

MFL/SEC/BSE/23-24/28

May 22, 2023

Department of Corporate Services BSE Limited

Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001 **Scrip Code - 948016** Company Code: 10054

Dear Sir/Madam,

Sub: Muthoot Fincorp Limited - Outcome of Board Meeting held on May 22, 2023

Ref: Disclosure under Regulation 51, 52, 54, 23 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

This is to inform you that a meeting of the Board of Directors of the Company was held today i.e., May 22, 2023, and the Board has inter-alia, considered and approved the following:

1) Audited Standalone and Consolidated Financial Results of the Company along with the Auditors Report for the quarter and year ended March 31, 2023. The Audited Standalone and Consolidated Financial Results of the Company along with the Auditors Report with unmodified opinion issued by the Joint Statutory Auditors thereon are enclosed herewith; and

We are also submitting herewith the following for the financial year ended March 31, 2023:

- 2) Disclosure under Regulation 52(4) of the Listing Regulations;
- 3) Disclosure under Regulation 54(2) of the Listing Regulations;
- 4) Disclosure under Regulation 54(3) of the Listing Regulations in the format prescribed under SEBI Circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023;
- 5) Declaration as required under Regulation 52(3)(a) of the Listing Regulations; and
- 6) Statement of Related Party Transactions under Regulation 23(9) of the Listing Regulations.

Further the Board of Directors has recommended/approved the raising of funds by issue of Non-Convertible Debentures/PDIs/Subordinated Debts upto Rs. 4200 crores for the FY 2023-24.







The Financial Results would be published in one English national daily newspaper as required under Regulations 52(8) of the Listing Regulations.

The meeting commenced at 2.30 PM (IST) and concluded at 9.00 PM (IST).

Request you to kindly take on record the information and disseminate the same to the investors through the website.

Thanking you,

For Muthoot Fincorp Limited

Sachu Sivas

Company Secretary

ICSI Membership No. ACS: 60475

Encl: As above





Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 Statement of Consolidated Financial Results for the year ended March 31, 2023

(iii) Rental income (iv) Fees and commission income (v) Net gain on fair value changes (iv) Net gain on fair value changes (iv) Net gain on derecognition of financial instruments under amortised cost category (vi) Sale of service (vii) Sale of service (viii) Other: (vi) Other Income (1-11) (vi) Other Income (1-11) (vi) Other Income (1-11) (vi) Other Income (1-11) (vi) Sale Sale Sale Sale Sale Sale Sale Sale		Particulars	Year Ended March 31, 2023	Year Ended March 31 2022
(i) Interest income 4,82,737.07 4,10,004 (ii) Rental income 21,29 17, (iii) Rental income 469.96 330, (iv) Fees and commission income 12,843.53 10,189 (iv) Net gain on derecognition of financial instruments under amortised cost category 37, (ivi) Sale of service 92,54 86, (ivi) Other Comprehensive Income 21,438.33 138, (ivi) Other Comprehensive Income 2,143.83 138, (ivi) Other Comprehensive Income 2,143.83 138, (ivi) Other Comprehensive Income 2,143.83 138, (ivi) Other Comprehensive Income 2,243.84 2,07,407, (iv) Sale of service 2,232.51, (iv) Total Income (1+11) 3,1513.25, 4,35513, (iv) Total Income (1+11) 3,1513.25, 4,35513, (iv) Expense 2,232.51, (iv) Finance costs 2,232.51, (iv) Finance costs 2,232.51, (iv) Finance costs 2,232.51, (iv) Expense 2,232.51, (iv)			(Audited)	(Audited)
(ii) Dividend income	1000			F. Commercial
(iii) Rental income	16.0			
(iv) Fees and commission income (iv) Ned gain on fair value changes (iv) Ned gain on fair value changes (iv) Ned gain on derecognition of financial instruments under amortised cost category (ivi) Sale of service (ivi) Cothers (ivii) Cothers (ivii) Cothers (iviii) Cother (iviii) Cother (iviii) Cother (iviii) Cother (iviii) Cother (iviiii) Cother (iviiiii) Cother (iviiiii) Cother (iviiiii) Cother (iviiiii) Cother (iviiiiii) Cother (iviiiiii) Cother (iviiiiii) Cother (iviiiiii) Cother (iviiiiii) Cother (iviiiiiiiiiiiiii) Cother (iviiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	1000			17.4
V Net gain on fair value changes				391.4.
(vi) Net gain on derecognition of financial instruments under amortised cost category (vii) Sale of Service (viii) Others (viii) Chiers (viii)	(iv)	Fees and commission income	12,845.63	10,189.0
(vii) Sale of service	(v)	Net gain on fair value changes	11,064.95	8,982.3
(10) Total Revenue from operations 5,737.27 5,586 (10) Other Income 2,143.83 158 (111) Total Income (1 + 1) 5,12,958,70 4,35,355 (112) Total Income (1 + 1) 5,15,132,53 4,38,513 Expenses 2,23,251.68 2,07,407 Finance costs 2,23,251.68 2,07,407 Finance costs 2,23,254 1,443 (10) Depression expenses 2,23,254 1,443 (11) Impairment of financial instruments 28,808,90 19,061 (10) Depreciation, amortization and impairment 21,627.70 23,583 (10) Other expenses 98,739.11 82,912 (10) Depreciation, amortization and impairment 21,627.70 23,583 (11) Total Expenses (IV) 4,27,901.99 3,79,827 (11) Profit/(loss) before exceptional items and tax (III - IV) 87,230,54 55,686 (12) Exceptional items -	(vi)	Net gain on derecognition of financial instruments under amortised cost category		37.5
(I) Total Revenue from operations				86.3
(III) Other Income (III) Total Income (I+III)				5,586.8
Column C	100			
Expenses				158.0
(i) Finance costs	(111)	and the state of t	5,15,132,53	4,35,513.3
(iii) Fees and commission expenses				
(iii) Impairment of financial instruments (iv) Employee benefit expenses 98,730 11 82,912. (vi) Depreciation, amortization and impairment 21,627.70 23,583. (vi) Other expenses 53,222.07 45,418. (vi) Total Expenses (IV) 4,27901.99 3,79,827. (vi) Profit/(loss) before exceptional items and tax (III - IV) 87,230,54 55,686. (VI) Exceptional items	(1)	Finance costs	2,23,251.68	2,07,407.0
(iv) Employee benefit expenses	(ii)	Fees and commission expenses	2,252.54	1,443.7
(v) Depreciation, amortization and impairment 21,627.70 23,583. (vi) Other expenses 53,222.07 45,418. (vi) Other expenses (IV) 42,7901.99 3,79,327. (vi) Profit(loss) before exceptional items and tax (III - IV) 87,230.54 55,686. (vii) Exceptional items	(iii)	The state of the s	28,808.90	19,061.9
(vi) Other expenses 53,222.07 45,418. (IV) Total Expenses (IV) 4,27,901.99 3,79,827. (V) Profit/(loss) before exceptional items and tax (III - IV) 87,230,54 55,686. (VI) Exceptional items - VII) Profit/(loss) before tax (V-VI) 87,230,54 55,686. VIII) Tax Expense: - (1) Curnet tax 25,252.16 16,820. (2) Deferred tax (2,663.94) (2,389. (XI) Profit/(loss) from discontinued operations - - (XI) Profit/(loss) from discontinued operations - - (XII) Tax expense of discontinued operations - - (XII) Profit/(loss) from discontinued operations - - (XII) Profit/(loss) for the year (IX+XII) 64,642.33 41,255. XIV) Other Comprehensive Income - - - A () Items that will not be classified to profit or loss (154.93) 18. - Remeas		Employee benefit expenses	98,739.11	82,912.4
(IV) Total Expenses (IV)	(v)	Depreciation, amortization and impairment	21,627.70	23,583.8
(V) Profit/(loss) before exceptional items and tax (III - IV)	(vi)	Other expenses	53,222.07	45,418.13
VII Profit/(loss) before tax (V-VI) \$7,230.54 55,686 VIII Tax Expense:	(IV)	Total Expenses (IV)	4,27,901.99	3,79,827.1
VIII	(V)	Profit/(loss) before exceptional items and tax (III - IV)	87,230.54	55,686.2
VIII Tax Expense: (1) Current tax 25,252.16 16,820. (2) Deferred tax (2,663.94) (2,389. (X) Profit/(loss) for the year from continuing operations (VII-VIII) 64,642,33 41,285. (X) Profit/(loss) from discontinued operations (XII) Profit/(loss) from discontinued operations XIII) Profit/(loss) from discontinued operations (After tax) (X - XI) XIII) Profit/(loss) for the year (IX+XII) XIII) Profit/(loss) for the year (IX+XIII) XIII) XIII Profit/(loss) for the year (IX+XIII)	(VI)	Exceptional items		
(1) Current tax (2) Deferred tax (2) Profit/(loss) for the year from continuing operations (VII-VIII) (2) Profit/(loss) from discontinued operations (XI) Tax expense of discontinued operations (XII) Profit/(loss) from discontinued operations (XII) Profit/(loss) from discontinued operations (XIII) Profit/(loss) for the year (IX+XII) (3) Deferred tax (3) Deferred tax (4) Deferred tax (4) Deferred tax (5) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities (5) Net Cain/(loss) on equity instruments measured through Other Comprehensive Income (Cost of Hedging (ii) Income tax relating to items that will not be reclassified to profit or loss (5) Deferred tax (6) Deferred tax (6) Deferred tax (7) Deferred tax (8) Deferred tax (9) Deferred tax (10) Deferred tax (10) Deferred tax (11) Deferred tax (12) Deferred tax (13) Deferred tax (14) Deferred tax (15) Deferred tax (15	(VII)	Profit/(loss) before tax (V- VI)	87,230.54	55,686.2
(2) Deferred tax (2,663.94) (2,389. (IX) Profiv(loss) for the year from continuing operations (VII-VIII) 64,642.33 41,255. (X) Profiv(loss) from discontinued operations	VIII)	Tax Expense:		
(IX) Profit/(loss) for the year from continuing operations (VII-VIII) 64,642,33 41,255. (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 year (IX+XII) (XIII) Profit/(loss) for the year (IXII-XII) (IX-XII) (XIII) Profit/(loss) for the year (IXII-XII) (IX-XIII) (XIII) Profit/(loss) for the year (IXII-XII) (IX-		(1) Current tax	25,252.16	16,820.6
(XI) Profit/(loss) from discontinued operations (XI) Tax expense of discontinued operations (XII) Profit/(loss) from discontinued operations (After tax) (X - XII) Profit/(loss) from discontinued operations (After tax) (X - XII) Profit/(loss) for the year (IX+XII) Other Comprehensive Income A (i) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (ii) Income tax relating to items that will not be reclassified to profit or loss Remeasurement of loan assets Subtotal (A) Subtotal (A) (523,61) (32. B (i) Items that will be classified to profit or loss Remeasurement of loan assets Cash Flow Hedging Reserve (ii) Income tax relating to items that will be reclassified to profit or loss Subtotal (B) Other Comprehensive Income (A + B) Other Comprehensive Income (A + B) Other Comprehensive Income for the year (XIII+XIV) (Comprising Profit (B, 219,18) L(Lass) and Other Comprehensive Income for the year (XIII+XIV) (Comprising Profit (B, 219,18) VVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest S, 764,90 2,084. VVII) Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest 7,020,30 3,261. (VIII) Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.		(2) Deferred tax	(2,663.94)	(2,389.5
(XI) Tax expense of discontinued operations -	(IX)	Profit/(loss) for the year from continuing operations (VII-VIII)	64,642.33	41,255.1
XIII Profit/Loss) from discontinued operations (After tax) (X - XII)	(X)	Profit/(loss) from discontinued operations		
XIII) Profit/(loss) for the year (IX+XII) A (i) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (ii) Income tax relating to items that will not be reclassified to profit or loss Remeasurement of loan assets (528.61) (32. B (i) Items that will be classified to profit or loss Remeasurement of loan assets (538.45) (4.91. Cash Flow Hedging Reserve (ii) Income tax relating to items that will be reclassified to profit or loss (ii) Income tax relating to items that will be reclassified to profit or loss (1,380.92) (1,130. Subtotal (B) (1,165.47) 3,360. Subtotal (B) (1,165.47) 3,360. XVI) Total Comprehensive Income (A + B) Equity holders of the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) Equity holders of the parent Non-controlling interest (51,48,45) (1,20.5) (1,130. 4,105.47 3,360. 3,276.86 3,328. XVI) Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest (51,48) (52,61) (62. 4,105.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.48) (62. 6,106.4	(XI)	Tax expense of discontinued operations		
XIV) Other Comprehensive Income A (i) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (38.06)	(XII)	Profit/(loss) from discontinued operations (After tax) (X -XI)	•	
A (i) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (38.06) - (ii) Income tax relating to items that will not be reclassified to profit or loss Subtotal (A) (528.61) (32. B (i) Items that will be classified to profit or loss Remeasurement of loan assets Cash Flow Hedging Reserve (ii) Income tax relating to items that will be reclassified to profit or loss Subtotal (B) Other Comprehensive Income (A + B) XXV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the vear) XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest Subtotal (B) Subtotal (B) Subtotal (B) At (154.93) (38.06) - (17.86) 177.86 11. (32. (4.91) (2.05) (1.130.4 4.491. 4.491	(XIII)	Profit/(loss) for the year (IX+XII)	64,642.33	41,255.1
A (i) Items that will not be classified to profit or loss: Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (38.06) - (ii) Income tax relating to items that will not be reclassified to profit or loss Subtotal (A) (528.61) (32. B (i) Items that will be classified to profit or loss Remeasurement of loan assets Cash Flow Hedging Reserve (ii) Income tax relating to items that will be reclassified to profit or loss Subtotal (B) Other Comprehensive Income (A + B) XXV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the vear) XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest Subtotal (B) Subtotal (B) Subtotal (B) At (154.93) (38.06) - (17.86) 177.86 11. (32. (4.91) (2.05) (1.130.4 4.491. 4.491	(XIV)	Other Comprehensive Income		
Remeasurement of the defined benefit liabilities Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (ii) Income tax relating to items that will not be reclassified to profit or loss Subtotal (A) (ii) Income tax relating to profit or loss Remeasurement of Ioan assets Cash Flow Hedging Reserve (iii) Income tax relating to items that will be reclassified to profit or loss Remeasurement of Ioan assets Cash Flow Hedging Reserve (iii) Income tax relating to items that will be reclassified to profit or loss Subtotal (B) Other Comprehensive Income (A + B) Ixi) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit of Sa, 219.18 XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest 7,020,30 3,261. XVIII) Earnings per equity share (not annualised) Basic (Rs.)				COLUMN TO SEC
Net Gain/(loss) on equity instruments measured through Other Comprehensive Income Cost of Hedging (ii) Income tax relating to items that will not be reclassified to profit or loss Subtotal (A) (i) Items that will be classified to profit or loss Remeasurement of Ioan assets Cash Flow Hedging Reserve (ii) Income tax relating to items that will be reclassified to profit or loss Subtotal (B) Subtotal (B) Other Comprehensive Income (A + B) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest Equity holders of the parent Non-controlling interest Equity holders of the parent Non-controlling interest Figure (A + B) Non-controlling interest A + 0.020.30 A			(154 93)	18.3
Income				A 250 M
(ii) Income tax relating to items that will not be reclassified to profit or loss Subtotal (A) (528.61) (32. B (i) Items that will be classified to profit or loss Remeasurement of loan assets Cash Flow Hedging Reserve (1.05) (ii) Income tax relating to items that will be reclassified to profit or loss (1.380.92) (1.130.4 Subtotal (B) Other Comprehensive Income (A + B) Other Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the vear) XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest Equity holders of the parent Non-controlling interest (A19.89 A1,322. XVIII Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest (A19.89 A1,322. A10.40 A10.			(513.48)	(62.0
Subtotal (A) (528.61) (32.		Cost of Hedging	(38.06)	
B (i) Items that will be classified to profit or loss Remeasurement of loan assets 5,488.45 4,491.		(ii) Income tax relating to items that will not be reclassified to profit or loss	177.86	11.6
Remeasurement of loan assets 5,488.45 4,491. Cash Flow Hedging Reserve (2.05) (ii) Income tax relating to items that will be reclassified to profit or loss (1,380.92) (1,130.45 1,360.25 1,360.25 1,360.25 1,360.25 1,360.25 Subtotal (B)		Subtotal (A)	(528.61)	(32.1
Cash Flow Hedging Reserve (2.05) (ii) Income tax relating to items that will be reclassified to profit or loss (1,380.92) (1,130.547 Subtotal (B) 4,105.47 3,360. Other Comprehensive Income (A + B) 3,576.86 3,328. (XV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) 68,219.18 44,583. XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest 58,877.43 39,170. XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. (VIII) Earnings per equity share (not annualised) 30,40 20.5	В	(i) Items that will be classified to profit or loss		
(ii) Income tax relating to items that will be reclassified to profit or loss (1,380.92) (1,130.45) Subtotal (B) 4,105.47 3,360.360.356.86 Other Comprehensive Income (A + B) 3,576.86 3,328. XV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) 68,219.18 44,583. XVI) Profit for the year attributable to Equity holders of the parent Non-controlling interest 58,877.43 39,170.5764.90 2,084.577.43 XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent Non-controlling interest 61,198.89 41,322.577.43 Non-controlling interest 7,020.30 3,261.377.43 (VIII) Earnings per equity share (not annualised) 30,40 20.377.43		Remeasurement of loan assets	5,488.45	4,491.2
Subtotal (B) 4,105.47 3,360. Other Comprehensive Income (A + B) 3,576.86 3,328. XV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) 68,219.18 44,583. XVI) Profit for the year attributable to Equity holders of the parent 58,877.43 39,170. Non-controlling interest 5,764.90 2,084. XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. XVIII Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.561. 20,000 30,40 30,40 20.561. 30,40 20.561.		Cash Flow Hedging Reserve	(2.05)	
Subtotal (B) 4,105.47 3,360. Other Comprehensive Income (A + B) 3,576.86 3,328. XV) Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) 68,219.18 44,583. XVI) Profit for the year attributable to Equity holders of the parent 58,877.43 39,170. Non-controlling interest 5,764.90 2,084. XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. XVIII Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.561. 20,000 30,40 30,40 20.561. 30,40 20.561.		(ii) Income tax relating to items that will be reclassified to profit or loss	(1,380.92)	(1,130.4
Total Comprehensive Income for the year (XIII+XIV) (Comprising Profit (Lass) and Other Comprehensive Income for the year) XVI) Profit for the year attributable to		Subtotal (B)	4,105.47	3,360.8
Class and Other Comprehensive Income for the year) Sa,219.18 34,583.	10,-17	Other Comprehensive Income (A + B)	3,576.86	3,328.7
Non-controlling interest St. 877.43 39,170.	(XV)		68,219.18	44,583.8
Equity holders of the parent 58,877.43 39,170. Non-controlling interest 5,764.90 2,084. XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. (VIII) Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.	XVI)			
Non-controlling interest 5,764.90 2,084.			58,877,43	39,170.7
XVII) Total Comprehensive income for the year, net of tax Equity holders of the parent 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. (VIII) Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.				2,084.4
Equity holders of the parent 61,198.89 41,322. Non-controlling interest 7,020.30 3,261. (VIII) Earnings per equity share (not annualised) 30,40 20.	(VII)	Total Comprehensive income for the year, net of tax		+
Non-controlling interest 7,020.30 3,261. (VIII) Earnings per equity share (not annualised) Basic (Rs.) 30,40 20.			61 109 90	41 200 4
(VIII) Earnings per equity share (not annualised) Basic (Rs.) 30,40 20				20122200
Basic (Rs.) 30,40 20.	CVIII		7,020.30	3,201.3
5400 2009 BMA 1.0 -4 -5 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1	,		30.40	20.2
				19.6

