

RPD/CMPLNC/ANNUAL/MARCH21-R 52

23/06/2021

**Bombay Stock Exchange Limited**

Phiroze Jeejeebhoy Towers

Dalal Street, Fort

Mumbai

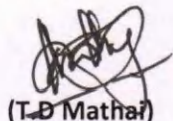
Dear Sir

**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 Debentures and Perpetual Debt Instruments in Bombay Stock Exchange are hereby submitting our audited financial results for the year ended 31-03-2021 along with the Statutory Auditor Report, Declaration in case of audit report with unmodified opinion and disclosures as per Regulation 52(4).

Regards,

**For Muthoot Fincorp Limited**



(T.D Mathai)

**Compliance Officer**

Encl:

**Annexure 1: Audited Financial reports as per Regulation 52 (2) (a)**

**Annexure 2: Statutory Auditor Report as per Regulation 52 (3) (a)**

**Annexure 3: Declaration in case of audit report with unmodified opinion**

**Annexure 4: Disclosure as per Regulation 52(4)**

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

**Statement of Audited Standalone Financial Results for the 6 months and year ended March 31, 2021**

(Rs. in lakhs)

Particulars	Half Year Ended March 31, 2021	Half Year Ended March 31, 2020	Year to Date March 31, 2021	Year to Date March 31, 2020
	Refer Note 7	Refer Note 7	(Audited)	(Audited)
<b>Revenue from operations</b>				
(i) Interest income	1,72,382.17	1,22,522.50	2,98,476.23	2,39,311.54
(ii) Dividend income	18.30	15.11	22.57	22.54
(iii) Rental income	267.19	251.78	526.84	518.97
(iv) Fees and commission income	4,452.93	5,439.88	7,543.16	10,062.43
(v) Net gain on derecognition of financial instruments under amortised cost category	3,265.48	10,606.64	14,552.26	19,394.52
(vi) Others	1,161.06	1,735.14	2,086.62	2,780.81
<b>(I) Total Revenue from operations</b>	<b>1,81,547.13</b>	<b>1,40,571.06</b>	<b>3,23,207.67</b>	<b>2,72,090.82</b>
(II) Other Income	73.84	358.27	90.79	376.82
<b>(III) Total Income (I + II)</b>	<b>1,81,620.98</b>	<b>1,40,929.34</b>	<b>3,23,298.46</b>	<b>2,72,467.64</b>
<b>Expenses</b>				
(i) Finance costs	93,540.61	72,129.06	1,66,698.09	1,37,358.83
(ii) Impairment of financial instruments	1,771.10	1,875.51	5,041.91	7,959.93
(iii) Net loss on fair value changes	47.44	13.69	53.91	(160.97)
(iv) Employee benefit expenses	29,575.28	25,113.17	48,521.07	48,862.15
(v) Depreciation, amortization and impairment	11,479.51	10,469.93	22,636.89	20,999.45
(vi) Other expenses	16,830.04	14,854.45	30,889.42	27,019.93
<b>(IV) Total Expenses (IV)</b>	<b>1,53,243.98</b>	<b>1,24,455.80</b>	<b>2,73,841.27</b>	<b>2,42,039.31</b>
<b>(V) Profit/(loss) before exceptional items and tax (III - IV)</b>	<b>28,377.00</b>	<b>16,473.54</b>	<b>49,457.19</b>	<b>30,428.32</b>
<b>(VI) Exceptional items</b>	-	-	-	-
<b>(VII) Profit/(loss) before tax (V - VI)</b>	<b>28,377.00</b>	<b>16,473.54</b>	<b>49,457.19</b>	<b>30,428.32</b>
<b>(VIII) Tax Expense:</b>				
(1) Current tax	7,075.16	4,152.49	13,504.00	9,463.18
(2) Deferred tax	1,017.60	847.04	(1,000.55)	(942.38)
<b>(IX) Profit/(loss) for the period from continuing operations (VII - VIII)</b>	<b>20,284.24</b>	<b>11,474.00</b>	<b>36,953.74</b>	<b>21,907.51</b>
(X) Profit/(loss) from discontinued operations	-	-	-	-
(XI) Tax expense of discontinued operations	-	-	-	-
<b>(XII) Profit/(loss) from discontinued operations (After tax) (X - XI)</b>	-	-	-	-
<b>(XIII) Profit/(loss) for the period (IX+XII)</b>	<b>20,284.24</b>	<b>11,474.00</b>	<b>36,953.74</b>	<b>21,907.51</b>
<b>(XIV) Other Comprehensive Income</b>				
A (i) Items that will not be classified to profit or loss:				
Net Gain/(loss) on equity instruments measured through Other Comprehensive Income	5,023.97	4,127.21	(15,966.40)	(8,138.27)
Actuarial gain/(loss) on employee benefits through OCI	(33.02)	(95.00)	(66.36)	(69.51)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(1,571.51)	(932.92)	3,719.73	1,920.25
<b>Subtotal (A)</b>	<b>3,419.44</b>	<b>3,099.30</b>	<b>(12,313.02)</b>	<b>(6,287.53)</b>
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	-	-	-	-
<b>Subtotal (B)</b>	-	-	-	-
<b>Other Comprehensive Income (A + B)</b>	<b>3,419.44</b>	<b>3,099.30</b>	<b>(12,313.02)</b>	<b>(6,287.53)</b>
<b>Total Comprehensive Income for the period (XIII+XIV)</b>	<b>23,703.67</b>	<b>14,573.30</b>	<b>24,640.72</b>	<b>15,619.98</b>
<b>(XV) (Comprising Profit (Loss) and Other Comprehensive Income for the period)</b>	<b>23,703.67</b>	<b>14,573.30</b>	<b>24,640.72</b>	<b>15,619.98</b>
<b>(XVI) Earnings per equity share (not annualised)</b>				
Basic (Rs.)	10.47	5.92	19.08	11.31
Diluted (Rs.)	10.47	5.92	19.08	11.31

