +91-181-5076000, Fax No : +91- 181-2236070 Website : www.midlandmicrofin.com Statement of Audited Assets and Liabilities as at March 31, 2021		
(Rupees in millions unless otherwise stated)		
Particulars	As at March 31, 2021	As at March 31, 2020
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	1,490.29	799.73
Bank balances other than cash and cash equivalents	1,642.50	1,435.10
Derivative financial instruments	25.56	-
Trade receivables	2.01	2.73
Loan portfolio	7,557.37	7,264.60
Other financial assets	78.00	73.80
Total financial assets	10,795.73	9,575.96
Non-financial assets		
Current tax assets (net)	4.23	30.00
Deferred tax assets (net)	41.59	14.97
Property, plant and equipment	115.71	131.56
Capital work-in-progress	-	0.90
Intangible assets	10.55	11.25
Other non-financial assets	30.29	30.41
Total non-financial assets	202.37	219.09
Total assets	10,998.10	9,795.05
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	-	10.88
Trade payables	6.33	6.58
Debt securities	1,314.87	1,035.49
Borrowings (other than debt securities)	6,562.83	6,589.96
Subordinated liabilities	1,053.44	779.94
Other financial liabilities	259.78	157.94
Total financial liabilities	9,197.25	8,580.79
Non-financial liabilities		
Provisions	17.51	14.14
Other non-financial liabilities	15.24	14.19
Total non-financial liabilities	32.75	28.33
EQUITY		
Equity share capital	391.70	333.25
Other equity	1,376.40	852.68
Total equity	1,768.10	1,185.93
Total liabilities and equity	10,998.10	9,795.05

For and on Behalf of the Board of Directors of
Midland Microfin Limited



Place: Jalandhar
Date: May 26, 2021




Amardeep Singh Samra
Managing Director

Midland Microfin Limited (CIN: U65921PB1988PLC008430) Registered Office:- The AXIS, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar PB 144001 (INDIA) Tel : +91-181-5076000, Fax No : +91- 181-2236070 Website : www.midlandmicrofin.com Statement of Audited Financial Results for the half year and year ended March 31, 2021				
(Rupees in millions unless otherwise stated)				
Particulars	Half Year ended		Year ended	
	31-03-2021	31-03-2020	31-03-2021	31-03-2020
	Audited (Refer note 13)	Audited (Refer note 13)	Audited	Audited
Revenue from operations				
Interest income	931.55	942.75	1,909.40	1,778.94
Fees and commission income	4.35	6.94	4.84	15.89
Net gain on derecognition of financial instruments under amortised cost category	7.85	40.21	7.85	40.21
Total revenue from operations	943.75	989.90	1,922.09	1,835.04
Other income	1.09	1.20	1.35	6.42
Total income	944.84	991.10	1,923.44	1,841.46
Expenses				
Finance cost	490.95	528.47	1,036.36	989.63
Impairment on financial instruments	75.68	37.48	124.03	42.73
Employee benefit expenses	206.77	187.91	385.89	361.15
Depreciation and amortization expense	17.81	18.44	37.62	36.41
Other expenses	90.26	83.41	149.44	160.76
Total expenses	881.47	855.71	1,733.34	1,590.68
Profit before tax	63.37	135.39	190.10	250.78
Tax expense:				
Current tax	28.29	30.03	72.67	59.52
Deferred tax	(16.27)	11.42	(28.83)	3.97
Income tax expense	12.02	41.45	43.84	63.49
Profit for the year (A)	51.35	93.94	146.26	187.29
Other comprehensive income				
Items that will not be reclassified subsequently to profit or loss				
Re-measurement gain on defined benefit plans	2.99	0.27	2.99	0.27
Income tax effect	(0.75)	(0.06)	(0.75)	(0.06)
Items that will be reclassified subsequently to profit or loss				
Fair value income/(loss) on derivative financial instruments	8.10	(29.72)	5.77	(29.72)
Income tax effect	(2.04)	7.48	(1.45)	7.48
Other comprehensive income/(loss) (B)	8.30	(22.03)	6.56	(22.03)
Total comprehensive income for the year (A+B)	59.65	71.91	152.82	165.26
Earnings per equity share				
Computed on the basis of total profit for the period				
Basic EPS (not annualised) (Rs.)	1.33	2.98	4.06	5.96
Diluted EPS (not annualised) (Rs.)	1.33	2.98	4.06	5.94
Nominal value	10.00	10.00	10.00	10.00