See accompanying notes to financial results

On behalf of the Board of Directors



Thomas John Muthoot Managing Director DIN: 00011618

Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001

Consolidated Statement of Assets and Liabilities as at March 31, 2023

(Rs. in lakhs)

	Particulars	As at March 31, 2023	As at March 31, 2022
		Audited	Audited
ASSET	S		
1	Financial assets		
	Cash and cash equivalents	3,35,294.75	3,15,246.4
	Bank Balance other than (a) above	57,793.13	41,618.7
	Receivables		
	(i) Trade Receivables	10,349.53	4,319.2
	Loans	25,72,903.90	22,66,408.6
	Investments	15,231,46	10,272.7
	Other Financial assets	15,398.13	14,265.1
2	Non-financial Assets		
	Current Tax Assets (Net)	1,249.67	7,197.7
	Deferred tax asset (Net)	13,547.86	9,959.4
	Investment Property	26,119.76	30,236.5
	Property, Plant and Equipment	45,646.57	43,392.7
	Intangible assets under development	880.25	-
	Other Intangible assets	1,731.77	1,953.0
	Right of Use Assets	91,867.68	66,258.5
	Other non financial assets	25,446.36	31,117.6
Total a	ssets	32,13,460.81	28,42,246.6
LABI	LITIES AND EQUITY		
1	Financial Liabilities		
	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small		
	enterprises	18.22	6.4
	(ii) total outstanding dues of creditors other than micro		
	enterprises and small enterprises	535.71	337.2
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small		
	enterprises	813.40	79.0
	(ii) total outstanding dues of creditors other than micro	ACCESS OF THE	
	enterprises and small enterprises	4,797.02	5,701.6
	Debt Securities	1 41 650 04	4 47 741 (
	Borrowings (other than debt securities)	4,41,658.04	4,47,341.0
	Lease Liability	18,94,542.99	16,01,091.9
	772 = 0.75 = 0.	1,02,702.92	74,233.1
	Subordinated Liabilities Other Financial liabilities	2,27,858.69	2,41,026.3
	Other Financial Habilities	1,01,292.77	91,753.3
2	Non-financial Liabilities		
	Current tax liabilities (net)	2,305.00	58.2
	Provisions	1,619.57	1,190.5
	Deferred tax liabilities (net)	6,122,67	3,995.1
	Other non-financial liabilities	3,475.45	2,316.4
* :	Equity		
	Equity share capital	19,370.56	19,370.5
	Other equity	3,53,987.03	2,99,408.9
	Equity attributable to equity holders of the parent	3,73,357.59	3,18,779.5
	Non-controlling interest	52,360.77	54,336.5
	Total Equity	4,25,718.36	3,73,116.0

See accompanying notes to financial results

On behalf of the Board of Directors

Thomas John Muthoot Managing Director DIN: 00011618



Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001

Statement of Consolidated Cash Flows as at March 31, 2023

(Rs. in lakhs)

