



13/08/2022

To,
The BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai-400 001

Dear Sir,

Sub: Submission of unaudited financial results along with limited review report for the quarter ended 30th June, 2022.

Ref: Clause 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

We submit the following documents:

1. Unaudited financial results for the quarter ended 30th June, 2022 along with the notes and other disclosures including disclosures under clause 52(4) SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 approved by the Board of Directors in their meeting held today August 13, 2022.
2. The statutory auditors M/s Ramdas & Venugopal has submitted the Limited Review Report for the quarter ended June 30, 2022 with unmodified opinion.
3. Security Cover Certificate as per Regulation 54 of SEBI (LODR) Regulations, for the quarter ended June 30, 2022.

For Muthoottu Mini Financiers Limited

Mathew Muthoottu
Managing Director
DIN: 001786534

CC
Vistra ITCL (India) Limited
The IL & FS Financial Centre Plot No C-22
G Block, 7th Floor, Sandra Kurla Complex
Sandra (E) Mumbai – 400 051

MITCON CREDITIA TRUSTEESHIP SERVICES LIMITED
1402/1403, B-Wing, 14th Floor,
Dalamal Towers, Free Press Journal Marg,
211, Nariman Point, Mumbai – 400 021

Registered & Corporate Office

65/623 K, Muthoottu Royal Towers,
Kalore, Kochi, Ernakulam, Kerala- 682017, India
Tel: +91484 2912100, E-mail:info@muthoottumini.com

Independent auditors review Report on unaudited standalone quarterly financial results of Muthoottu Mini Financiers Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Review Report to

The Board of Directors
Muthoottu Mini Financiers Limited
Kochi

We have reviewed the accompanying statement of unaudited financial results of Muthoottu Mini Financiers Limited for the period ended 30 June 2022. This statement is the responsibility of the management of Muthoottu Mini Financiers Limited and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

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

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters



Head Office : Thrissur

Partners:

M.Ramdas, FCA

T.T. Shajan, FCA, DISA(ICAI)

Silpa Shajan, FCA, DISA, DIRM(ICAI)

Branch Offices :

1. Eranakulam 2. Guruvayur

Phone : 0487 2321246, 2331246, 2324847

E. mail : randvtcr@yahoo.co.in



The financial results of the company for the corresponding quarter ended June 30, 2021 was reviewed by another auditor whose report dated 19-10-2021. Our conclusion is not modified in respect of this matter.



For Ramdas & Venugopal
Chartered Accountants
ICAI Firm Registration No: 010669S

CA Shajan T. T., FCA
[Partner]

