Muthoot Finance Limited
Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712
Fax : +91 484 2396506, 2397399
mails@muthootgroup.com
www.muthootgroup.com

The Muthoot Group

ISSUE OF COMMERCIAL PAPER

LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE: 09/12/2019

CREDIT RATING FOR CP:

	CRA-1	CRA-2
CREDIT RATING FOR CP	CRISIL A1+	[ICRA] A1+
ISSUED BY	CRISIL LTD	ICRA LTD
DATE OF RATING	31/10/2019	13/09/2019
VALIDITY FOR ISSUANCE	60 days from 31/10/2019	90 days from 13/09/2019
VALIDITY PERIOD FOR RATING	12 months	13/09/2019 to 12/12/2020
FOR AMOUNT	Rs.5000 Crores	Rs.5000 Crores

CONDITIONS (If any) : NIL

CREDIT SUPPORT (If any) : NOT APPLICABLE

EXACT PURPOSE OF ISSUE OF CP : THE FUNDS RAISED THROUGH THIS ISSUE WILL BE UTILISED FOR OUR VARIOUS FINANCING ACTIVITIES INCLUDING LENDING AND INVESTMENTS, TO REPAY OUR EXISTING LIABILITIES OR LOANS AND TOWARDS OUR BUSINESS OPERATIONS INCLUDING WORKING CAPITAL REQUIREMENTS AND GENERAL CORPORATE PURPOSES

DESCRIPTION OF INSTRUMENT : 5.99% Yield to Maturity

AMOUNT : Rs.200Crores

ISSUED BY : MUTHOOT FINANCE LIMITED

IN FAVOUR OF : ISSUER OF CP/HOLDERS OF CP

DETAILS OF CURRENT TRANCHE :

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE414G14NG5	Rs.200Crores	09/03/2020	CRISIL A1+ [ICRA] A1+	12 MONTHS	CRISIL LTD & ICRA LTD

For MUTHOOT FINANCE LIMITED

For MUTHOOT FINANCE LIMITED

Authorised Signatory

Muthoot Finance Limited
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ISSUING AND PAYING AGENT	: HDFC BANK LIMITED 1st FLOOR, S.L.PLAZA, PALARIVATTOM, KOCHI-682025
MARKET CONVENTIONS	: FIMMDA CONVENTIONS
CP BORROWING LIMIT	: Rs.5000 Crores
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	: FINANCE COMMITTEE RESOLUTION
RESOLUTION DATED	: Dated 28.11.2018

TOTAL CP OUTSTANDING (AS ON DATE): AS PER ANNEXURE-1

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in de-mat.**

DETAILS OF OTHER LISTED DEBT INSTRUMENTS OUTSTANDING	: AS PER ANNEXURE -2
BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY	: AS PER ANNEXURE -3
NAME AND ADDRESS OF ISSUER	: MUTHOOT FINANCE LIMITED, 2ND FLOOR, MUTHOOT CHAMBERS, OPP. SARITHA THEATRE COMPLEX, BANERJI ROAD, KOCHI- 682018.
LINE OF BUSINESS	: LENDING
CHIEF EXECUTIVE	: MR.GEORGE ALEXANDER MUTHOOT (MANAGING DIRECTOR)
GROUP AFFILIATION (If any)	: NIL

For MUTHOOT FINANCE LIMITED

Authorised Signatory

Muthoot Finance Limited
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FINANCIAL SUMMARY

FIGURES "Rs. in Lakhs"

	YEAR ENDED 31.03.2019	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017	YEAR ENDED 31.03.2016
EQUITY	40066	40004	39948	39900
NET WORTH	979272	781202	651644	561925
INVESTMENT IN SUBSIDIARIES/ AFFILIATES	83797	35928	20190	8826
TOTAL DEBT OUTSTANDING* -SHORT TERM(<=1 YEAR) -OTHER DEBT	1946521 745708	1675638 451160	1686477 423119	1336469 527626
GROSS INCOME	688063	633315	574670	487501
OPERATING PROFIT (PBITD)	535223	481661	426076	363029
GROSS PROFIT (PBTD)	311538	288520	196694	137260
NET PROFIT (POST TAX)	197214	177756	117983	80955

**Taken on principal value*

AUDIT QUALIFICATIONS (If any) : NIL

MATERIAL LITIGATION, IF ANY : AS PER ANNEXURE -4

REGULATORY STRICTURES, IF ANY

DETAILS OF DEFAULT OF CPs, INCLUDING TECHINICAL DELAY IN REDEMPTION DURING PAST THREE YEARS : NIL

DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST THREE YEARS : NIL

AUTHORISED SIGNATORY OF THE ISSUER : MS.SHANTHI N RANJAN
DEPUTY GENERAL MANAGER-FINANCE

DATE : 27/11/2019

ORIGINAL/AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST.

