

RPD/BSE/MAR2022/56(1)(d)

28-05-2022

Bombay Stock Exchange Limited

Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai

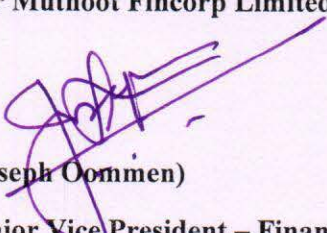
Dear Sir

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

We, Muthoot Fincorp Limited, a public limited company having its registered office at Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram - 695001, being listed our Debentures and Perpetual Debt Instruments in the Bombay Stock Exchange hereby submit certificate under 56 (1) (d) of SEBI (LODR) as on 31-03-2022.

Regards

For Muthoot Fincorp Limited



(Joseph Oommen)

Senior Vice President – Finance & Accounts

Rangamani & Co
Chartered Accountants,
Rose gardens,
Near Iron Bridge,
Alappuzha,
Kerala: 688011

Krishnan Retna & Associates
Chartered Accountants,
TC 37/1510-133,
Nandini Garden, Fort PO,
Thiruvananthapuram,
Kerala: 695023

To,
Muthoot Fincorp Limited,
Muthoot Centre,
Punnen Road,
Trivandrum-695001

Sir/ Madam,

Sub: Certificate for Asset / Security Cover in Respect of Listed Debt Securities of M/s. Muthoot Fincorp Limited

Based on our examination of books of accounts and other relevant records/ documents, we hereby certify as follows:

- a) The entity has vide its Board Resolution and information memorandum / offer document and under various Debenture Trust Deeds, issued listed debt securities detailed in the Annexure - 1.
- b) With respect to the Asset / Security Cover for listed debt securities:
- The financial information as on 31/03/2022 has been extracted from the books of accounts for the year ended 31/03/2022 and other relevant records of the listed entity;
 - The assets of the entity provide 100% or higher security cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed (calculation as per statement of asset / security cover ratio for the Secured debt securities - Table - I);
 - The total assets of the entity provide 100% or higher security cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed (calculation as per statement of asset / security coverage ratio available for the unsecured debt securities - Table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

Table-I		Amount (in INR crores)	
Sl. No.	Particulars		Amount
i.	Total assets available for Secured Debt Securities - (secured by either pari passu or exclusive charge on assets)	A	19,129.42

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	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc.		16,473.31
	• Receivables including interest accrued on Term loan/ Debt Securities etc.		26.30
	• Cash and cash equivalents		2,359.81
ii.	Total borrowing through issue of secured Debt Securities and Loans from Banks and Financial Institutions (secured by either pari passu or exclusive charge on assets)	B	18,163.09
	• Debt Securities (Details as per Annexure-1(a) below)		1,784.38
	• Interest accrued/payable on secured Debt Securities*		253.83
	• Non-convertible Debt Securities having subservient charge (Details as per Annexure - 1(b) below)		2,269.78
	• Loans from Banks & Financial Institutions (secured by pari passu charge on the asset) - (Details as per Annexure-1(c) below)		13,852.88
	• Interest accrued/payable on secured borrowings from banks		2.23
iii.	Asset / Security Coverage Ratio	A/B	More than 100%

*Including Paripassu & Subservient Charges

Table-II		Amount (in INR crores)	
Sl. No.	Particulars		Amount
i	Net assets of the entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis and on subservient charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	E	3,150.46
ii	Total borrowings (Unsecured)	F	
	Perpetual Debt Instrument		399.00
	Unsecured loan from banks		78.48
	Non-Convertible Debt Securities		384.52
	Subordinated Debt		1,543.01
	IND - AS adjustment for effective Interest rate on unsecured borrowings		(19.74)
	Total borrowings (Unsecured)		2,385.27
iii.	Assets Coverage Ratio	E/F	More than 100%



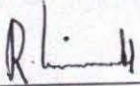
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Chartered Accountants

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c) Compliance of all the Covenants / terms of issue in the respect of Listed debt securities of the entity

We confirm that company has complied all the Covenants / terms of issue in the respect of Listed debt securities.