Membership No: 211270
UDIN: 22211270AOYNYZ1846

Place: Thrissur

Date: 13-08-2022

MUTHOOTTU MINI FINANCIERS LIMITED
CIN: U65910KL1998PLC012154
Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 2022

Rs. In Lakhs Except Face Value of Shares and EPS

Particulars	3 months ended June 30, 2022	Preceding 3 months ended March 31, 2022	Corresponding 3 months ended June 30, 2021	Year to date figures for current period ended June 30, 2022	Year to date figures for current period ended June 30, 2021	Previous year ended March 31, 2022
	Unaudited	Audited	Unaudited	Unaudited	Audited	Audited
Revenue from operations						
Interest income	11,226.18	11,317.34	9,933.37	11,226.18	9,933.37	42,262.94
Dividend income	-	-	-	-	-	-
Rental income	24.64	20.94	33.69	24.64	33.69	117.29
Fees and Commission income	11.72	22.70	8.39	11.72	8.39	63.09
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	-
Net gain on fair value changes	0.03	-6.32	8.32	0.03	8.32	-
Sales of services	130.37	132.71	98.55	130.37	98.55	451.88
			-			
Total Revenue from operations (I)	11,392.94	11,487.37	10,082.32	11,392.94	10,082.32	42,895.20
			-			
Other Income (II)	14.94	127.18	0.32	14.94	0.32	129.39
Total Income (III)	11,407.88	11,614.55	10,082.64	11,407.88	10,082.64	43,024.59
Expenses						
Finance costs	6,063.88	5,971.26	4,668.90	6,063.88	4,668.90	22,365.39
	-	0.13	-	-	-	0.13
Net loss on fair value changes			-			
Impairment on financial instruments	7.80	283.90	1,278.11	7.80	1,278.11	726.85
Employee benefits expenses	2,571.13	2,562.91	1,753.95	2,571.13	1,753.95	8,454.11
Depreciation, amortization and impairment	122.84	64.97	142.47	122.84	142.47	510.30
Other expenses	1,310.03	1,569.72	1,043.43	1,310.03	1,043.43	5,025.34
Total Expenses (IV)	10,075.68	10,452.89	8,886.86	10,075.68	8,886.86	37,082.12
Profit before tax (III- IV)	1,332.20	1,161.66	1,195.78	1,332.20	1,195.78	5,942.47
						-
Tax Expense:						
(1) Current tax	250.00	245.92	208.93	250.00	208.93	1,156.43
(2) Previous year tax	-	-	-	-	-	-
(3) Deferred tax	-	69.10	-	-	-	156.64
Profit for the year (V- VI)	1,082.20	846.64	986.85	1,082.20	986.85	4,629.40
Other Comprehensive Income						
(i) Items that will not be reclassified to profit or loss						
- Remeasurement of defined benefit plans	-	-271.72	-	-	-	-271.72
- Fair value changes on equity instruments through other comprehensive income	-	-	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	79.13	-	-	-	79.13
Subtotal (A)	-	-192.59	-	-	-	-192.59
	-	-	-	-	-	-
(i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
Other Comprehensive Income (A + B) (VIII)	-	-192.59	-	-	-	-192.59
Total Comprehensive Income for the year (VII+VIII)	1,082.20	654.05	986.85	1,082.20	986.85	4,436.81
Earnings per equity share						
(Face value of Rs. 100/- each)						
Basic (Rs.)	17.35	13.57	15.82	17.35	15.82	18.55
Diluted (Rs.)	17.35	13.57	15.82	17.35	15.82	18.55

Place :Kochi

Date: 13th August 2022

For Muthoottu Mini Financiers Limited

Mathew Muthoottu (DIN: 1786534)
Managing Director

MUTHOOTTU MINI FINANCIERS LIMITED

CIN: U65910KL1998PLC012154

Muthoottu Royal Tower, Kaloor, Kochi, Kerala - 682017

Notes to the financial statements:-

1. The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors of the company at their meetings held on 13th August, 2022.
2. The Company has adopted Indian Accounting Standards ('Ind AS') as notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules from April 01, 2019. The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per Notification No. C.S.R. 1022(E) dated 11.10.2018, issued by Ministry of Corporate Affairs, Government of India.
3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulation, 2015, a "Limited Review" of standalone financial results for the quarter ended 30 June 2022 has been carried out by the Statutory Auditor of the Company.
4. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS – 108 dealing with Operating Segments.
5. Earnings Per equity Share for the quarter ended June 30, 2022 and June 30, 2021 have been annualized.
6. The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2022 and the unaudited figures of the nine months ended December, 31, 2021 which were subjected to "Limited Review by the auditors.
7. Disclosure pursuant to Regulation 54 of Securities and Exchange Board of India (Listing Obligations. And Disclosure Requirements) Regulations, 2021.
 - a) Nature of security created and maintained with respect to secured listed nonconvertible debt securities is:

Public issue VII to XVII is secured by way of first ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company.

- b) The Company has maintained requisite 100% security cover by way of pari-passu charge on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company, on its Secured, Listed Non-Convertible Debentures.
8. Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015 is attached as Annexure I
9. Disclosure as per the notification No.RBI/DOR/2021-22/86.DOR.STR.REC.51/21.04.048/2021-22. September 24 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities
- a. The company has not transferred or acquired through assignment in respect of loans not in default during the quarter ended 30 June 2022.
- b. The company has not transferred or acquired any stressed loans during the quarter ended 30th June 2022.
10. Information as required by Reserve Bank of India Circular on Resolution framework for Covid-19 related stress dated August 06, 2020 is attached as annexure II.
11. Information as required by Reserve Bank of India Circular on Resolution Framework -2.0: Resolution of Covid- 19 related stress of Individuals and Small Business dated May 05, 2021 is attached as Annexure III.
12. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation.

For and on behalf of Board of Directors

Mathew Muthoottu (DIN:01786534)

Managing Director

Place: Kochi

Date: 13th August, 2022

Annexure I

Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015.