Particulars	As at March 31, 2023	As at March 31, 2022
	Audited	Audited
A. Cash flow from operating activities		
Profit before tax	87,230.54	55,686,22
Adjustments to reconcile profit before tax to net cash flows:		100000
Depreciation on Property, plant and equipment	5,779.96	6,574.74
Depreciation on Right of Use Assets	15,187.34	16,371.61
Depreciation on intangibles	660.40	637.49
Finance Cost	2,23,251.68	2,07,407.01
Dividend Income	(21.29)	(17.44
Unrealised fair value adjustments	88 79	120.71
Profit on sale of investment	(11,153.74)	(9,103.07
Profit on sale of PPE/Inv Property	(491.84)	
Impairment of loan assets	7,850.67	8,575.75
Bad debts written off	23,303.70	10,486.17
Impairment on assets held for sale	336.37	138.38
Ind AS Adjustments for leases	(1,404.17)	(885.32
Adjustment towards effective interest rate in respect of borrowings	(2,591.26)	(4,172.98
Share based payments	428.10	119.23
Interest on lease liabilities	10,145.50	6,901.55
Operating Profit Before Working Capital Changes	3,58,600.74	2,98,840.05
Adjustments for Working capital changes:		
(Increase)/Decrease in trade receivables	(6,030,30)	(1,486.29
(Increase)/Decrease in Bank balances other than cash and cash equivalents	(237.46)	
(Increase)/Decrease in loan assets	(3,18,661.95)	
(Increase)/Decrease in other financial assets	(2,109.72)	2,664.11
(Increase)/Decrease in other non financial assets	2,989.46	1,533.21
Increase/(Decrease) in trade and other payables	39.97	3,682.63
Increase/(Decrease) in other financial liabilities	5,076.04	(7,349.45
Increase/(Decrease) in other non financial liabilities	1,159.05	400.81
Increase/(Decrease) in provisions	583.95	(1,517.30
Operating profit before tax	41,409.78	3,22,378.97
Finance Cost Paid	(2,19,302.57)	
Taxes paid	(17,057.38)	
Net cash used in operating activities	(1,94,950.17)	1,06,554.31
B. Cash flow from Investing activities		
Sale / Redemption of investments	54,046.60	720.54
Fresh investments made	(82,313.63)	The second second second
Purchase of property, plant and equipment	(9,909.54)	TO STORY SHOW THE STORY OF THE
Sale of property, plant and equipment and Inv Property	5,165,00	0.39
Increase in fixed deposit	(14,960,25)	***************************************
Dividend income Net cash used in investing activities	21.29	17.44
iset cash used in investing activities	(47,950.52)	(12,980.55
C. Cash flow from Financing activities		as size as
Redemption of debt securities	(6,198.72)	
Funds borrowed	2,95,485.68	1,46,692.17
Decrease in subordinated liability	(12,095.29)	No.
Payment of lease liability	(21,067.96)	
Payment of dividend	(1,355.94)	
Proceeds from issue of equity shares for ESOP	2,721.58	0.01
Proceeds from transum charges	8,181.25	51,550.57
Proceeds from treasury shares Net cash flows from financing activities	(2,721.58) 2,62,949,00	67.94 1,22,692.84
	1 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
D Net increase in cash and cash equivalents Net cash and Cash Equivalents at beginning of the year	20,048.32 3,15,246.43	2,16,266.60 98,979.83

See accompanying notes to financial results

On behalf of the Board of Directors

Thomas John Muthoot

Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 NOTES TO CONSOLIDATED FINANCIAL RESULTS FOR THE FINANCIAL YEAR ENDED MARCH 31, 2023

- The above Audited Consolidated Financial Results of Muthoot Fincorp Limited ("Company") were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meetings held on May 22, 2023. These consolidated results include the audited standalone financial results of the Company and the subsidiaries of the Company Muthoot Microfin Limited, Muthoot Housing Finance Company Limited and Muthoot Pappachan Technologies Limited ("Group"), which have been reviewed by the auditors of the respective Companies.
- 2 The consolidated results of the Group have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act, 2013 and other recognized accounting practices generally accepted in India. These consolidated results for the year ended March 31, 2023 were audited jointly by the joint statutory auditors of the Company, M/s. Krishnan Retna & Associates and M/s. Rangamani & Co, who have issued unmodified audit opinion thereon.
- 3 The Group 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, on its Secured, Listed Non-Convertible Debentures as at March 31, 2023.
- The Group is engaged primarily on the business of "Financing" only, taking into account the risks and returns, the organization structure and the internal reporting systems. All the operations of the Group are in India. All non-current assets of the Group are located in India. Accordingly, there are no separate reportable segments as per Ind AS 108 "Operating Segments".
- 5 Previous year figures have been regrouped / reclassified wherever necessary to correspond with the current year classification / disclosure.

On behalf of the Board of Directors

Thomas John Muthoot Managing Director

DIN: 00011618

Thiruvananthapuram, 22 May 2023



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

INDEPENDENT AUDITOR'S REPORT ON ANNUAL CONSOLIDATED 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 Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Muthoot Fincorp Limited ("the parent company") and its subsidiaries (the parent and its subsidiaries together referred to as "the Group"), for the year to date results for the period from 01 April 2022 to 31 March 2023 ("the Statement"), being submitted by the company pursuant to the requirement of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate audited financial statements of the subsidiaries, the Statement :

- a. includes the financial results of the following entities:
 - Muthoot Fincorp Limited (the parent)
 - Muthoot Microfin Limited (Subsidiary)
 - Muthoot Housing Finance Company Limited (Subsidiary)
 - Muthoot Pappachan Technologies Limited (Subsidiary)
- b. is presented in accordance with the requirements of regulation 52 of the Listing Regulations
- c. gives a true and fair view, in conformity with the recognition and measurement principles laid down in applicable Indian Accounting Standards prescribed under section 133 of Companies Act, 2013 read with Companies(Accounts) Rules, 2015 as amended to the extent applicable and other accounting principles generally accepted in India, of the consolidated net profit and

Rangamani & Co: PH: 0477-2251474 Krishnan Retna & Associates: PH: 0471 2476356

 Chartered Accountants

consolidated other comprehensive income and other financial information of the Group for the year to date results for the period from 01 April 2022 to 31 March 2023.

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 Group, its associates and jointly controlled entities 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 consolidated Financial Results, 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 and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Board of Directors' Responsibility for Consolidated Financial Results

These statements have been compiled from the consolidated annual audited financial statements and approved by Board of Directors. The Company's Board of Directors are responsible for the preparation and presentation of the statement that give a true and fair view of the consolidated net profit, consolidated other comprehensive income and other financial information of the Group in accordance with the recognition and measurement principles laid down in applicable Indian Accounting Standards specified under section 133 of the Act and other accounting principles generally accepted in India and in compliance with regulation 52 of the Listing Regulations. The respective Board of Directors of the entities included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of each entity and the Group 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 accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the statement by the Directors of the company, as aforesaid.

In preparing the statement, the respective Board of Directors of the entities included in the Group are responsible for assessing the ability of the each entity to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of

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Krishnan Retna & Associates
Chartered Accountants

Chartered Accountants

accounting, unless the Board of Directors either intends to liquidate the entity and the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the Group entities are responsible for overseeing the financial reporting process of the Group.

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 Group has in place an adequate internal financial controls with reference to consolidated 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 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 ability of the Group to continue as a

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 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 Group 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
- Obtain sufficient appropriate audit evidence regarding the financial statement of the entities within the Group to express an opinion on the statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the statement of which we are the independent auditors. For the other entities included in the statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the company included in the statement of which we are the independent auditors 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 audited financial results of 3 subsidiaries, whose financial statements reflect Group's share of total assets of Rs.10,15,110 lakh (before consolidation adjustment) as at 31 March 2023, Group's share of total revenue of Rs. 168,773.19 lakh (before consolidation adjustment), Group's share of total net profit after tax of Rs. 19,016 lakh (before consolidation adjustment); and Groups share of other comprehensive income of Rs 3,906.14 lakh (before consolidation adjustment) for the year to date period from 01 April 2022 to 31 March 2023 respectively, as considered in the Statement, which have been audited by their respective independent Auditors. The independent auditors' reports on financial statements of these entities

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have been furnished to us and our opinion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of such auditors and the procedures performed by us are as stated in paragraph above. Our opinion is not modified in this matter.

Our opinion statement is not modified in respect of this matter.

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



R. Krishnan (Partner) M.No.025927

UDIN: 23025927BGZFXB6679

Place: Thiruvananthapuram

Date: 22.05.2023

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

RETNA Digitally signed by RETNA KUMARAN NAIR A DATE: 2023.05.22 19:16:49 +05'30'

Retna Kumaran Nair A (Partner) M.No. 024791

UDIN: 23024791BGRXOS4445

Place: Thiruvananthapuram

Date: 22.05.2023

Rangamani & Co: PH: 0477-2251474 Krishnan Retna & Associates: PH: 0471 2476356 EMAIL: rangamanis@rediffmail.com EMAIL: trivandrum@krishnanretna.com

Muthoot Fincorp Limited

Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 CIN - U65929KL1997PLC011518

Statement of Standalone Financial Results for the quarter and the year ended March 31, 2023

(Rs. in lakhs)

	Particulars	Quarter Ended March 31, 2023	Quarter Ended December 31, 2022	Quarter Ended March 31, 2022	Year Ended March 31, 2023	Year Ended March 31, 2022
		(Audited - Refer Note 5)	(Unaudited)	(Unaudited)	(Audited)	(Audited)
	Revenue from operations		WET THE REAL PROPERTY.	D) College	- 7 - 14 - 16	
(1)	Interest income	89,777.03	83,453.80	77,418.76	3,32,167.53	3,18,760.74
(ii)	Dividend income	4.13	5.16	4.58	21.29	17.44
(iii)	Rental income	200.10	133.38	133.43	606.67	533.23
(iv)	Fees and commission income	4,075.28	2,538,38	4,001.68	11,632.99	9,952.29
(v)	Net gain on fair value changes	VALUE IN THE	36.53	get a to the	me to the state of the	
(vi)	Net gain on derecognition of financial instruments under amortised cost category			-13.90		37.5
(vii)	Others	535.18	587.66	737.28	2,554.06	3,332.38
(1)	Total Revenue from operations	94,591,72	86,754.91	82,281.83	3,46,982.53	3,32,633.60
(11)	Other Income	745.99	1,059.21	77.92	2,143.83	158.03
(III)	Total Income (I + II)	95,337.71	87,814.12	82,359.75	3,49,126.36	3,32,791.6-
	Expenses		ALEXA SERVICE			
(i)	Finance costs	41,801.34	40,058.45	38,042.20	1,57,132.55	1,63,547.79
(ii)	Impairment of financial instruments	1,876.31	1,798.65	2,000.02	6,717.02	7,152.74
(iii)	Net Loss on fair value changes	657.54		246.24	289.93	231.23
(iv)	Employee benefit expenses	13,598.37	14,618.06	15,064.36	59,944.74	53,690.84
(v)	Depreciation, amortization and impairment	5,526.52	3,874.32	6,802.70	18,498.40	21,070.48
(vi)	Other expenses	12,723.02	11,838.44	12,346.58	44,300.56	40,284.88
(IV)	Total Expenses (IV)	76,183.09	72,187.92	74,502.10	2,86,883.20	2,85,978.0
(V)	Profit/(loss) before exceptional items and tax (III - IV)	19,154.62	15,626.20	7,857.65	62,243.16	46,813.64
(VI)	Exceptional items					
(VII)	Profit/(loss) before tax (V- VI)	19,154.62	15,626.20	7,857.65	62,243.16	46,813.64
(VIII)	Tax Expense:					
	(1) Current tax	5,219.92	4,352.16	3,002.92	17,609.54	13,719.62
	(2) Deferred tax	-255.69	-275.95	-698.27	-1,347.46	-1,591.11
(IX)	Profit/(loss) for the period from continuing operations (VII- VIII)	14,190.38	11,549.98	5,553.00	45,981.08	34,685.13
(X)	Profit/(loss) from discontinued operations					
(XI)	Tax expense of discontinued operations	-	-		-	
(XII)	Profit/(loss) from discontinued operations (After tax) (X -XI)	-8				
(XIII)	Profit/(loss) for the period (IX+XII)	14,190.38	11,549.98	5,553.00	45,981.08	34,685.13
(XIV)	Other Comprehensive Income					ALTERNATION OF THE PARTY OF THE
A	(i) Items that will not be classified to profit or loss:		No.			7. sHY 2 .e
	Net Gain/(loss) on equity instruments measured through	327.51	-24,191.53	1,424.07	-417.64	2,167.5
	Other Comprehensive Income		S M S S V S S		/ All United	
	Remeasurement of the defined benefit liabilities (ii) Income tax relating to items that will not be reclassified to	-72.33	47.49	112.95	73.42	179.2
	profit or loss	-64.22	5,920.89	-349.94	73.19	-539.05
	Subtotal (A)	190.96	-18,223.15	1,187.09	-271.03	1,807.73
В	(i) Items that will be classified to profit or loss					
	(ii) Income tax relating to items that will be reclassified to profit or loss					
	Subfotal (B)		-			
	Other Comprehensive Income (A + B)	190.96	-18,223.15	1,187.09	-271.03	1,807.73
(XV)	Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and Other Comprehensive Income for the period)	14,381.34	-6,673.17	6,740.08	45,710.06	36,492.86
(XVI)	Earnings per equity share (not annualised)	7.44	202	***		44.00
	Basic (Rs.)	7.33	5.96	2.87	23.74	17.9
No.	Diluted (Rs.)	7.05	5.74	2.78	22.85	ESTATE OF