For Rangamani & Co.,
Chartered Accountants,
ICAI FRN:003052S


R. Krishnan
(Partner)
M.No.025927



UDIN: 22025927AJUCEU8693

Place: Thiruvananthapuram
Date: 28.05.2022

For Krishnan Retna & Associates
Chartered Accountants,
ICAI FRN: 001536S


R. Krishnan
(Partner)
M.No. 006051



UDIN: 22006051AJUDPH4077

Place: Thiruvananthapuram
Date: 28.05.2022

Annexures to Certificate

Annexure - 1

ISIN wise details of debt Securities (with Paripassu Charge, Subservient charge & Unsecured) as on 31/03/2022:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Subscribed / Allotted Amount (Rs. In Cr)
INE549K07642	Private Placement	Secured	100.00
INE549K07634	Private Placement	Secured	200.00
INE549K07899	Private Placement	Secured	125.00
INE549K07907	Private Placement	Secured	75.00
INE549K07915	Private Placement	Secured	75.00
INE549K07980	Private Placement	Secured	100.00
INE549K07AF3	Private Placement	Secured	225.00
INE549K07AG1	Private Placement	Secured	100.00
INE549K07AQ0	Private Placement	Secured	300.00
INE549K07AR8	Private Placement	Secured	75.00
INE549K07AY4	Private Placement	Secured	200.00
INE549K07451	Public Issue	Secured	70.62
INE549K07477	Public Issue	Secured	24.76
INE549K07501	Public Issue	Secured	180.59
INE549K07535	Public Issue	Secured	31.24
INE549K07543	Public Issue	Secured	26.32
INE549K07568	Public Issue	Secured	10.44
INE549K07576	Public Issue	Secured	8.91
INE549K07600	Public Issue	Secured	41.24
INE549K07618	Public Issue	Secured	55.60
INE549K07667	Public Issue	Secured	23.01
INE549K07675	Public Issue	Secured	10.62
INE549K07683	Public Issue	Secured	13.96
INE549K07691	Public Issue	Secured	7.30
INE549K07709	Public Issue	Secured	6.93
INE549K07717	Public Issue	Secured	5.81
INE549K07725	Public Issue	Secured	46.38



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INE549K07733	Public Issue	Secured	17.92
INE549K07741	Public Issue	Secured	28.07
INE549K07808	Public Issue	Secured	51.12
INE549K07816	Public Issue	Secured	54.45
INE549K07824	Public Issue	Secured	47.85
INE549K07832	Public Issue	Secured	24.26
INE549K07840	Public Issue	Secured	20.30
INE549K07857	Public Issue	Secured	19.01
INE549K07865	Public Issue	Secured	70.47
INE549K07873	Public Issue	Secured	60.25
INE549K07881	Public Issue	Secured	49.43
INE549K07923	Public Issue	Secured	52.34
INE549K07931	Public Issue	Secured	37.41
INE549K07949	Public Issue	Secured	29.12
INE549K07956	Public Issue	Secured	89.32
INE549K07964	Public Issue	Secured	35.95
INE549K07972	Public Issue	Secured	22.84
INE549K07998	Public Issue	Secured	32.69
INE549K07AA4	Public Issue	Secured	25.61
INE549K07AB2	Public Issue	Secured	22.43
INE549K07AC0	Public Issue	Secured	51.95
INE549K07AD8	Public Issue	Secured	25.23
INE549K07AE6	Public Issue	Secured	11.74
INE549K07AH9	Public Issue	Secured	39.16
INE549K07AI7	Public Issue	Secured	24.83
INE549K07AJ5	Public Issue	Secured	21.22
INE549K07AM9	Public Issue	Secured	59.12
INE549K07AN7	Public Issue	Secured	18.48
INE549K07AO5	Public Issue	Secured	13.06
INE549K07AS6	Public Issue	Secured	52.48
INE549K07AT4	Public Issue	Secured	39.39
INE549K07AU2	Public Issue	Secured	34.71
INE549K07AV0	Public Issue	Secured	73.46
INE549K07AW8	Public Issue	Secured	30.36
INE549K07AX6	Public Issue	Secured	19.17
INE549K07AZ1	Public Issue	Secured	66.35
INE549K07BA2	Public Issue	Secured	39.15
INE549K07BB0	Public Issue	Secured	28.03
INE549K07BC8	Public Issue	Secured	19.57
INE549K07BD6	Public Issue	Secured	56.39
INE549K07BE4	Public Issue	Secured	98.25