SI No.	Particulars	Quarter Ended June 30, 2022
1	Debenture Redemption Reserve	Nil
2	Net worth (note1)	₹ 54,896.76 lakhs
3	Net Profit after Tax	₹ 1,082.20 lakhs
4	Earnings per Share(Face Value Rs.100)	₹17.35
5	Debt Equity Ratio (note 2)	5.15 times
6	Debt service coverage ratio*	Not Applicable
7	Interest service coverage ratio*	Not Applicable
8	Outstanding redeemable preference shares	Nil
9	Capital redemption reserve/debenture redemption reserve	Nil
10	Current Ratio (note3)*	2.63 times^
11	Long term debt to working capital (note4)*	0.85 times^
12	Bad debts to Account receivable ratio (note5)*	Negligible
13	Current liability ratio (note6)*	0.42 times^
14	Total debts to total assets (note7)*	83.13%^
15	Debtors turnover*	Not Applicable
16	Inventory turnover*	Not Applicable
17	Operating margin*	Not Applicable
18	Net profit margin (note8)	9.49%
19	Sector specific equivalent ratios	
	a. Gross NPA	0.57%
	b. Net NPA	0.49%
	c. CRAR	22.06%

*The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company. Hence these ratios are generally not applicable.

^The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per Notification No. C.S.R. 1022(E) dated 11.10.2018, issued by Ministry of Corporate Affairs, Government of India, the Company has worked out these ratios by considering the maturity of assets and liabilities.

1. Net worth = Equity Share Capital + other Equity -- Deferred revenue expenditure – Revaluation Reserve.
2. Debt Equity ratio = (Non-convertible debentures + Subordinated Liabilities + Bank borrowings) / (Equity share Capital + Other Equity).

3. Current Ratio = Current assets/current liabilities. (Based on the maturity of assets/liabilities).
4. Long term debt to working capital = (Non-convertible debentures + Subordinated Liabilities + Term Loan from Bank)/ (Current assets - current liabilities).
5. Bad debts to Account receivable ratio = Bad debts / Gross AUM.
6. Current liability ratio = current liabilities/ Total liabilities.
7. Total debts to total assets = (Non-convertible debentures + Subordinated Liabilities + Bank borrowings)/ total assets.
8. Net profit margin = Profit after tax/Total income.

Annexure II

Information as required by Reserve Bank of India Circular on Resolution framework for Covid-19 related stress dated August 06, 2020.

Nil

Annexure III

Information as requested by Reserve Bank of India Circular on Resolution Framework - 2.0: Resolution of Covid- 19 related stress of Individuals and Small Business dated May 05, 2021.

a) Format B: For the year ended June 30, 2022

(₹ in lakhs)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the Previous Quarter	Of (A), aggregate debt that slipped into NPA during the Quarter	Of (A), amount written off during the Quarter	Of (A), amount paid by the borrowers during the Quarter	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this Quarter
	(A)	(B)	(C)	(D)	(E) *
Personal loans	1472.36	-	-	516.26	956.10
Corporate loans	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	1472.36	-	-	516.26	956.10

*represents the closing balance of loan accounts as on June 30, 2022

b) Format X: For the period ended June 30, 2022

(₹ in lakhs)

Sl. No	Description	Individual Borrowers		Small businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	28,038.00	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	28,038.00	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	10,737.01	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-



13/08/2022

Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street, Fort
Mumbai – 400 001

Dear Sir / Madam,

Sub: Statement under Regulation 54 (3) of SEBI (LODR) Regulations, 2015

Pursuant to regulation 54(3) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we certify that the company has maintained requisite asset cover (hundred per cent security cover) sufficient to discharge the principal amount and the interest thereon for the Listed Secured Non- Convertible Debentures issued by the Company and outstanding as on 30th June 2022, in terms of the offer document/information memorandum/ debenture trust deed.

Security cover certificate enclosed as Annexure-1.

Kindly take the same on record.