See accompanying notes to financial results

On behalf of the Board of Directors

Thomas John Muthoot Managing Director DIN: 00011618



Muthoot Fincorp Limited
Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 CIN - U65929KL1997PLC011518

Standalone Statement of Assets and Liabilities as at March 31, 2023

	Particulars	As at March 31,	(Rs. in lakhs) As at March 31,
	rarticulars	2023	2022
ASSE"	re	Audited	Audited
1	Financial assets	Reference L	
a)	Cash and cash equivalents	2 52 261 50	2 25 090 50
b)	Bank Balance other than (a) above	2,52,361.58	2,35,980.59
c)	Receivables	17,001.25	11,089.14
0)	(i) Trade Receivables	2 122 15	2 620 50
d)	Loans	3,133.15	2,630,50
	Investments	17,25,053.20	17,01,520.88
e)		1,86,671.51	1,63,959.06
f)	Other Financial assets	14,485.70	13,049.87
2	Non-financial Assets		
a)	Current Tax Assets (net)		2,997.82
b)	Investment Property	26,119.76	30,236.55
c)	Property, Plant and Equipment	39,301.60	38,915.42
d)	Intangible assets under development	676.00	
e)	Other Intangible assets	844.48	937.59
f)	Right of Use Assets	79,935.99	57,939.67
g)	Other non financial assets	24,315.90	31,120.00
Total :	assets	23,69,900.12	22,90,377.08
LIABI	LITIES AND EQUITY		THE PARTY OF THE P
1	Financial Liabilities		
a)	Payables		
	(II) Other Payables	Let y be a first	
	(i) total outstanding dues of micro enterprises and small	912.40	70.07
	enterprises	813.40	79.03
	(ii) total outstanding dues of creditors other than micro	2 201 57	4 702 20
	enterprises and small enterprises	3,201.57	4,703.28
b)	Debt Securities	3,04,642.97	3,79,379,03
c)	Borrowings (other than debt securities)	12,49,815.81	11,53,567.02
d)	Lease Liability	88,965.01	64,656.45
e)	Subordinated Liabilities	2,27,858.69	2,38,526.64
f)	Other Financial liabilities	74,610.16	76,253.36
2	Non-financial Liabilities		
a)	Current tax liabilities (net)	2,305.00	A STATE OF THE PARTY OF THE PAR
b)	Provisions	3,439.83	2,959.81
c)	Deferred tax liabilities (net)	22,247.61	23,668.26
d)	Other non-financial liabilities	2,696.64	1,634.89
3	Equity		
a)	Equity share capital	19,370.56	19,370.56
b)	Other equity	3,69,932.89	3,25,578.77
	Liabilities and Equity	23,69,900.12	22,90,377.08

See accompanying notes to financial results

On behalf of the Board of Directors

Thomas John Muthoot Managing Director DIN: 00011618

Thiruvananthapuram, 22 May 2023



Muthoot Fincorp Limited Registered Office: Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 CIN - U65929KL1997PLC011518

Statement of Standalone Cash Flows as at March 31, 2023

(Rs. in lakhs)

(Rs. in			
Particulars	As at March 31, 2023	As at March 31, 2022	
A Cash flow from Operating activities	Audited	Audited	
Net Profit before taxation	62,243,16	46,813.64	
Adjustments to reconcile profit before tax to net cash flows:	04,443.10	40,013.04	
Add: Depreciation, amortisation and impairment	18,498.40	21,070.48	
Add: Impairment on financial instruments	5,661.71	7,152.74	
Add. Write off	3,400.80	7,132.74	
Add: Finance cost	1,57,132.55	1,63,547.79	
Add: Provision for Gratuity	34.23	174.23	
Add: Provision for Compensated absence	90.66	(38.25)	
Add: Net (gain) / loss on fair value changes	289.93	231.27	
Add: Share based payments & stock appreciation rights	586.09	201.27	
Less: Profit on Sale of Assets	(1,503.92)		
Less: Income on investments	(729.25)	AND THE RESIDENCE	
Less: Dividend income	(21.29)		
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	2,45,683.05	2,37,355,75	
Adjustments for:	2,43,003.03	2,37,333,73	
(Increase)/Decrease in Trade receivables	(502.66)	(810.56)	
(Increase)/Decrease in Bank balances other than cash and cash equivalents	(5,912.11)	I SUBMILLA SUR	
(Increase)/Decrease in Loans	(30,249.34)		
(Increase)/Decrease in Other financial asset	(1,710.91)		
(Increase)/Decrease in Other non-financial asset	4,458.62	895.82	
Increase/(Decrease) in Other financial liabilities	3,610.31	585.17	
Increase/(Decrease) in Other non-financial liabilities	1,061.75	369.26	
Increase/(Decrease) in Trade payables	(767.34)		
Increase/(Decrease) in Provisions	73.42	179.27	
Cash generated / (utilised) from / (for) operations	2,15,744.80	3,88,877.17	
Finance cost paid	(1,55,648.80)		
Income tax paid	(12,306.71)		
Net cash flows from operating activities	47,789.28	2,22,709.17	
B Cash flow from Investing activities			
Purchase of property, plant and equipment, intangible assets & inventory	(6,618.04)	(3,802,61)	
Proceeds from sale of fixed assets	237.29		
Proceeds from sale of investment-property	4,920.00		
Proceeds against (purchase) / sale of investment funds	494.18	420.54	
Proceeds against (purchase) / sale of equity investments	(170.20)	(526.77)	
Proceeds against redemption of debt securities		300.00	
Purchase of shares of muthoot microfin limited	(23,225.00)		
Investments in speckle internet solutions private limited		(200.00)	
Dividend income	21.29	17.44	
Income on investments	729.25	1,578.71	
Net cash flows from investing activities	(23,611.22)	(2,212.69)	
C Cash flow from Financing activities		120000000000000000000000000000000000000	
Increase / (decrease) in debt securities	(75,398.88)		
Increase / (decrease) in borrowings (other than debt securities)	97,275.85	56,034.28	
Increase / (decrease) in subordinated liabilities	(9,595.30)	The second secon	
Payment of lease liabilities	(18,722.79)		
Proceeds from issue of Cumulative Compulsorily Convertible Preference Shares	*	15,000.00	
Dividend paid Net cash flows from financing activities	(1,355.94)		
D Net increase/(decrease) in eash and eash equivalents (A+B+C)	16,381.00	1,95,063.39	
Cash and cash equivalents at April 01, 2022 / April 01, 2021	2,35,980.59	40,917.19	
	Mystory 5 150 (2) 3	10,517.13	

See accompanying notes to financial results

On behalf of the Board of Directors



Thomas John Muthoot Managing Director DIN: 00011618

Muthoot Fincorp Limited Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala - 695001 CIN - U65929KL1997PLC011518

NOTES TO FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2023

- 1 The above Audited Standalone Financial Results of Muthoot Fincorp Limited ("Company") were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meetings held on May 22, 2023.
- 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 and other recognized accounting practices generally accepted in India. These results for the year ended March 31, 2023 were audited jointly by the joint statutory auditors M/s. Krishnan Retna & Associates and M/s. Rangamani & Co, who have issued unmodified audit opinion thereon.
- 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 Secured, Listed Non-Convertible Debentures as at March 31, 2023.
- 4 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".
- 5 The figures for the quarter ended March 31, 2023 is the balancing figure between the audited figures in respect of the year ended March 31, 2023 and the unaudited figures of the nine months ended December 31, 2022.
- 6 Previous period figures have been regrouped / reclassified wherever necessary to correspond with the current period classification / disclosure.

On behalf of the Board of Directors

Thomas John Muthoot Managing Director DIN: 00011618

Thiruvananthapuram, 22 May 2023



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

INDEPENDENT AUDITOR'S REPORT ON STANDALONE QUARTERLY FINANCIAL RESULTS AND STANDALONE YEAR TO DATE FINANCIAL RESULTS OF MUTHOOT FINCORP LIMITED 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 Results

Opinion

We have audited the accompanying statement of standalone financial results of Muthoot Fincorp Limited ("the Company") for the quarter ended 31st March, 2023 and the year to date results for the period ended from 1st April, 2022 to 31st March, 2023 ("the statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations").

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

- is presented in accordance with the requirements of the listing regulations in this regard and,
- gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS') prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Accounts) Rules, 2015 as amended to the extent applicable, and other accounting principles generally accepted in India of the net profit after tax and other comprehensive income and other financial information for the quarter ended 31st March, 2023 and the year to date results for the period from 1st April, 2022 to March 31, 2023.

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 Standalone 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 (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.

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 financial information of the Company in accordance with the recognition and measurement principles laid down in the applicable Indian 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 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:

Rangamani & Co: PH: 0477-2251474 Krishnan Retna & Associates: PH: 0471 2476356

EMAIL: trivandrum@krishnanretna.com

EMAIL: rangamanis@rediffmail.com

Krishnan Retna & Associates
Chartered Accountants

Rangamani & Co
Chartered Accountants

- 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 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 Matters

The Statement includes the results for the quarter ended March 31, 2023 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and

Rangamani & Co: PH: 0477-2251474 Krishnan Retna & Associates: PH: 0471 2476356

 measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" which were subject to limited review by us. Our opinion on the Statement is not modified in respect of the above matter.

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

R. Krishnan (Partner) M.No.025927

UDIN: 23025927BGZFWZ4131

Place: Alleppey Date: 22.05.2023

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

RETNA Digitally signed by RETNA KUMARAN NAIR A DATE: 2023.05.22 19:17:53 +05'30'

Retna Kumaran Nair A (Partner) M.No. 024791

UDIN: 23024791BGRXOQ6339 Place: Thiruvananthapuram

Date: 22.05.2023

Rangamani & Co: PH: 0477-2251474 Krishnan Retna & Associates: PH: 0471 2476356 EMAIL: rangamanis@rediffmail.com EMAIL: trivandrum@krishnanretna.com

Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and year ended March 31, 2023*

		(Rs. in lakhs)
r. No.	Particulars	Amount / Ratios
Α	Debt-equity ratio	4.70
В	Debt service coverage ratio	Not Applicable
C	Interest service coverage ratio	Not Applicable
D	Outstanding redeemable preference shares (quantity)	Nil
E	Outstanding redeemable preference shares (value)	Nil
F	Capital redemption reserve	Nil
G	Debenture redemption reserve	Not Applicable
Н	Net worth	3,89,303.45
1	Net profit after tax - For the quarter ended 31/03/2023	14,190.38
1	Net profit after tax - For the year ended 31/03/2023	45,981.08
J	Earnings per share:	
	Basic (Rs.) - For the quarter ended 31/03/2023 - not annualized	7.33
	Basic (Rs.) - For the year ended 31/03/2023	7.05
LET T	Diluted (Rs.) - For the quarter ended 31/03/2023 - not annualized	23.74
	Diluted (Rs.) - For the year ended 31/03/2023	22.85
K	Current ratio	Not Applicable
L	Long term debt to working capital	Not Applicable
M	Bad debts to Account receivable ratio	Not Applicable
N	Current liability ratio	Not Applicable
0	Total debts to total assets	77.25%
P	Debtors turnover	Not Applicable
Q	Inventory turnover	Not Applicable
R	Operating margin (%)	Not Applicable
S	Net profit margin (%) - For the quarter ended 31/03/2023	14.88%
2	Net profit margin (%) - For the year ended 31/03/2023	13.17%
T	Sector specific equivalent ratios	
	Stage III Loan Assets to Gross Loan Assets	2.11%
	Net Stage III Loan Assets to Gross Loan Assets	0.58%
	Provision Coverage Ratio	72.49%
SI I	Capital Adequacy Ratio	21.34%