See accompanying notes to financial results

On behalf of the Board of Directors



Thiruvananthapuram, 23 June 2021



*Thomas John Muthoot*  
Thomas John Muthoot  
Managing Director  
DIN 00011618

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

**Audited Standalone Statement of Assets and Liabilities (Balance Sheet) as at March 31, 2021**

(Rs. in lakhs)

Particulars	As at March 31, 2021	As at March 31, 2020
	Audited	Audited
<b>ASSETS</b>		
<b>1 Financial assets</b>		
Cash and cash equivalents	40,917.20	30,017.28
Bank Balance other than above	16,326.11	984.69
Receivables		
Trade Receivables	1,819.94	2,918.88
Loans	18,45,298.14	13,91,802.06
Investments	1,61,803.59	1,78,170.99
Other Financial assets	19,259.56	15,447.47
<b>2 Non-financial Assets</b>		
Current tax assets (net)	676.03	-
Investment Property	30,236.55	30,236.55
Property, Plant and Equipment	41,313.73	45,322.31
Other Intangible assets	833.76	437.68
Right of Use Assets	43,527.94	45,001.80
Other non financial assets	32,015.82	29,551.15
<b>Total assets</b>	<b>22,34,028.35</b>	<b>17,69,890.86</b>
<b>LIABILITIES AND EQUITY</b>		
<b>1 Financial Liabilities</b>		
Payables		
(I) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	45.85	36.16
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,724.99	36,843.99
Debt Securities	4,36,586.45	86,113.32
Borrowings (other than debt securities)	10,98,836.85	9,68,313.27
Lease Liability	47,841.90	46,447.77
Subordinated Liabilities	2,49,512.07	2,60,167.47
Other Financial liabilities	50,591.66	40,940.86
<b>2 Non-financial Liabilities</b>		
Current tax liabilities (net)	-	287.56
Provisions	2,823.83	2,380.89
Deferred tax liabilities (net)	24,720.32	29,440.60
Other non-financial liabilities	1,265.63	3,480.88
<b>3 Equity</b>		
Equity share capital	19,370.56	19,370.56
Other equity	3,00,708.24	2,76,067.53
<b>Total Liabilities and Equity</b>	<b>22,34,028.35</b>	<b>17,69,890.86</b>

See accompanying notes to financial results

On behalf of the Board of Directors



Thiruvananthapuram, 23 June 2021



*Thomas John Muthoot*

Thomas John Muthoot  
Managing Director  
DIN 00011618

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

**NOTES TO FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021**

- 1 The above Standalone Audited Financial Results were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meeting held on June 23, 2021
- 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 ("the Act") read with Companies (Indian Accounting Standards) Rules, 2015. 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 outbreak of COVID-19 pandemic continues to have a significant impact and volatility in the global and domestic economies resulting in decrease in economic activities. Increase in infection rate and lockdowns / movement restrictions announced by the Central Government and various State Governments in India and the outbreak of the "second wave" of the pandemic may further slowdown the economic activity. However, this has not resulted in a significant impact on the operations / financial 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. For such accounts, where the moratorium was granted, the asset / stage-wise classification remained stand still during the moratorium period. Pursuant to the judgement of the Honourable Supreme Court dated March 23, 2021, vacating the interim order not to declare accounts as NPA and the RBI circular thereon, the Company has carried out the asset classification of borrowers as at March 31, 2021 as per the ECL model and the extant RBI instructions / IRAC norms. The Company continues to assess the impact of the COVID-19 pandemic on its liquidity and ability to repay its obligations as and when they fall due and the management believes that the Company will be able to pay its obligations as and when these become due in the foreseeable future. The Company would continue to focus on maintaining adequate capital and ensuring liquidity at all points in time.