Thanking You
Yours faithfully

For Muthoottu Mini Financiers Limited

Mathew Muthoottu
Managing Director
DIN: 001786534

Registered & Corporate Office

65/623 K, Muthoottu Royal Towers,
Kaloor, Kochi, Ernakulam, Kerala- 682017, India
Tel: +91484 2912100, E-mail:info@muthoottumini.com

Annexure A**MUTHOOTTU MINI FINANCIERS LIMITED****CIN: U65910KL1998PLCO12154****Muthoottu Royal Tower, Kaloor, Kochi, Kerala – 682017**

Asset cover in respect of listed debt securities of the listed entity as per SEBI circular dated November 12,2020

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

- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Public issue/ Private Placement	Secured/Unsecured	Allotted Amount in ₹ lakhs
INE101Q07011	Public Issue	Secured	4,161.82
INE101Q07029	Public Issue	Secured	8,296.70
INE101Q07037	Public Issue	Secured	338.22
INE101Q07045	Public Issue	Secured	97.33
INE101Q07052	Public Issue	Secured	2,387.79
INE101Q07060	Public Issue	Secured	412.94
INE101Q07078	Public Issue	Secured	757.21
INE101Q07086	Public Issue	Secured	3,106.56
INE101Q07094	Public Issue	Secured	4,821.17
INE101Q07102	Public Issue	Secured	6,601.06
INE101Q07110	Public Issue	Secured	5,111.46
INE101Q07128	Public Issue	Secured	721.68
INE101Q07136	Public Issue	Secured	2,744.63
INE101Q08019	Public Issue	Unsecured	4,962.99

Head Office : Thrissur

Partners:

M.Ramdas, FCA**T.T. Shajan, FCA, DISA(ICAI)****Silpa Shajan, FCA, DISA, DIRM(ICAI)**

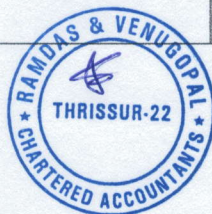
Branch Offices :

1. Ernakulam 2. Guruvayur

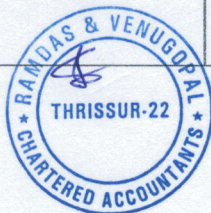
Phone : 0487 2321246, 2331246, 2324847

E. mail : randvtcr@yahoo.co.in

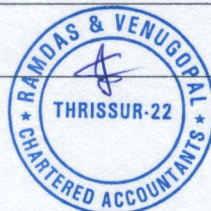
INE101Q07342	Public Issue	Secured	612.69
INE101Q08084	Public Issue	Unsecured	1,209.87
INE101Q08092	Public Issue	Unsecured	3,190.88
INE101Q07359	Public Issue	Secured	1,034.00
INE101Q07367	Public Issue	Secured	3,256.00
INE101Q07375	Public Issue	Secured	1,535.17
INE101Q07383	Public Issue	Secured	1,934.33
INE101Q07391	Public Issue	Secured	1,797.08
INE101Q07409	Public Issue	Secured	2,115.42
INE101Q07474	Public Issue	Secured	3,415.61
INE101Q07482	Public Issue	Secured	1,871.60
INE101Q07490	Public Issue	Secured	1,827.50
INE101Q07508	Public Issue	Secured	339.24
INE101Q07516	Public Issue	Secured	1,870.49
INE101Q07524	Public Issue	Secured	1,344.24
INE101Q07532	Public Issue	Secured	267.26
INE101Q07540	Public Issue	Secured	2,267.44
INE101Q07557	Public Issue	Secured	3,167.27
INE101Q07565	Public Issue	Secured	1,654.83
INE101Q07573	Public Issue	Secured	2,591.07
INE101Q07581	Public Issue	Secured	3,094.56
INE101Q07599	Public Issue	Secured	2,727.43
INE101Q07607	Public Issue	Secured	164.71
INE101Q07615	Public Issue	Secured	4,193.27
INE101Q07656	Public Issue	Secured	3,164.34



INE101Q07144	Public Issue	Secured	6,003.33
INE101Q07151	Public Issue	Secured	7,690.30
INE101Q07169	Public Issue	Secured	3,903.24
INE101Q07177	Public Issue	Secured	2,172.64
INE101Q08027	Public Issue	Unsecured	1,188.21
INE101Q08043	Public Issue	Unsecured	252.19
INE101Q08050	Public Issue	Unsecured	5,702.97
INE101Q07185	Public Issue	Secured	5,001.46
INE101Q07193	Public Issue	Secured	6,191.31
INE101Q07201	Public Issue	Secured	4,251.54
INE101Q07219	Public Issue	Secured	657.90
INE101Q07227	Public Issue	Secured	1,957.37
INE101Q08068	Public Issue	Unsecured	1,511.12
INE101Q08076	Public Issue	Unsecured	5,338.03
INE101Q07235	Public Issue	Secured	3,866.93
INE101Q07243	Public Issue	Secured	5,740.50
INE101Q07250	Public Issue	Secured	5,001.31
INE101Q07268	Public Issue	Secured	1,037.55
INE101Q07276	Public Issue	Secured	1,594.86
INE101Q07284	Public Issue	Secured	446.00
INE101Q07292	Public Issue	Secured	5,139.97
INE101Q07300	Public Issue	Secured	7,237.88
INE101Q07318	Public Issue	Secured	8,793.18
INE101Q07326	Public Issue	Secured	2,429.69
INE101Q07334	Public Issue	Secured	926.56