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INE549K07BF1	Public Issue	Secured	30.39
INE549K07BG9	Public Issue	Secured	12.71
INE549K07BH7	Public Issue	Secured	8.26
INE549K07BI5	Public Issue	Secured	40.90
INE549K08178	Public Issue	Unsecured	32.02
INE549K08186	Public Issue	Unsecured	11.78
INE549K08194	Public Issue	Unsecured	41.87
INE549K08202	Public Issue	Unsecured	26.89
INE549K08210	Public Issue	Unsecured	7.65
INE549K08228	Public Issue	Unsecured	24.62
INE549K08236	Public Issue	Unsecured	20.18
INE549K08244	Public Issue	Unsecured	30.23
INE549K08251	Public Issue	Unsecured	38.85
INE549K08285	Public Issue	Unsecured	32.27
INE549K08293	Public Issue	Unsecured	57.48
INE549K08301	Public Issue	Unsecured	60.67
INE549K08061	Private Placement	Unsecured	50.00
INE549K08079	Private Placement	Unsecured	26.00
INE549K08053	Private Placement	Unsecured	54.00
INE549K08046	Private Placement	Unsecured	14.00
INE549K08145	Private Placement	Unsecured	24.00
INE549K08152	Private Placement	Unsecured	48.00
INE549K08160	Private Placement	Unsecured	48.00
INE549K08269	Private Placement	Unsecured	50.00
INE549K08277	Private Placement	Unsecured	60.00
INE549K08319	Private Placement	Unsecured	25.00
INE549K08327	Private Placement	Unsecured	50.00
INE549K08335	Private Placement	Unsecured	50.00

Annexure - 1(a)

ISIN Wise details of Debt securities (With Pari-Passu Charge)

(Amount in INR crores)

Sl.No.	ISIN	Facility	Type of charge	Subscribed / Allotted Amount (Rs. In Cr)	Outstanding Amount as on 31/03/2022	Cover Required	Assets Required
1	INE549K07642	Non-convertible Debt Securities	Pari- passu	100.00	100.00	1.10	110.00
2	INE549K07634	Non-convertible Debt Securities	Pari- passu	200.00	200.00	1.15	230.00
3	INE549K07899	Non-convertible Debt Securities	Pari- passu	125.00	125.00	1.15	143.75

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4	INE549K07907	Non-convertible Debt Securities	Pari- passu	75.00	75.00	1.15	86.25
5	INE549K07915	Non-convertible Debt Securities	Pari- passu	75.00	75.00	1.15	86.25
6	INE549K07980	Non-convertible Debt Securities	Pari- passu	100.00	100.00	1.15	115.00
7	INE549K07AF3	Non-convertible Debt Securities	Pari- passu	225.00	225.00	1.20	270.00
8	INE549K07AG1	Non-convertible Debt Securities	Pari- passu	100.00	100.00	1.20	120.00
9	INE549K07AQ0	Non-convertible Debt Securities	Pari- passu	300.00	300.00	1.20	360.00
10	INE549K07AR8	Non-convertible Debt Securities	Pari- passu	75.00	37.50	1.15	43.13
11	INE549K07AY4	Non-convertible Debt Securities	Pari- passu	200.00	200.00	1.10	220.00
Total				1575.00	1,537.50		1,784.38

Annexure – 1(b)

ISIN Wise List of Debt Securities (Subservient charge)

(Amount in INR crores)

Sl. No.	ISIN	Facility	Type of charge	Subscribed / Allotted Amount (Rs. In Cr)	Outstanding Amount As on 31-03-2022	Cover Required	Assets Required
1	INE549K07451	Non-convertible Debt Securities	Subservient	70.62	70.62	1.00	70.62
2	INE549K07477	Non-convertible Debt Securities	Subservient	24.76	24.76	1.00	24.76
3	INE549K07501	Non-convertible Debt Securities	Subservient	180.59	180.59	1.00	180.59
4	INE549K07535	Non-convertible Debt Securities	Subservient	31.24	31.24	1.00	31.24
5	INE549K07543	Non-convertible Debt Securities	Subservient	26.32	26.32	1.00	26.32
6	INE549K07568	Non-convertible Debt Securities	Subservient	10.44	10.44	1.00	10.44
7	INE549K07576	Non-convertible Debt Securities	Subservient	8.91	8.91	1.00	8.91
8	INE549K07600	Non-convertible Debt Securities	Subservient	41.24	41.24	1.00	41.24
9	INE549K07618	Non-convertible Debt Securities	Subservient	55.60	55.60	1.00	55.60
10	INE549K07667	Non-convertible Debt Securities	Subservient	23.01	23.01	1.00	23.01