- 4 The Company has estimated and recognised sufficient provision for loan loss based on the Expected Credit Loss method as per Ind AS 109 "Financial Instruments", based on the information available now to reflect. Further, the Company has prudently written off certain non-performing loan receivables amounting to Rs.3,612.90 lakhs, recovery of which in the opinion of the management is uncertain.
- 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 The Company has maintained requisite full asset cover by way of charge on book debts and other unencumbered assets of the Company on its Secured, Listed, Non-Convertible Debentures as at March 31, 2021.
- 7 Figures for the six months period ended March 31, 2021 and March 31, 2020 represent the difference between the audited figures in respect of the full financial years and the published results for the six months period ended September 30, 2020 and September 30, 2019 respectively.



- 8 Previous period's figures have been regrouped / reclassified wherever necessary to correspond with the current period's classification / disclosure.



Thiruvananthapuram, 23 June 2021

On behalf of the Board of Directors



Thomas John Muthoot  
Managing Director  
DIN 00011618

**INDEPENDENT AUDITOR'S REPORT ON ANNUAL STANDALONE FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)**

**To the Board of Directors of Muthoot Fincorp Limited**

**Report on the audit of the Standalone Financial Statements**

**Opinion**

We have audited the accompanying annual standalone financial results (the Statement') of Muthoot Fincorp Limited ('the Company') for the year ended March 31, 2021, 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'), including relevant circulars issued by SEBI from time to time.

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

- presents financial results in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- gives a true and fair view in conformity with the applicable Indian Accounting Standards (Ind AS') prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, and other accounting principles generally accepted in India, of the net profit after tax and other comprehensive income 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 Act. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Statement 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 (the ICAI) 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 3 to the accompanying Statement, which refers to the uncertainty relating to outcome of the effects of the COVID-19 pandemic, and the impact on the Company's operations and financial position of the Company as at March 31, 2021. Our opinion is not modified in respect of this matter.



## **Responsibilities of Management and Those Charged with Governance for the Statement**

This Statement has been prepared on the basis of the annual audited standalone financial statements and has been approved by the Board of Directors of the Company. 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/loss and other comprehensive income and other financial information of the Company in accordance with the accounting principles generally accepted in India, including the Ind AS 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 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 gives a true and fair view and is 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 Statement**

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 Standards on Auditing, specified under section 143(10) of the Act, 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 this Statement.

As part of an audit in accordance with the Standards on Auditing, 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 Company has in place an adequate internal financial controls with reference to financial statements 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 management.
- Conclude on the appropriateness of the management's 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 Statement 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

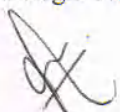
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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.

#### **Other Matter**

The Statement includes the financial results for the half year ended March 31, 2021, being the balancing figures between the audited figures in respect of the full financial year and the published figures for the half year ended September 30, 2020, which were audited by us.

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




**Jane P. Thomas**  
Partner  
Membership No.: 236744

UDIN: 21236744AAAABB4004

Place: Kochi  
Date: June 23, 2021

RPD/CMPLNC/ANNUAL/MARCH21

23/06/2021

**Bombay Stock Exchange Limited**

Phiroze Jeejeebhoy Towers,  
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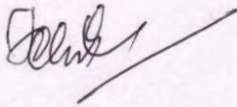
Dear Sir,

**Sub: Declaration in case of audit report with unmodified opinion**

With reference to the SEBI circular CIR/CFD/CMD/56/2016 dated May 27, 2016 and SEBI circular DCS/COMP/04/2016-17 dated June 01, 2016, we, Muthoot Fincorp Limited, a public limited company having its registered office at Muthoot Centre, Punnen Road, Trivandrum - 695039, being listed our Debentures and Perpetual Debt Instruments in Bombay Stock Exchange hereby declare that our Auditors have confirmed the audit report with unmodified opinion.