INE101Q07664	Public Issue	Secured	1,520.26
INE101Q07672	Public Issue	Secured	3,885.97
INE101Q07680	Public Issue	Secured	2,693.53
INE101Q07698	Public Issue	Secured	1,686.07
INE101Q07706	Public Issue	Secured	3,684.44
INE101Q07714	Public Issue	Secured	3,156.06
INE101Q07722	Public Issue	Secured	3,359.69
INE101Q07730	Public Issue	Secured	1,344.48
INE101Q07748	Public Issue	Secured	2,788.42
INE101Q07755	Public Issue	Secured	2,047.40
INE101Q07763	Public Issue	Secured	749.79
INE101Q07771	Public Issue	Secured	3,084.45
INE101Q07789	Public Issue	Secured	1,596.76
INE101Q07797	Public Issue	Secured	2,423.48
INE101Q07805	Public Issue	Secured	1,234.91
INE101Q07813	Public Issue	Secured	2,224.43
INE101Q07821	Public Issue	Secured	2,122.55
INE101Q07839	Public Issue	Secured	865.15
INE101Q07847	Public Issue	Secured	3,624.01
INE101Q07854	Public Issue	Secured	1,758.70
INE101Q07862	Public Issue	Secured	3,198.71
INE101Q07870	Public Issue	Secured	2,124.81
INE101Q07888	Public Issue	Secured	4,504.47
INE101Q07896	Public Issue	Secured	4,727.33
INE101Q07904	Public Issue	Secured	2,181.65



INE101Q08118	Public Issue	Unsecured	2,770.94
INE101Q08126	Public Issue	Unsecured	2,136.39
INE101Q07912	Public Issue	Secured	2,260.21
INE101Q07920	Public Issue	Secured	1,346.52
INE101Q07938	Public Issue	Secured	2,248.01
INE101Q07946	Public Issue	Secured	2,514.73
INE101Q07953	Public Issue	Secured	1,281.41
INE101Q08134	Public Issue	Unsecured	2,405.20
INE101Q08142	Public Issue	Unsecured	1,348.82
INE101Q07961	Public Issue	Secured	2,375.48
INE101Q07979	Public Issue	Secured	2,985.77
INE101Q07987	Public Issue	Secured	5,236.01
INE101Q07995	Public Issue	Secured	4,404.22
INE101Q07AA1	Public Issue	Secured	3,356.83
INE101Q08159	Public Issue	Unsecured	2,592.39
INE101Q08167	Public Issue	Unsecured	2,407.61
INE101Q07AB9	Public Issue	Secured	2,313.23
INE101Q07AC7	Public Issue	Secured	1,919.10
INE101Q07AD5	Public Issue	Secured	2,302.39
INE101Q07AE3	Public Issue	Secured	1,750.98
INE101Q07AF0	Public Issue	Secured	6,181.80
INE101Q07AG8	Public Issue	Secured	2,618.73
INE101Q07AH6	Public Issue	Secured	2,142.23
INE101Q07AI4	Public Issue	Secured	2,555.06
INE101Q07AJ2	Public Issue	Secured	3,334.84



INE101Q07AK0	Public Issue	Secured	2,868.90
INE101Q07AL8	Public Issue	Secured	9,070.27
INE101Q07AM6	Public Issue	Secured	4,355.33
Total			3,34,874.82

b) Asset Cover for listed debt securities:

- The financial information as on 30-06-2022 has been extracted from the books of accounts for the period ended 30-06-2022 and other relevant records of the listed entity;
- The assets of the listed entity provide coverage of 1.27 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table – I)
- The total assets of the listed entity provide coverage of 1.90 times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table – II)