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11	INE549K07675	Non-convertible Debt Securities	Subservient	10.62	10.62	1.00	10.62
12	INE549K07683	Non-convertible Debt Securities	Subservient	13.96	13.96	1.00	13.96
13	INE549K07691	Non-convertible Debt Securities	Subservient	7.30	7.30	1.00	7.30
14	INE549K07709	Non-convertible Debt Securities	Subservient	6.93	6.93	1.00	6.93
15	INE549K07717	Non-convertible Debt Securities	Subservient	5.81	5.81	1.00	5.81
16	INE549K07725	Non-convertible Debt Securities	Subservient	46.38	46.38	1.00	46.38
17	INE549K07733	Non-convertible Debt Securities	Subservient	17.92	17.92	1.00	17.92
18	INE549K07741	Non-convertible Debt Securities	Subservient	28.07	28.07	1.00	28.07
19	INE549K07808	Non-convertible Debt Securities	Subservient	51.12	51.12	1.00	51.12
20	INE549K07816	Non-convertible Debt Securities	Subservient	54.45	54.45	1.00	54.45
21	INE549K07824	Non-convertible Debt Securities	Subservient	47.85	47.85	1.00	47.85
22	INE549K07832	Non-convertible Debt Securities	Subservient	24.26	24.26	1.00	24.26
23	INE549K07840	Non-convertible Debt Securities	Subservient	20.30	20.30	1.00	20.30
24	INE549K07857	Non-convertible Debt Securities	Subservient	19.01	19.01	1.00	19.01
25	INE549K07865	Non-convertible Debt Securities	Subservient	70.46	70.46	1.00	70.46
26	INE549K07873	Non-convertible Debt Securities	Subservient	60.25	60.25	1.00	60.25
27	INE549K07881	Non-convertible Debt Securities	Subservient	49.43	49.43	1.00	49.43
28	INE549K07923	Non-convertible Debt Securities	Subservient	52.34	52.34	1.00	52.34
29	INE549K07931	Non-convertible Debt Securities	Subservient	37.41	37.41	1.00	37.41
30	INE549K07949	Non-convertible Debt Securities	Subservient	29.12	29.12	1.00	29.12
31	INE549K07956	Non-convertible Debt Securities	Subservient	89.32	89.32	1.00	89.32
32	INE549K07964	Non-convertible Debt Securities	Subservient	35.95	35.95	1.00	35.95
33	INE549K07972	Non-convertible Debt Securities	Subservient	22.84	22.84	1.00	22.84
34	INE549K07998	Non-convertible Debt Securities	Subservient	32.69	32.69	1.00	32.69
35	INE549K07AA4	Non-convertible Debt Securities	Subservient	25.61	25.61	1.00	25.61

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36	INE549K07AB2	Non-convertible Debt Securities	Subservient	22.43	22.43	1.00	22.43
37	INE549K07AC0	Non-convertible Debt Securities	Subservient	51.94	51.94	1.00	51.94
38	INE549K07AD8	Non-convertible Debt Securities	Subservient	25.23	25.23	1.00	25.23
39	INE549K07AE6	Non-convertible Debt Securities	Subservient	11.74	11.74	1.00	11.74
40	INE549K07AH9	Non-convertible Debt Securities	Subservient	39.16	39.16	1.00	39.16
41	INE549K07AI7	Non-convertible Debt Securities	Subservient	24.83	24.83	1.00	24.83
42	INE549K07AJ5	Non-convertible Debt Securities	Subservient	21.22	21.22	1.00	21.22
43	INE549K07AM9	Non-convertible Debt Securities	Subservient	59.12	59.12	1.00	59.12
44	INE549K07AN7	Non-convertible Debt Securities	Subservient	18.48	18.48	1.00	18.48
45	INE549K07AO5	Non-convertible Debt Securities	Subservient	13.06	13.06	1.00	13.06
46	INE549K07AS6	Non-convertible Debt Securities	Subservient	52.48	52.48	1.00	52.48
47	INE549K07AT4	Non-convertible Debt Securities	Subservient	39.39	39.39	1.00	39.39
48	INE549K07AU2	Non-convertible Debt Securities	Subservient	34.71	34.71	1.00	34.71
49	INE549K07AV0	Non-convertible Debt Securities	Subservient	73.46	73.46	1.00	73.46
50	INE549K07AW8	Non-convertible Debt Securities	Subservient	30.36	30.36	1.00	30.36
51	INE549K07AX6	Non-convertible Debt Securities	Subservient	19.17	19.17	1.00	19.17
52	INE549K07AZ1	Non-convertible Debt Securities	Subservient	66.35	66.35	1.00	66.35
53	INE549K07BA2	Non-convertible Debt Securities	Subservient	39.15	39.15	1.00	39.15
54	INE549K07BB0	Non-convertible Debt Securities	Subservient	28.03	28.03	1.00	28.03
55	INE549K07BC8	Non-convertible Debt Securities	Subservient	19.57	19.57	1.00	19.57
56	INE549K07BD6	Non-convertible Debt Securities	Subservient	56.39	56.39	1.00	56.39
57	INE549K07BE4	Non-convertible Debt Securities	Subservient	98.25	98.25	1.00	98.25
58	INE549K07BF1	Non-convertible Debt Securities	Subservient	30.39	30.39	1.00	30.39
59	INE549K07BG9	Non-convertible Debt Securities	Subservient	12.70	12.70	1.00	12.70
60	INE549K07BH7	Non-convertible Debt Securities	Subservient	8.25	8.25	1.00	8.25