^{*} Based on Standalone Financial Results

Notes:

- 1 Fields marked as "Not Applicable" are those ratios / figures that are generally not applicable to the Company as it is an NBFC.
- 2 Debt-Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / [Equity Share Capital + Other Equity]
- 3 Net Worth = Equity Share Capital + Other Equity
- 4 Total debts to total assets(%) = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / Total Assets
- 5 Net Profit Margin(%) = Net Profit After Tax / Total Income
- 6 Stage III Loan Assets to Gross Loan Assets = Stage III Loan Assets / Gross Loan Assets
- 7 Ner Stage III Loan Assets to Gross Loan Assets = [Stage III Loan Assets Provision for Expected Credit Loss against Stage III Loan Assets / Gross Loan Assets]
- 8 Provision Coverage Ratio = Expected Credit Loss provision for Stage III loan assets / Stage III loan assets

For and on behalf of the Board of Directors

Thomas John Muthoot Managing Director DIN: 00011618





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DISCLOSURE UNDER REGULATION 54(2) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

ISIN	Allotment Date	Maturity Date	Amount outstanding as on 31/03/2023 (Rs. in crores)	Security		
INE549K07AQ0	June 29, 2021	January 03, 2024	300.00	Secured by way of first ranking exclusive and continuing charge to be created pursuant to the Deed of Hypothecation on book debts which shall be maintained at 1.20 (One Decimal Point Two Zero) times the value of the aggregate principal amount outstanding on the Debentures including accrued Coupon		
INE549K07AY4	December 15, 2021	September 15, 2023	200.00	First Pari-passu charge on the present and future current assets of the Company along with other lenders and NCD investors with a minimum asset coverage ratio of 1.10 times of the value of the outstanding principal amounts of the Debentures.		
INE549K07642	May 28, 2020	May 28, 2023	100.00	First Pari-passu charge on the present and future standard loan receivables along with other lenders and NCD investors with a minimum asset coverage ratio of 1.1 X time of the value of the outstanding principal amounts of the Debentures and it shall be maintained at all times until the redemption of the Debentures.		
INE549K07535		April 09, 2023				
INE549K07543		February 07, 2025		Subservient charge with existing		
INE549K07568	February 07, 2020	April 08, 2023	173.75	secured creditors, on certain loan receivables (both present		
INE549K07576 INE549K07600	1 23. 44. 7 57, 2020	February 07, 2025		and future) of the Company in		
		April 08, 2023		favour of Debenture Trustee.		
INE549K07618		February 07, 2025				
INE549K07675		September 16, 2023		(i) Subservient charge with existing secured creditors, on		
INE549K07683	July 17, 2020	July 17, 2025	83.32	certain loan receivables (both		
INE549K07709		September 16, 2023		present and future) of the		







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INE549K07717		July 17, 2025		Company in favour of Debenture
INE549K07717		September 16, 2023		Trustee and (ii) mortgage and
11112343107733				charge over the immovable property admeasuring 54 cents
INE549K07741		July 17, 2025		situated at Survey No 764/6A, Arulvaimozhy Village, Thovala Thaluk, Kanyakumari District, Tamil Nadu, to be held on pari passu basis among the present and / or future NCD holders, as may be applicable.
INE549K07816		December 28, 2023		Subservient charge with existing
INE549K07824		October 29, 2025		secured creditors, on certain loan receivables (both present
INE549K07840		December 28, 2023		and future) of the Company in
INE549K07857	October 29, 2020	October 29, 2025	251.28	favour of Debenture Trustee, to
INE549K07873		December 28, 2023		be held on pari passu basis among the present and / or
1142343107873		December 20, 2023		future NCD holders, as may be
INE549K07881		October 29, 2025		applicable. Subservient charge with existing
INE549K07923		April 29, 2023		secured creditors, on certain
INE549K07931		March 29, 2024		loan receivables (both present and future) of the Company in favour of Debenture Trustee, to
INE549K07949	January 29, 2021	January 29, 2026	266.98	
INE549K07956	January 23, 2021	April 29, 2023	200.30	be held on pari passu basis
INE549K07964		March 29, 2024		among the present and / or future NCD holders, as may be applicable.
INE549K07972		January 29, 2026		
INE549K07998		June 13, 2023		Subservient charge with existing secured creditors, on certain loan receivables (both present and future) of the Company in favour of Debenture Trustee, to be held on pari passu basis
INE549K07AA4		May 13, 2024		
INE549K07AB2	March 15, 2021	March 13, 2026		
INE549K07AC0		June 13, 2023	169.65	
INE549K07AD8		May 13, 2024		among the present and / or
INE549K07AE6		March 13, 2026		future NCD holders, as may be applicable.
INE549K07AH9		05 August 2023		Subservient charge with existing secured creditors, on certain
INE549K07AI7		06 July 2024		loan receivables (both present
INE549K07AJ5		07 May 2026	_	and future) of the Company in
INE549K07AM9	May 07,2021	05 August 2023	175.86	favour of Debenture Trustee, to be held on pari passu basis
INE549K07AN7		06 July 2024		among the present and / or
INE549K07AO5		07 May 2026		future NCD holders, as may be applicable.
INE549K07AS6		28 January 2024		Subservient charge with existing
INE549K07AT4	October 29, 2021	28 December 2024	249.57	secured creditors, on certain loan receivables (both present
INE549K07AU2	JC(ODC) 29, 2021	29 October 2026	249.37	and future) of the Company in
INE549K07AV0		28 January 2024		favour of Debenture Trustee, to







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INE549K07AW8		28 December 2024		be held on pari passu basis among the present and / or	
				future NCD holders, as may be	
INE549K07AX6		29 October 2026		applicable.	
INE549K07AZ1		02 May 2024			
INE549K07BA2		03 April 2025		Colored deat shows with a detail	
INE549K07BB0		02 February 2027		Subservient charge with existing secured creditors, on certain	
INE549K07BC8		02 February 2028		loan receivables (both present	
INE549K07BD6	02 February 2022	02 February 2030	400.00	and future) of the Company in favour of Debenture Trustee, to	
INE549K07BE4	02 1 Cbi dai y 2022	02 May 2024	400.00	be held on pari passu basis	
INE549K07BF1		03 April 2025		among the present and / or	
INE549K07BG9		02 February 2027		future NCD holders, as may be applicable.	
INE549K07BH7		02 February 2028			
INE549K07BI5		02 February 2030			
INE549K07BP0		05 December 2024		Subservient charge with existing	
INE549K07BO3		05 November 2025		secured creditors on all loan receivables (both present and	
INE549K07BN5		06 September 2026			
INE549K07BM7	06 September 2022	05 December 2024	398.84	future) of the company in favour of Debenture Trustee, to be held	
INE549K07BL9		05 November 2025		on pari passu basis among the	
INE549K07BK1		06 September 2026		present and / or future NCD holders, as may be applicable.	
INE549K07BJ3		06 September 2030		noiders, as may be applicable.	
INE549K07BV8		02 May 2025			
INE549K07BT2		02 April 2026		Subservient charge with existing	
INE549K07BX4		02 February 2027		secured creditors on all loan receivables (both present and	
INE549K07BU0	02 February 2023	02 February 2028	283.16	future) of the company in favour	
INE549K07BS4	02 1 EDI Udi y 2023	02 February 2027	203.10	of Debenture Trustee, to be held on pari passu basis among the	
INE549K07BW6		02 February 2028		present and / or future NCD	
INE549K07BR6		02 May 2025		holders, as may be applicable.	
INE549K07BQ8		02 April 2026			

For Muthoot Fincorp Limited

Name: Sachu Sivas

Designation: Company Secretary

Date: May 22, 2023







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

May 22, 2023

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

Sir/ Madam,

Sub: Certificate on Security Coverage Ratio of M/s. Muthoot Fincorp Limited as at March 31, 2023

Based on our examination of books of accounts and other relevant records / documents of M/s. Muthoot Fincorp Limited, having its registered office at Muthoot Centre, TC No 27/3022, Punnen Road, Thiruvananthapuram, Kerala - 695001, 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 as detailed in **Annexure 1**.
- b) With respect to the Security Coverage Ratio as at March 31, 2023:
 - i. The financial information as on 31/03/2023 has been extracted from the books of accounts for the quarter and year ended 31/03/2023 and other relevant records of the listed entity;
 - ii. The assets of the entity provide 100% or higher security coverage as per the terms of offer document/ information memorandum and/or debenture trust deed (calculation as per statement of security coverage ratio as at 31/03/2023 annexed as **Annexure-2**).
- c) We confirm that company has complied all the Covenants / terms of issue in the respect of listed debt securities.

For Rangamani & Co,

Chartered Accountants

Firm Registration No: 003052S

CRISHNAN

CONTROL OF THE PROPERTY OF THE PROPE

Krishnan R

Partner

Membership No: 025927

UDIN: 23025927BGZFXD6476

Place: Alleppey

For Krishnan Retna & Associates

Chartered Accountants

Firm Registration No: 001536S

RETNA
KUMARA
N NAIR A
Digitally signed by RETNA
KUMARAN NAIR A
Date: 2023.05.22
19:18:33 +05'30'

Retna Kumaran Nair A

Partner

Membership No: 024791

UDIN: 23024791BGRXOU8613

Place: Trivandrum

Annexure 1 - ISIN wise details of debt securities (with Exclusive Charge, Pari-passu Charge, Subservient charge & Unsecured) as on 31/03/2023

	Subscribert thange & Onsecure	Secured/	Subscribed /
ISIN	Private Placement/ Public		Allotted Amount
	Issue	Unsecured	(Rs. In Cr)
INE549K07642	Private Placement	Secured	100.00
INE549K07AQ0	Private Placement	Secured	300.00
INE549K07AY4	Private Placement	Secured	200.00
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
INE549K07675	Public Issue	Secured	10.62
INE549K07683	Public Issue	Secured	13.96
INE549K07709	Public Issue	Secured	6.93
INE549K07717	Public Issue	Secured	5.81
INE549K07733	Public Issue	Secured	17.92
INE549K07741	Public Issue	Secured	28.07
INE549K07816	Public Issue	Secured	54.45
INE549K07824	Public Issue	Secured	47.85
INE549K07840	Public Issue	Secured	20.30
INE549K07857	Public Issue	Secured	19.01
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
INE549K07BF1	Public Issue	Secured	30.39
INE549K07BG9	Public Issue	Secured	12.71
INE549K07BH7	Public Issue	Secured	8.26
INE549K07BI5	Public Issue	Secured	40.90
INE549K07BP0	Public Issue	Secured	76.00
INE549K07BO3	Public Issue	Secured	43.10
INE549K07BN5	Public Issue	Secured	89.95
INE549K07BM7	Public Issue	Secured	85.02
INE549K07BL9	Public Issue	Secured	35.95
INE549K07BK1	Public Issue	Secured	28.74
INE549K07BJ3	Public Issue	Secured	40.08
INE549K07BV8	Public Issue	Secured	40.38
INE549K07BT2	Public Issue	Secured	19.57
INE549K07BX4	Public Issue	Secured	11.81
INE549K07BU0	Public Issue	Secured	40.32
INE549K07BS4	Public Issue	Secured	11.74
INE549K07BW6	Public Issue	Secured	15.06
INE549K07BR6	Public Issue	Secured	74.83
INE549K07BQ8	Public Issue	Secured	69.47
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
			.5.56

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
INE549K08343	Private Placement	Unsecured	50.00
INE549K08350	Private Placement	Unsecured	25.00
INE549K08368	Private Placement	Unsecured	50.00
INE549K08376	Private Placement	Unsecured	25.00
INE549K08384	Private Placement	Unsecured	50.00
INE549K08392	Private Placement	Unsecured	50.00
INE549K08400	Private Placement	Unsecured	50.00
INE549K08418	Private Placement	Unsecured	50.00