Regards

**For Muthoot Fincorp Limited**



**Thomas John Muthoot**

**Managing Director**

**Annexure 4: Disclosure as per Regulation 52(4)**

**1. 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
NCD Public Issue 160 Cr	CRISIL A+ (STABLE)
NCD Public Issue 400 Cr	CRISIL A+ (STABLE)
NCD Public Issue 400 Cr	CRISIL A+ (STABLE)
NCD Public Issue 400 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
Covered Bond 125 Cr	CRISIL PP-MLD AA+r(CE)/Stable
Covered Bond 75 Cr	CRISIL PP-MLD AA+r(CE)/Stable
Covered Bond 75 Cr	CRISIL PP-MLD AA+r(CE)/Stable
Covered Bond 100 Cr	CRISIL PP-MLD AA+r(CE)/Stable
Covered Bond 225 Cr	CRISIL PP-MLD AA+r(CE)/Stable
Covered Bond 100 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: 5.72**

**3. Previous due date for the payment of Interest /Principal whether the same has been paid or not:**

Sr No	Series	Due date	Status of Payment
1	INE549K08087	30/10/2020	Paid on Due date
2	INE549K08095	30/10/2020	Paid on Due date
2	INE549K07337	05/11/2020	Paid on Due date
3	INE549K07360	05/11/2020	Paid on Due date
4	INE549K07402	05/11/2020	Paid on Due date
5	INE549K07469	25/10/2020	Paid on Due date
6	INE549K07477	25/10/2020	Paid on Due date



7	INE549K07550	07/02/2021	Paid on Due date
8	INE549K07568	07/02/2021	Paid on Due date
9	INE549K07576	07/02/2021	Paid on Due date
10	INE549K07519	13/03/2021	Paid on Due date
11	INE549K07584	13/03/2021	Paid on Due date
12	INE549K07444	01/03/2021	Paid on Due date
13	INE549K07451	01/03/2021	Paid on Due date
14	INE549K07527	01/03/2021	Paid on Due date
15	INE549K07535	01/03/2021	Paid on Due date
16	INE549K07543	01/03/2021	Paid on Due date
17	INE549K07667	01/03/2021	Paid on Due date
18	INE549K07675	01/03/2021	Paid on Due date
19	INE549K07683	01/03/2021	Paid on Due date
20	INE549K07808	01/03/2021	Paid on Due date
21	INE549K07816	01/03/2021	Paid on Due date
22	INE549K07824	01/03/2021	Paid on Due date
23	INE549K07923	01/03/2021	Paid on Due date
24	INE549K07931	01/03/2021	Paid on Due date
25	INE549K07949	01/03/2021	Paid on Due date
26	INE549K08178	01/03/2021	Paid on Due date
27	INE549K07998	01/03/2021	Paid on Due date
28	INE549K07AA4	01/03/2021	Paid on Due date
29	INE549K07AB2	01/03/2021	Paid on Due date
30	INE549K08202	01/03/2021	Paid on Due date
31	INE549K07626	01/03/2021	Paid on Due date
32	INE549K07634	01/03/2021	Paid on Due date
33	INE549K07642	26/11/2020	Paid on Due date
34	INE549K07659	23/12/2020	Paid on Due date
35	INE549K07758	28/01/2021	Paid on Due date
36	INE549K07766	30/01/2021	Paid on Due date
37	INE549K07774	15/02/2021	Paid on Due date
38	INE549K07782	20/02/2021	Paid on Due date
39	INE549K14AR4	29/12/2020	Paid on Due date

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

a. Interest

Sr No	Series	Due Date
1	INE549K07444	01/04/2021
2	INE549K07451	01/04/2021



3	INE549K07527	01/04/2021
4	INE549K07535	01/04/2021
5	INE549K07543	01/04/2021
6	INE549K07667	01/04/2021
7	INE549K07675	01/04/2021
8	INE549K07683	01/04/2021
9	INE549K07808	01/04/2021
10	INE549K07816	01/04/2021
11	INE549K07824	01/04/2021
12	INE549K07923	01/04/2021
13	INE549K07931	01/04/2021
14	INE549K07949	01/04/2021
15	INE549K08178	01/04/2021
16	INE549K07998	01/04/2021
17	INE549K07AA4	01/04/2021
18	INE549K07AB2	01/04/2021
19	INE549K08202	01/04/2021
20	INE549K07626	25/04/2021
21	INE549K07634	21/04/2021
22	INE549K07642	28/05/2021
23	INE549K07659	23/06/2021
24	INE549K07758	28/07/2021
25	INE549K07766	31/07/2021
26	INE549K07774	16/08/2021
27	INE549K07782	20/08/2021

**b. Principal with Interest**

Sr No	Series	Due Date	Redemption Amount (Rs in lakhs)
1	INE549K07626	05/06/2021	₹ 12532.53

5. Debenture redemption reserve: created reserve of Rs. 10.27 Crore on March 31<sup>st</sup>, 2021
6. Net worth: Rs. 320,078.80 lakhs
7. Net profit after tax: 36,953.74 lakhs
8. Earnings per share 19.08

For Muthoot Fincorp Ltd.

Authorized Signatory

**MUTHOOT FINCORP LTD.**

CIN : U65929KL1997PLCO11518

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