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61	INE549K07B15	Non-convertible Debt Securities	Subservient	40.91	40.91	1.00	40.91
62	NIL	Non-convertible Debt Securities	Subservient	0.88	0.88	1.00	0.88
Total				2,269.78	2,269.78		2,269.78

Annexure – 1(c)
List of Bank Borrowing as on 31/03/2022

(Amount in INR crores)

Sl. No.	Bank	Nature	Total O/s as on 31.03.2022	Multiply factor	Asset required
1	Axis Bank	CC/WCDL	182.70	1.25	228.37
1.1	Axis Bank	WCTL	175.00	1.25	218.75
2	Bank of Baroda	CC/WCDL	378.05	1.18	446.09
2.1	Bank of Baroda	WCTL	20.00	1.18	23.60
2.2	Bank of Baroda	WCTL/TL	180.00	1.18	212.40
3	Bank of India	CC/WCDL	149.16	1.18	176.01
3.1	Bank of India	TL	120.00	1.10	132.00
4	Bank of Maharashtra	TL	105.80	1.25	132.25
5	Canara Bank	CC/WCDL	20.09	1.25	25.11
5.1	Canara Bank	WCTL	259.08	1.25	323.85
5.2	Canara Bank	WCTL	300.00	1.25	375.00
6	Central Bank of India	CC/WCDL	199.96	1.25	249.95
6.1	Central Bank of India	WCTL	112.11	1.33	149.11
6.2	Central Bank of India	TL	36.98	1.33	49.18
6.3	Central Bank of India	TL	59.15	1.33	78.67
6.3	Central Bank of India	TL	299.86	1.33	398.81
7	City Union Bank Ltd	CC/WCDL	22.16	1.33	29.47
8	Federal Bank	CC/WCDL	145.01	1.18	171.12
9	IDBI Bank Ltd	CC/WCDL	327.09	1.18	385.96
10	Indian bank	CC/WCDL	545.59	1.25	681.99
10.1	Indian bank	WCTL	180.00	1.18	212.40
10.2	Indian bank	WCTL	244.86	1.18	288.94
10.3	Indian bank	WCTL	100.00	1.18	118.00
11	Indian Overseas Bank	CC/WCDL	240.00	1.25	300.00
12	Indus Ind Bank	CC/WCDL	385.00	1.18	454.30
13	Karnataka Bank	CC/WCDL	43.80	1.18	51.69
14	Karur Vysya Bank	CC/WCDL	120.00	1.18	141.60
15	Punjab National Bank	CC/WCDL	1,175.46	1.25	1,469.33

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15.1	Punjab National Bank	WCTL	33.08	1.18	39.04
15.2	Punjab National Bank	TL	33.10	1.20	39.71
15.3	Punjab National Bank	TL	300.00	1.18	354.00
16	Punjab and Sind Bank	WCTL	80.00	1.11	88.80
16.1	Punjab and Sind Bank	WCTL	150.00	1.11	166.50
16.2	Punjab and Sind Bank	WCTL	75.00	1.11	83.25
17	South Indian Bank	CC/WCDL	203.63	1.18	240.28
18	State Bank of India IFB	CC/WCDL	1,390.76	1.25	1,738.44
19	State Bank of India IFB	TL	245.00	1.15	281.75
20	State Bank of India IFB	TL	325.00	1.15	373.74
21	Tamilnad Mercantile Bank	CC/WCDL	50.00	1.18	59.00
23	Union Bank of India	CC/WCDL	1,420.00	1.18	1,675.60
24	UCO	WCTL	598.37	1.11	664.19
25	Dhanlaxmi bank	CC/WCDL	30.00	1.25	37.50
26	DCB BANK	WCDL	63.98	1.11	71.02
27	Ujjivan Small Finance Bank	WCTL	26.00	1.11	28.86
28	Bajaj Finance Ltd.	TL	21.87	1.20	26.25
29	HDFC BANK LTD	WCDL	200.00	1.18	236.00
30	DBS	TL	100.00	1.25	125.00
	Total		11,472.68		13,852.88