Table – I:

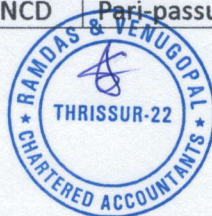
₹ in lakhs

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' – (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	2,01,111.46
	- Property Plant & Equipment (Fixed assets) - movable/immovable property etc		-
	-Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		2,58,428.23
	-Receivables including interest accrued on Term loan/ Debt Securities etc		-
	-Investment(s)		-
	-Cash and cash equivalents and other current/ Non-current assets		67,332.83
	Less: Security required for Bank Overdraft/Cash Credit/Term loans		(1,24,648.60)
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	1,58,862.86
	- Debt Securities excluding IND-AS adjustments for effective interest rate - Public issue (Provide details as per table below) including unclaimed debentures		1,47,924.41
	- Debt Securities excluding IND-AS adjustments for effective interest rate - Private placement including unclaimed debentures		512.56
	-Interest accrued/payable on secured Debt Securities		10,425.89
iii.	Asset Coverage Ratio	A/B	1.27

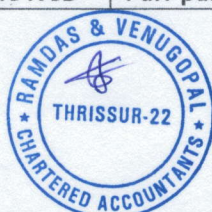


ISIN wise details

ISIN	Facility	Type of Charge	Allotted Amount in ₹ lakhs	Outstanding as on 30 th June, 2022 in ₹ lakhs	Cover Required	Assets required in ₹ lakhs
INE101Q07391	Public Issue NCD	Pari-passu	1,797.08	1,797.08	100%	1,797.08
INE101Q07409	Public Issue NCD	Pari-passu	2,115.42	2,115.42	100%	2,115.42
INE101Q07490	Public Issue NCD	Pari-passu	1,827.50	1,827.50	100%	1,827.50
INE101Q07508	Public Issue NCD	Pari-passu	339.24	339.24	100%	339.24
INE101Q07516	Public Issue NCD	Pari-passu	1,870.49	1,870.49	100%	1,870.49
INE101Q07524	Public Issue NCD	Pari-passu	1,344.24	1,344.24	100%	1,344.24
INE101Q07532	Public Issue NCD	Pari-passu	267.26	267.26	100%	267.26
INE101Q07540	Public Issue NCD	Pari-passu	2,267.44	2,267.44	100%	2,267.44
INE101Q07573	Public Issue NCD	Pari-passu	2,591.07	2,591.07	100%	2,591.07
INE101Q07581	Public Issue NCD	Pari-passu	3,094.56	3,094.56	100%	3,094.56
INE101Q07599	Public Issue NCD	Pari-passu	2,727.43	2,727.43	100%	2,727.43
INE101Q07607	Public Issue NCD	Pari-passu	164.71	164.71	100%	164.71
INE101Q07615	Public Issue NCD	Pari-passu	4,193.27	4,193.27	100%	4,193.27
INE101Q07664	Public Issue NCD	Pari-passu	1,520.26	1,520.26	100%	1,520.26
INE101Q07672	Public Issue NCD	Pari-passu	3,885.97	3,885.97	100%	3,885.97
INE101Q07680	Public Issue NCD	Pari-passu	2,693.53	2,693.53	100%	2,693.53
INE101Q07698	Public Issue NCD	Pari-passu	1,686.07	1,686.07	100%	1,686.07
INE101Q07706	Public Issue NCD	Pari-passu	3,684.44	3,684.44	100%	3,684.44
INE101Q07714	Public Issue NCD	Pari-passu	3,156.06	3,156.06	100%	3,156.06
INE101Q07730	Public Issue NCD	Pari-passu	1,372.18	1,372.18	100%	1,372.18
INE101Q07748	Public Issue NCD	Pari-passu	2,818.92	2,818.92	100%	2,818.92
INE101Q07755	Public Issue NCD	Pari-passu	2,140.40	2,140.40	100%	2,140.40