				Annexure 2	2 - Statement of Sec	urity Coverage	e Ratio as on l	March 31, 20	23					(Rs. in lakhs)
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive	e Charge		Pari- Passu Chargo	è		Elimination on (amount in negative)			Related to only the	ose items cove	red by this Certifi	cate
Particulars	Description of Asset for which this Certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge) * Book Value	Other assets on which there is pari- Passu charge (excluding items Covered in column F)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive Basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L +M+N)
Assets		2001 Tanac	Dook value	200/110	Doon value	Doon value								
Property, Plant and Equipment			16,369.88				22,931.72		39,301.60					-
Capital Work-in- Progress							-		-					-
Right of Use Assets							79,935.99		79,935.99					-
Goodwill							-		-					-
Intangible Assets							844.48		844.48					-
Intangible Assets under Development							676.00		676.00					-
Investments							1,86,671.51		1,86,671.51					-
Loans	Loans	41,713.66		Yes	16,83,339.54		-		17,25,053.20		41,713.66		16,83,339.54	17,25,053.20
Inventories							-		-					-
Trade Receivables	Trade Receivables			Yes	3,133.15		0.00		3,133.15				3,133.15	3,133.15
Cash and Cash Equivalents	Cash & Cash Equivalents			Yes	2,52,361.58		-		2,52,361.58				2,52,361.58	2,52,361.58
Bank Balances other than Cash and Cash							17,001.25		17,001.25					-
Equivalents Others							64,921.36		64,921.36					
Total		41,713.66	16,369.88		19,38,834.28	_	3,72,982.31	-	23,69,900.12					19,80,547.94
Total		41,713.00	10,507.88		17,56,654.26	_	3,72,762.31	_	25,07,700.12					17,00,347.74
Liabilities														
Debt securities to which Certificate														
pertains *		29,895.08			2,74,659.88				3,04,554.97					-
Other debt sharing pari-passu charge					00.00				99.00					
with above debt *					88.00				88.00					
Other debt									-					-
Subordinated debt							2,27,858.69		2,27,858.69					-
Borrowings									-					-
Bank		1	5,671.14		12,43,707.17				12,49,378.31					-
Debt Securities		ļ							-				ļ	-
Others		1			437.50				437.50				ļ	-
Trade Payables		1					4,014.97		4,014.97					-
Lease Liabilities		1					88,965.01		88,965.01	 			 	-
Provisions		4.761.39	58.04		21 100 77		3,439.83		3,439.83					-
Others		4,761.38		 	21,100.76		75,939.23	 	1,01,859.41	 			 	-
Total		34,656.46	5,729.17		15,39,993.32	-	4,00,217.72	-	19,80,596.68				-	-
Cover on Book Value	Exclusive Security	1.20	2.86	Pari-Passu Security	1.26									
Cover on Market Value	Coverage Ratio			Coverage Ratio	-20									

^{*} Rs.274,659.88 lakhs in Column F against "Assets shared by pari passu debt holder" includes Rs.244,721.01 lakhs of debt securities issued by way of public issue that are secured by a Subservient Charge.

^{*} Rs.88 lakhs in Column F against "Assets shared by pari passu debt holder" pertains to debt securities issued by way of private placement, which is secured by a Subservient Charge.



MFL/SEC/BSE/23-24/06

April 22, 2023

Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001 **Scrip Code - 948016** Company Code: 10054

Dear Sir/Madam,

Sub: Disclosure under Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

Pursuant to Regulation 52(7) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we hereby confirm that the issue proceeds of Non-Convertible Debentures (NCDs) issued by Muthoot Fincorp Limited and outstanding as on March 31, 2023, have been utilized as per the objects stated in the offer document and there has been no material deviation, in the use of proceeds of issue of NCDs from the objects stated in the offer document. Further we submit that the Company has issued listed secured NCDs during the quarter ended March 31, 2023.

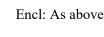
In terms of Regulation 52(7) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, read with **SEBI** Operational Circular SEBI/HO/DDHS/DDHS Div1/P/CIR/2022/0000000103 dated July 29, 2022 (updated as on December 01, 2022) the statement of NIL material deviation in the use of the proceeds of issue of NCDs from the objects stated in the offer document is enclosed herewith.

Request you to kindly take on record the information and disseminate the same to the investors through the website.

Thanking you,

For Muthoot Fincorp Limited

SACHU (1991) (19 SIVAS Sachu Sivas Company Secretary ICSI Membership No. ACS: 60475



Blue is Belief





A. Statement of Utilisatio	n of Issue Proceeds	i							
Name of the issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of Instrument	Date of raising funds	Amount Raised (Rs. in Crores)	Funds Utlilized (Rs. in Crores)	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, If any
1	2	3	4	5	6	7	8	9	10
Muthoot Fincorp Limtied	INE549K07BV8	Public Issue	Non Convertible Debentures	02/02/2023	40.38	40.38	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BT2	Public Issue	Non Convertible Debentures	02/02/2023	19.57	19.57	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BX4	Public Issue	Non Convertible Debentures	02/02/2023	11.81	11.81	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BU0	Public Issue	Non Convertible Debentures	02/02/2023	40.32	40.32	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BS4	Public Issue	Non Convertible Debentures	02/02/2023	11.74	11.74	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BW6	Public Issue	Non Convertible Debentures	02/02/2023	15.06	15.06	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BR6	Public Issue	Non Convertible Debentures	02/02/2023	74.83	74.83	No	NIL	NIL
Muthoot Fincorp Limtied	INE549K07BQ8	Public Issue	Non Convertible Debentures	02/02/2023	69.47	69.47	No	NIL	NIL



B. Statement of Material Deviation or Variation in use of Issue proceeds for the quarter ended March 31, 2023

Particulars	Remarks
Name of listed entity	Muthoot Fincorp Limited
Mode of fund raising	Public issue
Type of instrument	Non-convertible Securities
Date of raising funds	02-02-2023
Amount raised	Rs. 283.16 Crores
Report filed for quarter ended	31-03-2023
Is there a deviation/variation in use of funds raised?	No
Whether any approval is required to vary the objects of the	No
issue stated in the prospectus/ offer document?	
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modifi	Original	Modified	Funds	Amount of	Remarks, if
	ed	allocatio	allocation	utilised	deviation/	any
	object	n	, if any	(Rs. in	variation for	
	if any			Cr)	the quarter	
					according to	
					applicable	
					object (in Rs.	
					crore and in	
					%)	
	•	•	NIII	•		•
			NIL			

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Muthoot Fincorp Limited

SACHU

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Sachu Sivas

Company Secretary

April 22, 2023



May 22, 2023

Department of Corporate Services BSE Limited

Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001 Scrip Code - 948016 Company Code: 10054

Dear Sir/Madam,

Sub: Declaration with respect to Audit report with unmodified opinion to the Audited Standalone Financial Results and Audited Consolidated Financial Results for the financial year ended March 31, 2023

Pursuant to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we declare that the Audited Standalone Financial Results and the Audited Consolidated Financial Results for the financial year ended March 31, 2023, have been approved by the Board of Directors of the Company at the meeting held today, i.e., May 22, 2023. The Statutory Joint Auditors of the Company, Rangamani & Co., Chartered Accountants (Firm Reg No. 003052S) and Krishnan Retna & Associates, Chartered Accountants (Firm Reg No. 001536S) have not expressed any modified opinion(s) in their Audit Report on the Audited Standalone Financial Results, and Audit Report on the Audited Consolidated Financial Results.

Thanking you,

For Muthoot Fincorp Limited

Sachu Sivas

Company Secretary

ICSI Membership No. ACS: 60475









MFL/SEC/BSE/23-24/17

May 02, 2023

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001
Scrip Code: 948016
Company Code: 10054

Dear Sir/Madam,

Sub: Fund raising by issuance of Debt Securities by Large Corporate

Ref: Operational Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 (updated as on April 13, 2022)

Pursuant to Chapter XII of SEBI Operational Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 (updated as on April 13, 2022) and in furtherance to the Initial Disclosure made to the stock exchange, we hereby submit the Annual Disclosure as per Annexure XII - B2 of the said Circular.

Further we confirm that we are not a 'Large Corporate' (LC) as per the above referred circular.

Kindly take the above information on your records.

Thanking you,

For Muthoot Fincorp Limited

SACHU 3-16 (1997) - 1600 (1997

Sachu Sivas Company Secretary ICSI Membership No. ACS: 60475

Enclosure: Annexure







Annexure

Annual disclosure to be made by an entity identified as a Large Corporate

Name of the Company
 Muthoot Fincorp Limited
 CIN
 U65929KL1997PLC011518

3. Report filed for FY : 2022-23

4. Details of the current block (all figures in Rs. crore):

Sl. No.	Particulars	Details
1	2-year block period (specify financial years)	FY 2022-23 and 2023-24
2	Incremental borrowing done in FY 2022-23 (a)	Nil
3	Mandatory borrowing to be done through debt securities in FY 2022-23 (b) = (25% of a)	Not Applicable
4	Actual borrowing done through debt securities in FY 2022-23 (c)	Nil
5	Shortfall in the borrowing through debt securities, if any, for FY (T-1) carried forward to FY 2022-23 (d)	Not Applicable
6	Quantum of (d), which has been met from (c) (e)	Not Applicable
7	Shortfall, if any, in the mandatory borrowing through debt securities for FY (T) {after adjusting for any shortfall in borrowing for FY (T-1) which was carried forward to FY (T)} (f)= (b)-[(c)-(e)]	Not Applicable

5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. crore):

Sl. No.	Particulars	Details
1	2-year block period (specify financial years)	FY 2021-22 and 2022-23
2	Amount of fine to be paid for the block, if applicable	Not Applicable
	Fine = 0.2% of $\{(d)-(e)\}$	

SACHU COMPANIA CONTROL CONTROL

Sachu Sivas

Company Secretary

Tel No.: +91 471 4911621

Email ID: sachu.sivas@muthoot.com

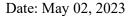
THOMAS Digitally signed by THOMAS MUTHOOT Date: 2023.05.02 16:43:00 +05'30'

Thomas Muthoot

Chief Financial Officer

Tel No.: +91 484 4161616

Email ID: <u>tthomas@muthoot.com</u>







										relates to	Joans, ir	ter-corpor	ete depusits, a	dvances or i osed only o	nvestments once, during the	nade or given	party transact by the listed period when su
/subsidiary	party flisted entity entering into the issection	Details of th	e counterparty			Value of the related	Value of transaction	in case monies are du result of the		In case any fin is incurred to inter-corporate or in	make or	give loans, , advances	Details	of the loans	, inter-corpo investme	rate deposits, nts	advances or
Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	party transaction as approved by the audit committee	during the reporting period	Opening belance	Closing balance	Nature of indebtedness (loan/ issuance of debt/any other etc.)	Cast	Tenure	Nature (loan) advance/ inter- corporate deposit/ investment	interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the fur- will be utilise by the ultime recipient or funds (end- usage)
					Rental income	6.90	6 90	0.99	11 2								
-					Commission income	96.91	96.91	12.88	13.73						7		
					Expense reimbursements received		-3.32		0.39		-						
MUTHOCT	The state of the state of	Muthoot Pappachan Chits (I) Private	32 3.5 VALUE	Entity in which	Security Deposit accepted		1.05	2.14	3 19		_					_	
FINCORP LIMITED	AACCM1453E	Limited	AAICM20788	promoter directors are interested	Interest expenses		1.78	2.14	0.34								
11-11-11				are interested	Redemption of Investment in Debt		-12.25	0.52	0.52								
			1		Securities Investment in Equity	8.00		8.00	8.00								
				_ 1	Investment in Debt Securities			6.00	3 35								
					Travel booking income		0.45		0.18								
митноот	AACCM145BE	Muthout Estate Investments	AAEFMO923A	Firm in which promoter directors	Rent expense	11.44	11.44	2.18	177		-						
FINCORP LIMITE	70.15.00	Marie of Lane Marie Marie		are partners.	Advance for property / share	22,790.51	-5,277.60	22,790.51	17,512 91								
				are partners	Rentalincome	10.88	10.88	2.19	1 92								
1.6/ Til					Commission income	242.17	242.17	46.20	40.34					THE			
митност					Commission expense	0.21	0.21	0.04	0.05								
FINCORP LIMITED	AACCM1459E	Mytheat Microfin Limited	AAACP6227D	Subsidiary	Travel booking income		2.45										
					investment in Equity	34,946.44		34,946,44	84.946.44								
					Other Receivables			0.27	1.04								
					Security Deposit repaid		-0.45	5.85	5.40			-		-			
					Rental income	22.42	22,42	4.04	4.04			-					
											-						
					Commission expense	08.0	0.80	*									
	1 /				Advance receiveable towards land owners share	2,859.42		1,860.04	2,859.42								
				12-414/15/20/05/20	Expense reimbursements received		-1.98		0.32								
MUTHOOT PINCORP LIMITED	AACCM1453E	MPG Hotels & infrastructure Ventures Private Ltd	AAECM1840M	Entity in which promoter directors	Hotel and Food expenses		17.55	1.42	0.20								
The Property of the		Mariana,		are interested	Travel booking income		2.07		4								
					Security Deposit accepted			2.00	2 00								
					Advance for Property	1,487.26	- 0	1,487.76	1,487 26								
					Other Receivables		4	1.10	0.43								
					Asset Management expense	6.60	6.60	+					1/2	OTFA	CON		
Commence of				Entity in which									1/29	11	100	1	
MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Motors Private Ltd	AABCM6186H	promoter directors are interested	Rentalincome	30.39	30.39	4 32					(15)	1	ROADS		