[Signature]

For and on Behalf of the Board of Directors of
Midland Microfin Limited

Place: Jalandhar
Date: May 26, 2021



[Signature]
Amardeep Singh Samra
Managing Director

Midland Microfin Limited

(CIN: U65921PB1988PLC008430)

Registered Office:- The AXIS, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar PB 144001 (INDIA)

Tel : +91-181-5076000, Fax No : +91- 181-2236070 Website : www.midlandmicrofin.com

Financial results for the half year and year ended March 31, 2021

Notes:

- Midland Microfin Limited (the 'Company') has prepared audited financial results (the 'Statement') for the year ended March 31, 2021 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 26, 2021, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the year ended March 31, 2021 have been reviewed by the Statutory Auditors of the Company.
- The Company operates in a single reportable segment i.e. lending to borrowers, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.
- During the year ended March 31, 2021, the Company has issued 58,44,561 equity shares of a face value of Rs.10 at a price of Rs.77 per equity share including premium of Rs.67 per equity share aggregating to Rs.450.03 Mn through rights issue.
- In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No. 109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2021 and accordingly, no amount is required to be transferred to impairment reserve.
- In accordance with Reserve Bank of India ('RBI') guidelines relating to 'CoVID-19 Regulatory Package' dated March 27, 2020 and subsequent guidelines on EMI moratorium dated April 17, 2020 and May 23, 2020 ('RBI Regulatory Package'), the Company has offered moratorium on the payment of installments falling due between March 24, 2020 to August 31, 2020 ('moratorium period') to all eligible borrowers. In accordance with RBI guidelines, the moratorium period, wherever granted, is excluded from number of days past due for the purpose of asset classification.

Disclosure as required by RBI circular dated April 17, 2020 'CoVID-19 Regulatory Package- Asset Classification and provisioning are given below:

(Rs. in Millions)

Particulars	As at March 31, 2021
Advance outstanding in SMA/Overdue categories where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of the circular*	14.81
Respective amounts where asset classification benefit was extended*	4.56
Provision made in terms of paragraph 5 of the circular (As per paragraph 4, applicable to NBFC's covered under Ind AS)**	6.23
Provision adjusted against slippages in terms of paragraph 6 of the circular	0.23
Residual provision in terms of paragraph 6 of the circular	6.00

*Principal outstanding of accounts under SMA/Overdue category is as of March 31, 2021.

- Disclosure with respect to Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances having exposure less than or equal to Rs.25 crores pursuant to RBI Circular- DBR.No.BP.BC.100/21.04.048/2017-18 dated February 07, 2018, DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018, DBR.No.BP.BC.18/ 21.04.048/ 2018-19 dated January 01, 2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and DOR.No.BP.BC/4/21.04.048/2020-21 dated August 06, 2020:

(Rs. in Millions except number of accounts)

Particulars	(Rs. in Millions except number of accounts)	
	As at March 31, 2021	As at March 31, 2020
No. of accounts restructured	8,901	-
Amount	154.92	-

- In accordance with the board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated March 27, 2020, April 17, 2020 and May 22, 2020 relating to 'COVID-19 - Regulatory Package', the Company has granted moratorium as discussed above in Note 6. The continuing impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. This uncertainty is reflected in the Company's assessment of impairment loss allowance on its loans which are subject to a number of management judgements and estimates. In relation to COVID-19, judgements and assumptions include the possible extent and duration of the pandemic, the impacts of actions of governments and other authorities, and the responses of businesses and consumers in different industries. Further, the Company has in addition to the moratorium benefit discussed above restructured certain loan accounts in accordance with the Resolution framework for COVID-19 related stress as per the RBI Circular dated August 2020. These accounts have been classified on the basis of the historical behaviour of such loans and applying suitable macro-economic outlook and expected credit losses have been provided in respect of those loans as well.

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For the year ended March 31, 2021, the Company has incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages/restructuring discussed above in the measurement of impairment loss allowance. The expected credit loss in the financials as at March 31, 2021 is Rs.205.12 Mn including management overlay. The Company's impairment loss allowance estimates are highly uncertain in view of the continuing impact of COVID 19 and related lockdowns and, as a result, actual results may differ from these estimates.

9. Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs Union of India & Anr), vide an interim order dated September 3, 2020 ('interim order') has directed that accounts classified which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, the Company, has not classified any account as NPA, as per regulatory norms, after August 31, 2020 which was not NPA as of August 31, 2020 till September 30, 2020.
The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular no. RBI/2021-22/17DOR. STR.REC.4/21.04.048/2021-22 dated April 7, 2021, the Company has carried out asset classification of the borrower accounts as per the extant RBI instructions / IRAC norms, without considering any standstill in asset classification and also done staging of the borrower accounts in accordance with ECL model / framework under Ind AS in the financial statements for the year ended March 31, 2021.
10. In accordance with RBI circular no. DOR.STR.REC.4/21.04.048/2021-22 dated April 07, 2021, all lending institutions shall refund/adjust 'interest on interest' to all borrowers including those who had availed working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions, the Indian Banks Association (IBA) in consultation with other industry participants/bodies published the methodology for calculation of the amount of such 'interest on interest'. Accordingly, the company has estimated an interest relief of Rs. 2.88 Mn and recorded the same as a liability while reducing the interest income in these financial results.
11. The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The company will evaluate the rules, assess the impact, if any and account for the same once the rules are notified and become effective.
12. The Board of Directors at their meeting proposed a dividend of Rs. 0.60 per share @6.00% for the year ended March 31, 2021 (Previous Year: Rs. 0.60 per shares @6.00%), subject to the approval of the members at the ensuing Annual General Meeting.
13. The figures for the last half year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the first half of the financial year.
14. The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.
15. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.midlandmicrofin.com).



For and on Behalf of the Board of Directors of
Midland Microfin Limited



Amardeep Singh Samra
Managing Director

Place: Jalandhar
Date: May 26, 2021

To
The Manager,
Listing Department-BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001.

Ref: Clause 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The following information is furnished to you as required in terms of Clause 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015:

1. Credit Rating

Name of the Rating Agency	Rating
Credit Analysis and Research Limited	CARE BBB (Triple B)
Brickwork	MF2
SMERA	M2C1

- Asset Cover available: 8.84 Crores (1.10 times of the amount outstanding).
- Debt-Equity Ratio as on March 31, 2021: 4.81 times
- Previous Due date of payment of interest/principal and whether the same has been paid or not and next due date for payment of interest:

Option	ISIN	Previous Interest paid date	Status	Next interest Payment Date
V	INE884Q07038	April 04, 2021	Paid	July 04, 2021
VI*	INE884Q07061	NA	NA	January 04, 2024
-	INE884Q07608	NA	NA	May 27, 2021
-	INE884Q07616	NA	NA	July 19, 2021
-	INE884Q07624	April 30, 2021	Paid	May 31, 2021

Midland Microfin Limited

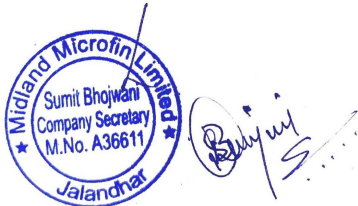
Regd. & Corporate Office: The Axis, Plot no. 1, RB Badri Dass Colony, BMC Chowk, G.T. Road Jalandhar – 144001 INDIA.
Tel.: 0181 – 5085555, 5086666 Fax: 5087777, email id: info@midlandmicrofin.com, Website: www.midlandmicrofin.com

CIN – U65921PB1988PLC008430

*Cumulative interest payment at the end of maturity.

5. Debenture Redemption Reserve (Rs. In Lakhs): 366.30
6. Net worth (Rs. In Lakhs): 17681.06
7. Net Profit after tax (Rs. In Lakhs): 1462.60
8. Earnings per Share: 4.06

For and on behalf of the Board



Sumit Bhojwani
Company Secretary

CC to:

To

Mr. S. Venkatraman,
Managing Director,
Centbank Financial Services Limited,
(Wholly Owned Subsidiary of Central Bank of India)
3rd Floor (East Wing), Central Bank of India MMO Building,
55 M G Road, Fort,
Mumbai-400001

To

Ms. Kalyani Pandey
Compliance Department
Catalyst Trusteeship Ltd.
(Formerly Known as GDA Trusteeship Limited)
Office No. 83 - 87, 8th Floor, B' Wing, Mittal Tower,
Nariman Point, Mumbai – 400021

Midland Microfin Limited

Regd. & Corporate Office: The Axis, Plot no. 1, RB Badri Dass Colony, BMC Chowk, G.T. Road Jalandhar – 144001 INDIA.
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