INE101Q07763	Public Issue NCD	Pari-passu	752.92	752.92	100%	752.92
INE101Q07771	Public Issue NCD	Pari-passu	3,122.00	3,122.00	100%	3,122.00
INE101Q07789	Public Issue NCD	Pari-passu	1,608.53	1,608.53	100%	1,608.53
INE101Q07805	Public Issue NCD	Pari-passu	1,234.91	1,234.91	100%	1,234.91
INE101Q07813	Public Issue NCD	Pari-passu	2,224.43	2,224.43	100%	2,224.43
INE101Q07821	Public Issue NCD	Pari-passu	2,122.55	2,122.55	100%	2,122.55
INE101Q07839	Public Issue NCD	Pari-passu	865.15	865.15	100%	865.15
INE101Q07847	Public Issue NCD	Pari-passu	3,624.01	3,624.01	100%	3,624.01
INE101Q07854	Public Issue NCD	Pari-passu	1,758.70	1,758.70	100%	1,758.70
INE101Q07870	Public Issue NCD	Pari-passu	2,124.81	2,124.81	100%	2,124.81
INE101Q07888	Public Issue NCD	Pari-passu	4,504.47	4,504.47	100%	4,504.47
INE101Q07896	Public Issue NCD	Pari-passu	4,727.33	4,727.33	100%	4,727.33
INE101Q07904	Public Issue NCD	Pari-passu	2,181.65	2,181.65	100%	2,181.65
INE101Q07912	Public Issue NCD	Pari-passu	2,260.21	2,260.21	100%	2,260.21
INE101Q07920	Public Issue NCD	Pari-passu	1,346.52	1,346.52	100%	1,346.52
INE101Q07938	Public Issue NCD	Pari-passu	2,248.01	2,248.01	100%	2,248.01
INE101Q07946	Public Issue NCD	Pari-passu	2,514.73	2,514.73	100%	2,514.73
INE101Q07953	Public Issue NCD	Pari-passu	1,281.41	1,281.41	100%	1,281.41
INE101Q07961	Public Issue NCD	Pari-passu	2,375.48	2,375.48	100%	2,375.48
INE101Q07979	Public Issue NCD	Pari-passu	2,985.77	2,985.77	100%	2,985.77
INE101Q07987	Public Issue NCD	Pari-passu	5,236.01	5,236.01	100%	5,236.01
INE101Q07995	Public Issue NCD	Pari-passu	4,404.22	4,404.22	100%	4,404.22
INE101Q07AA1	Public Issue NCD	Pari-passu	3,356.83	3,356.83	100%	3,356.83
INE101Q07AB9	Public Issue NCD	Pari-passu	2,313.23	2,313.23	100%	2,313.23
INE101Q07AC7	Public Issue NCD	Pari-passu	1,919.10	1,919.10	100%	1,919.10



INE101Q07AD5	Public Issue NCD	Pari-passu	2,302.39	2,302.39	100%	2,302.39
INE101Q07AE3	Public Issue NCD	Pari-passu	1,750.98	1,750.98	100%	1,750.98
INE101Q07AF0	Public Issue NCD	Pari-passu	6,181.80	6,181.80	100%	6,181.80
INE101Q07AG8	Public Issue NCD	Pari-passu	2,618.73	2,618.73	100%	2,618.73
INE101Q07AH6	Public Issue NCD	Pari-passu	2,142.23	2,142.23	100%	2,142.23
INE101Q07AI4	Public Issue NCD	Pari-passu	2,555.06	2,555.06	100%	2,555.06
INE101Q07AJ2	Public Issue NCD	Pari-passu	3,334.84	3,334.84	100%	3,334.84
INE101Q07AK0	Public Issue NCD	Pari-passu	2,868.90	2,868.90	100%	2,868.90
INE101Q07AL8	Public Issue NCD	Pari-passu	9,070.27	9,070.27	100%	9,070.27
INE101Q07AM6	Public Issue NCD	Pari-passu	4,355.33	4,355.33	100%	4,355.33
Grand Total					1,47,831.05	1,47,831.05

Table - II

₹ in lakhs

SN	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	58,676.13
ii.	Total Borrowings (unsecured)	B	30,884.58
	- Term loan		-
	- Non-convertible Debt Securities		18,110.73
	- CC/ OD Limits		-
	- Other Borrowings		12,773.85
iii.	Assets Coverage Ratio	(A/B)	1.90

Place: Thrissur

Date: 13.08.2022



UDIN: 22211270AOZGQE1197

For RAMDAS & VENUGOPAL

T.T. Shajan, B.Sc., FCA, DISA (ICA)
Partner, (M.No. 211270)
CHARTERED ACCOUNTANTS