Mathematical Participants and Control Particip						Rental income	56.99	\$6.99	10.28	10.04						
MACROSSI AND						Commission income	9.43	9.43	4.35	4.99						1
MINISTER AND MINIS						Expense reimbursements received		-12.75	0.03	1.47						
Mathor State		AACCM145BE		AAGCM5328J	Subsidiary	Commission expense	0.20	0.20	0.19	0.03					1	
Mathematical Registration	CORP LIMITED		Limited	1.12.033.000.0022.0	: 1000000000000000000000000000000000000	Other Receivables			1.89	3.53			-			1
Mathematical Property Control Property						CONTROL OF THE PROPERTY OF THE		0.10			-		-			
Maries September Maries September Maries Maries September S						Security Deposit repaid	1000000		39.21	38.08					1	-
ACCURATION ACCURA						Investment in Equity	14,791.02		14,791.02	14,791.02						
ACCURATION ACCURA						Travel booking income		23.79	*							
ACCURS DE LA MARCHE CAPATION DE L'ACCURS D						Rental income	9.78	9.78	1.72	1 98					4	
MACRASSA MATERIAL PARTICIPATIONS CONTROLLED AND ACCORDANG						Commission income	247.59	247.59	35.87	57.89						
MACHINEST ACCUSED AND MARKET CASE Private Linear						Expense reimbursements received		-19,96	14	* 1						
MICHAEL MACKER SALED ACCORDESS						Travel booking income		11 49	(4)							
MacColation						Other Receivables		8 0	-	1 35						
## ACCHAISE ## AC		AACCM1459E	Muthoot Exim Private Limited	AACCM4564E	promoter directors	Auction of Gold Ornaments		1,695.78								
ACCIALISSE ACCIAL					are interested	Auction Deposit received		35.00		-	1	_	1		-	+
Number N						Auction Deposit repaid			15.00	15 00						
MATINIONT MATINION	7.5			100				-11.74	18							
Publisher of Gild Califor Research Publisher of Gild Califor Research Enterer Oceanics 1504 3.87 1.21 1.0 0.0								+		0.07						1
MUTHOOT ACCOMANSE ACCOMA		100					ALE THE	64.20								
MUTHOOT PROCUPUINTED								5-3800								
AACCM143KE								10000000				_				
AACCM1435E							18.45			1000						-
AACM1453E AACM145SE AACM14							20.70			0.16						
AACCM1453E AACCM1453E AACCM1453E AACCM1453E AACCM256C Limited Limite					18/14	Commission income	284 31	284 31	61.83	55.57						
AACCM14SSE Multicoof Capital Services Limited AACCM14SSE Multicoof Pappachen Technologies Limited AACCM14SSE Multicoof Pappachen						Commission expense	0.28	0.28	0.08	0.04						
ACCM1458E Multhoot Capital Services Limited ACCM1458E Multhoot Capital Services Limited ADCM1809H Promoter derivative minus promoter directors are interested and a 1,500 00 1,500 00 -	7				1 P 1	Expense reimbursements received		-0.40	*	0.04						
ACCM145SE Muthoot Capital Services Limited ACCM145SE Muthoot Papachan Fechnologies ACCM145SE Muthoot Papachan Fechnol						Travel booking income		15.61								
ICD edwarced 3,500 00 3,500 00		AACCM1453E	Muthost Capital Services Limited	AADCM1805H	promoter directors	interest received	21 48	21.48		3						
NUTHOOT AACCM1458E Muthoot Pappachan Technologies AACM290C Subsidiary AACM1458E Muthoot Pappachan Technologies AACM290C Subsidiary AACM1458E Muthoot Pappachan Technologies AACM1458E Advance paid for CSR 227.83				-	are interested	ICD advanced	3,500:00	3,500.00				corporate	14%	3 months	Unsecured	Business (Lo disburseme
MUTHOOT AACCM1453E Muthoot Pappachan Foundation AACM255F Final Final Foundation AACM1453E Muthoot Pappachan Foundation AACM255F Trust in which promoter directors are interested AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AACM1453E AACM1453E Muthoot Pappachan Foundation AACM1555F Trust in which promoter directors are interested AACM1453E AA						ICD repaid	-3,500 00	-3,500 00				are prose				
MUTHOOT AACCM1453E Muthoot Risk insurance & Broking Services Limited AALCM260C Subsidiary						Security Deposit received		-	8.16	7.87	-				-	-
ALTHOOT ACCMIASSE Number Papachan Foundation ACMIASSE Multhoot Papachan Foundation ACMIASSE Multhoot Papachan Foundation AASIMSSSSE Accessions and AASIMSSSSE ACCESSION and AASIMSSSSS ACCESSION and AASIMSSSSS ACCESSION and AASIMSSSSS ACCESSION and AASIM						Security Deposit repeid		-0.29	-							
AUTHOOT INCORPLIMITED ACCM 1453E Multhoot Risk insurance & Broking Services Limited AALCM 1453E Multhoot Risk insurance & Broking Services Limited AALCM 1453E AALCM 1453E Multhoot Pappachan Technologies Limited AALCM 1453E AALCM 1453E Multhoot Pappachan Technologies Limited AALCM 1453E AALCM 1453E AALCM 1453E Multhoot Pappachan Foundation AALCM 1453E AALCM 1453		- 1				Torrest Communication Communic	2.11		2.11							
ACCM 1453E						Other Receivables		30	1.18	3 06						
ACCM1453E ACCM1453E ACCM1453E Multhoot Pappachan Foundation ACCM1453E Multhoot Pappach						Rental income	2729	27.23	4.90	*						
AARLANDOR Promoter directors Promoter directo	HOOT		Muthoot Risk insurance & Broking	-2//14/2002		Expense reimbursements received		-1.77		0.34					-	
Security Deposit received - 2.09 2.09	ORP LIMITED			AAHCMOOBBL		Travel booking income		0.96	0.23	0.25						
#UTHOOT INCORP LIMITED AACCM1453E Muthoot Pappachan Foundation AA8TM5555F Promoter Arrivation which promoter arrivations are members are members are members.					The state of the s	Security Deposit received		-	2.09			-				
AUTHOOT ACCM1453E Muthoot Pappachan Technologies Limited AAICM2940C Subsidiary Travel booking income 0.03 - 0.03 - 0.03 - 0.03 - 0.00 -						Investment in Debt Securities										
AACCM1453E Mulhoot Pappachan Fechnologies Limited AACCM1453E Limited AACCM1453E Mulhoot Pappachan Foundation AA6TM5355F ACCMPLINITED AACCM1453E MULHOOT PAPPACHAN AACCM1453E MULHOOT						The state of the s		7,000,000	-							
AACCM1453E Limited AACCM1453E Limited AACCM2940C Subsidiary Investment in Equity 3.00 - 3.00 3.00 3.00 If consultancy and support service 788.56 788.56 - 20.90 If consultancy and support service 788.56 788.56 - 20.90 Advance paid for CSR 227.83 13.07 10.71	oot .					Travel booking income		0.03		0.03						
AUTHOOT AACCM1459E Multhoot Pappachan Foundation AA6TM5555F promoter directors are members. ACCM1459E Multhoot Pappachan Foundation AA6TM5555F promoter directors are members.				AAICM2940C	Subsidiary	Investment in Equity	3.00		3.00	3.00						
AUTHOOT AACCM1453E Muthoot Pappachan Foundation AA6TM5555F promoter directors promoter directors are members.	7. 1101/02/03					if consultancy and support service	788,56	788.56		20.90						
are members	HOOT BP LIMITED	AACCM1453E	Muthoot Pappachan Foundation	AABTM595SF	Trust in which	Advance paid for CSR	227.83	227.83	13.07	10.71		/	SE SE	FINE	17000	
	And the second					Other Receivables		3	6.27	0 17			E PU	/// HO	MO P	
Travel booking income 1.29						Travel booking income		1.29		-		1	1#	4	/*//	

.

	митноот	The same	Mutheot Automotive India Private		Entity in which	Rentalincome	28.74	28.24	5.07	5.17	TT			T	1	1
12	FINCORP LIMITED	AACCM1453E	Limited	AAGCM9379R	promoter directors are interested	Travel booking income		0.31					-	-		
						Travel booking income		2.96		+			-	1		+
3	MUTHOOT FINCORP LIMITED	AACCM1453E	Mutheot Motors, Cechin	AAIFM4622C	Firm in which promoter directors	Repair expenses		4.20			++		+	-	-	-
	II COMMUNICATION				are partners			430			++		-	-	-	-
	-					Other Receivables		-	107	158						
			140			Rental income	16 60	15.60	2.98	2.99						
						ERT & Vigilance support expenses	1,084.92	1,084,92		88.0						
4	MUTHOUT FINCORPLIMITED	AACCM1453E	MPG Security Group Private Limited	AAICM9188P	Entity in which promoter directors	Expense reimbursements received		-0.09	-	8.1						
	PHYCOID LIMITED				are interested	Travel booking income		0.41		1-1					1	1
						Security Deposit received			17.43	17.43					-	-
						Other Receivables				0.16						
15	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthout Automobile Solutions Private Limited	AAHCM2836J	Entity in which promoter directors are interested	Travel backing income		0.30		0.07						
6	MUTHOOT FINCORP LIMITED	AACCM1453E	Speckie internet Solutions Private Limited	AAVCS5958D	Entity in which promoter directors are directors	tovestment in Equity	200.00		200.00	200.00						
,	MUTHOOF FINCORP LIMITED	AACCM1453E	The Thinking Machine Media Private Limited	AAKT1665P	Entity in which promoter directors are interested	Investment in Equity	900		9,00	9,90					Į.	
8	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthost Hotels Private Limited	AABCA3561G	Easity in which promoter directors	Travel tooking income	folget III	4.95	-	0.64						
	FINCORP LIMITED		Industry (Industry Control	Anachaseta	are interested	Hotel and Food expenses		4.66	-							
9	MUTHOOT FINCORPLIMITED	AACCM14536	M-Liga Sports Excellence Private Limited	AAMCM2633E	Entity in which promoter directors are interested	Travel booking income		1.74		14.						
3	MUTHOOT FINCORP LIMITED	AACCM1453E	A Vikraman	A8KPA7244F	Director	Sitting Fee	1.75	1.75	-	- 2						
ı	MUTHOOT FINCORPLIMITED	AACCM1453E	A.P. Kurian	AACPK8993Q	Director	Sitting Fee	1.75	1.75		-	+		-			-
	PRECON ENGINEE					Rent expense	6.00	6.00			++		+			
						Remunicration paid	1,500.00	1,500.00	-							
		1 .= 1 = 1				Interest income on loan	258.08	258.08		258.08			-			-
	MUTHOOT FINCORP LIMITED	AACCM1453E	Thomas John Muthoot	ABNPT4694B	Managing Director	Interest expenses	4,00000	76.89		230,000						
	and the same of					Advance for Property	536.96	-536.96	536.96							
						Annuity insurance	101.90	101.83					1			
						Loan advanced / (repaid)	5,000.00	5,000.00		5,000.00		Loan	12%	30 months	Secured	Personal
						Travel booking income		1.54	0.59	1.99				-		
1						Investment in Debt Securities			1,285.00	1,285.00				OJF	NO	
						Sitting Fee	1.50	1,50	*	+			1	0	12	1
						Rent expense	9.00	9.00	e2				1/5	1	POAD	Ell
	MUTHOOT	AACCAMATO	walking the country of the country	AMALINE	E1000000	Commission expense	300.00	300.00					1 1 2	UNIV	RUAU	
3	FINCORP LIMITED	AACCM1453E	Thomas George Muthoot	ABNPT4693G	Director	Interest income on loan	258.08	258.08		258.08			11.	1	1	111
						interest expenses		77.43					1	100	TOTAL SE	/
						Advance for Property	536.96	-536.96	536.96					VA	MD	
						Loan advanced / (repaid)	5,000 00	5,000.00		5,000 00		Loan	12%	30 months	Secured	Personal
-1			The state of the s	1	Y	Investment in Debt Securities		4 1	1,305.00	1,450 00						

	T		T	1	Rent expense	32 06	32.06			1			1		
					Nem expense	32.00	32.06				-	-			
					Association paid	1,500.00	1,500.00		*						
MUTHOOT FINCORP LIMITED	AACCM1453E	Thomas Methoot	AEAPM0424L	Whole Time Director & CFO	Interest income on loan	258.08	258.08	-	258.08						
					Annuity Insurance	101 80	101.80	-	9						
					Interest expenses		77.19	- 20							
		1			Advance for Property	514.62	-514.62	514.62							
					Loan advanced / (repaid)	5,000.00	5,000.00		5,000 00		Loan	12%	30 months	Secured	Personal
MUTHOOT			_		Investment in Debt Securities		-	1,290.00	1,290 00						
FINCORP LIMITED	AACCM1453E	Badat Chandra Das	ADLPD7894L	Director	Sitting Fee	1.25	1.25								
FINCORP LIMITED	AACCM1453E	Ravi Ramachandran	AAAPRIII144G	Director	Sitting Fee	0.25	0.25		5						
митноот	AACCM1453E	Freethi John Muthioot	ACRPIS1451	Director	Sitting Fee	1.25	1.25		+ 1						
FINCORP LIMITED	THE OWNER OF THE	N. S.	3770030007700	naire sites	Interest expenses		24.83								
					Investment in Debt Securities			415.00	415.00						
митноот	AACCM1453E	Nina George	ADCPG0092R	Relative of Director	interest expenses		22.65	0.60	0.91						
FINCORP LIMITED	CONCERNITION.		7,000,000,000	DAMESTON CONFICTOR	investment in Debt Securities		4	376.70	391,70						
- Constitution of the Cons					Interest expenses		-	13.98							
MUTHOOT FINCORP LIMITED	AACCM1453E	Remrny Thomas	ABLPT9225E	Relative of Director	Travel booking income		0.23	1.72							
					Investment in Debt Securities			125.00	50.00		-				
MUTHOUT	AACCM1453E	Janamina Thomas	ABDPT17911	Balling and an artist		, and a	241.00				-				-
FINCORP LIMITED	ANCEMIANE	Janamina momas	ABDP112911	Relative of Director	Advance for Property	133.67	-133.87	133.87			N. Committee			2011	
MUTHOOT FINCORP LIMITED	AACCM1453E	Sachu Sivas (CS)	ESAPS1583L	Company Secretary	Remuneration paid		5.32	9	Y 5 8 10						
MUTHOUT	AACCM1453E	Tina Suzanne George	AVTPG8276G	Relative of Director	Interest expenses		3.98	25.02	0.84						
FIREGRI- CHALLED	ANCEINT 133E	una sutanne veorge	AVIPG8270G	netative of Director	Redemption of investment in Debt Securities		-77.50	89.24	207-24						
MUTHOOT FINCORP LIMITED	AACCM1458E	Thomas Machin	AQQPJ2316L	Relative of Director	Remuneration paid		14.22								
					Interest expenses		0.50	3.55	2.68	-	-	-	-	_	
1					Redemption of Investment in Debt						_				
1					Securities		-1.00	8.41	8.63						
FINCORP LIMITED	AACCM1453E	Suzannah Muthoat	CUIPM6419F	Relative of Director	Travel booking income		0.17	0.17							
				687	Remuneration paid		7.13	4							
-															
					Interest expenses		4.16	24.58	0.40						
митноет	AACCM145BE	Ritu Elizabeth George	AVVPG1458J	Relative of Director	Redemption of investment in Debt Securities		-75.00	85,74	110.74						
FINCORP LIMITED					Remuseration paid		3.75								
					Interest expenses		9.07	0.35	0.47					_	
митноот					investment in Debt Securities			1.24	1.24						
FINCORP LIMITED	AACCM1453E	Shweta Ann George	CBJPG2822E	Relative of Director	Remuneration paid		2.52		141						
MUTHOOT			1		Investment in Debt Securities		0.80	6.00	25.00						
FINCORP LIMITED	AACCM1453E	Hannah Muthoot	CUIPM6421M	Relative of Director	interest expenses		0.30	0.90	26 00 1.20						
MUTHOOT MICROFIN LIMITED	AAACP6227D	Muthon Exim Private Limited	AACCM4564E	Entity in which promoter directors	Commission income		50 48	4.69	2.35						
				are interested	Gold Auction		9,06								
			1												
MUTHOOT MICROFIN LIMITED	AAACP62270	Muthoot Pappachan Technologies Limited	AAICM2940C	Entity in which promoter directors are interested	IT consultancy and support service		121 47	5				OTF	NCO.		
MUTHOOT MICROFIN LIMITED	AAACP6227D				Rent expense		12.95	1.05	142		1/2	1	120		
MUTHOOT MICROFIN LIMITED	AAACP6227D	Thomas John Muthoot	A6NPT46948	Director	Security Deposit		4.	0.61	0.81		N N	-unal	ROAD		
MUTHOOT MICROFIN LIMITED	AAACP6227D				Trade mark Fees		0.55	0.36	0.36		1	BIVA	DRUM	/	1311

	_	1	_	1					 	V			
					Rent expense	49 55	2 93	6.57					
MUTHOOT MICROFIN LIMITED	AAACP6227D	Thomses George Muthost	ABNPT4693G	Director	Security Deposit		Q 99	0.99					
					Trade mark fees	0.33	0.36	0.36					
					Rent expense	29 00	2.46	2 69					
MUTHOOT MICROFIN LIMITED	AAACP6227D	Thomas Muthoot	AEAPM0424L	Director	Security Deposit	4	1.78	1.78					
					Trade mark Fees	0.33	0.36	0.36					
MUTHOOT MICROAN LIMITED	AAACP6227D	The Thinking Machine Media Private Limited	AAICT166SP	Entity in which promoter directors are interested	Investment in Equity		4.50	4.50					
MUTHOOT MICROFIN LIMITED	AAACP8227D	Muthoot Pappachan Foundation	AA87M5555F	Trust in which promoter directors are members	CSR Expenditure	62.52							
MUTHOOT MICROFIN LIMITED	AAACP62270	M-Liga Sports Excellence Private Limited	AAMCM2633E	Entity in which promoter directors are interested	Marketing Expenses	50.00							
MUTHOGT HOUSING FINANCE COMPANY LIMITED	AAGCM5328J	Muthoot Pappachan Technologies Limited	AAICM2940C	Entity in which promoter directors are interested	(T consultancy and support service	53.70	2 16						
митност		Muthost Pappachan Chits (I) Private		Entity in which	Security deposits for rented premises received	5.44	1.44	1.44					
HOUSING FINANCE COMPANY LIMITED	AAGCM5328J	Limited	AAICM2078B	promoter directors are interested	Rental Income	2.99		6 27					J.W.
MUTHOUT HOUSING FINANCE COMPANY LIMITED	AASCM5328)	Muthoot Pappachan Foundation	AABTM5555F	Trust in which promoter directors are members	CSR Expenditure	51 81	-						
MUTHOOT HOUSING FINANCE COMPANY LIMITED	AAGCM5378I	The Trinking Machine Media Private Limited	AAICT1665P	Entity in which promoter directors are interested	Investment in Equity		4.50	4 50					
MUTHOOT PAPPACHAN	AAICM2940C	MPG Hotels & Infrastructure Ventures	AAECM1840M	Entity in which promoter directors	IT consultancy and support service	0.70		+					
TECHNOLOGIES LIMITED		Pyt. Ltd	DATE: III.	are interested	Other Payable		0.14						
					Employee Background Verification charges	0.11	-	0.13					
митност				Entity in which	Interest expenses	5.33		1 (4)					W
PAPPACHAN TECHNOLOGIES LIMITED	AAICM2940C	MPG Security Group Private Limited	AAJCM9188P	promoter directors are interested	Loan Received during the year	70.00	- 17	70,00					
					IT consultancy and support service	6.43	0						
					Interest expenses	58.40	7.53	2 50			ST FANO		1
AUTHOOT PAPPACHAN ECHNOLOGIES AMITED	AAICM2940C	Muthoot Capital Services Limited	AADCM1805H	Entity in which promoter directors are interested	Loan repaid	-400.00	633.33	231.33		10 M	1	OR STATE	
- 14					IT consultancy and support service	\$6.05	7,68			(*	1]*/	

MUTHOOT PAPPACHAN TECHNOLOGIES LIMITED	AARM2540C	Mutheot Exim Private Limited	AACCM4564E	Entity in which promoter directors are interested	Interest Expenses	28.84	G						
					Loan Received during the year	290.00	60.00	350.00					
					IT consultancy and support service	36 76		*					
MUTHOOT PAPPACHAN PECHNOLOGIES IMITED	AAICM2940C	Mutheat Motors Cochin	AA)FN4822C	Entity in which promoter directors are interested	It consultancy and support service	0.06		3					
VIUTHOOT PAPPACHAN PECHNOLOGIES	AAICM2940C	Muthroot Pappachan (Chits) India Private Limited	AAICM2078B	Entity in which promoter directors are interested	IT consultancy and support service	7.63	0.65	UVS					
MUTHOOT PAPPACHAN TECHNOLOGIES LIMITED	AAICM2940C	Muthoot Risk insurance & Broking Services Pvl Etd	AAHCMDOBBL	Entity is which promoter directors are interested	Interest Expenses	6.85					77		
					Loan Received during the year	500.00		10/11/2					
					Loan repaid during the year	-500.00	-						
MUTHOOT PAPPACHAN FECHNOLOGIES LIMITED	AAJCM2940C	Thom as George Muthoot	ABNPT4693G	Director	Interest Expenses	5.29	+	4.76				11 16	
					Loan Received during the year	120.00		120.00					
					Interest Expenses	29 10	80.42	4.76			2		
AUTHOOT PAPPACHAN ECHNOLOGIES IMITED	AAICM2940C	Thomas John Muthoot	ABNPT4694B		Loan Received during the year	120 03		120.00	F				
					Loan repaid during the year	-400.09	400.09	6					
NUTHOOT APPACHAN ECHNOLOGIES MITED	AARCM294DC	Thomas Muthods	AEAPM0424L	Director	interest Expenses	4.85		4.36					
					Loan Received during the year	110.00		110.00				15.1	

The above includes related party transactions for the six months ended March 31, 2023 and balances for the periods ended September 30, 2023 and March 31, 2023 and Ma