For MUTHOOT FINANCE LIMITED

Authorised Signatory

Annexure -1

COMMERCIAL PAPER OUTSTANDING AS ON DATE

Sl. No.	ISIN	Date of Issue	Amount issued (Rs in crs)	Date of Maturity	Amount outstanding (Rs in crs)	Name of IPA	Credit rating agency	Credit rating	Rated Amount (Rs in crs)
1	INE414G14JC2	29/11/2018	4.80	29/11/2019	4.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	4000
2	INE414G14JD0	03/12/2018	7.00	03/12/2019	7.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
3	INE414G14JG3	05/12/2018	6.80	05/12/2019	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
4	INE414G14JJ7	06/12/2018	5.10	06/12/2019	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
5	INE414G14JM1	11/12/2018	5.25	11/12/2019	5.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
6	INE414G14JN9	14/12/2018	6.80	14/12/2019	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
7	INE414G14JQ2	19/12/2018	5.10	19/12/2019	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
8	INE414G14JT6	24/12/2018	5.60	24/12/2019	5.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
9	INE414G14JU4	01/01/2019	5.10	01/01/2020	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
10	INE414G14JV2	04/01/2019	8.20	04/01/2020	8.20	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
11	INE414G14JX8	08/01/2019	3.80	08/01/2020	3.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
12	INE414G14KA4	11/01/2019	5.10	11/01/2020	5.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
13	INE414G14KC0	17/01/2019	5.65	17/01/2020	5.65	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
14	INE414G14KD8	23/01/2019	8.10	23/01/2020	8.10	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
15	INE414G14KE6	25/01/2019	5.55	25/01/2020	5.55	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
16	INE414G15KJ5	30/01/2019	7.70	30/01/2020	7.70	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
17	INE414G14KK3	31/01/2019	5.45	31/01/2020	5.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
18	INE414G14KL1	04/02/2019	6.80	04/02/2020	6.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
19	INE414G14KM9	06/02/2019	6.45	06/02/2020	6.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
20	INE414G14KM9	07/02/2019	7.60	07/02/2020	7.60	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
21	INE414G14KO5	11/02/2019	7.55	11/02/2020	7.55	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
22	INE414G14KP2	13/02/2019	5.80	13/02/2020	5.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
23	INE414G14KR8	14/02/2019	7.80	14/02/2020	7.80	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
24	INE414G14KT4	15/02/2019	5.15	15/02/2020	5.15	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
25	INE414G14KU2	20/02/2019	7.25	20/02/2020	7.25	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
26	INE414G14KW8	25/02/2019	1.45	25/02/2020	1.45	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
27	INE414G14JD0	03/09/2019	200.00	03/12/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
28	INE414G14MM5	04/09/2019	100.00	04/12/2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
29	INE414G14MM5	04/09/2019	100.00	04/12/2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
30	INE414G14JG3	05/09/2019	100.00	05/12/2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
31	INE414G14JG3	05/09/2019	200.00	05/12/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
32	INE414G14JJ7	06/09/2019	100.00	06/12/2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
33	INE414G14JJ7	06/09/2019	100.00	06/12/2019	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
34	INE414G14JJ7	06/09/2019	200.00	06/12/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
35	INE414G14MN3	09/09/2019	175.00	09/12/2019	175.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
36	INE414G14MO1	12/09/2019	250.00	12/12/2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
37	INE414G14MP8	16/09/2019	150.00	16/12/2019	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
38	INE414G14MP8	16/09/2019	200.00	16/12/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
39	INE414G14MQ6	17/09/2019	200.00	17/12/2019	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
40	INE414G14MR4	18/09/2019	175.00	18/12/2019	175.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
41	INE414G14JQ2	19/09/2019	250.00	19/12/2019	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
42	INE414G14MS2	14/10/2019	200.00	13/01/2020	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
43	INE414G14MT0	15/10/2019	200.00	14/01/2020	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
44	INE414G14MU8	16/10/2019	200.00	15/01/2020	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
45	INE414G14MU8	16/10/2019	50.00	15/01/2020	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
46	INE414G14MV6	17/10/2019	50.00	16/01/2020	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
47	INE414G14MW4	25/10/2019	150.00	24/01/2020	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
48	INE414G14MW5	25/10/2019	40.00	24/01/2020	40.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
49	INE414G14MX2	29/10/2019	150.00	28/01/2020	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
50	INE414G14MX2	30/10/2019	200.00	28/01/2020	200.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
51	INE414G14MY0	30/10/2019	100.00	29/01/2020	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
52	INE414G14KJ5	31/10/2019	115.00	30/01/2020	115.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
53	INE414G14KJ5	31/10/2019	50.00	30/01/2020	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
54	INE414G14KJ5	31/10/2019	35.00	30/01/2020	35.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
55	INE414G14MZ7	04/11/2019	150.00	03/02/2020	150.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
56	INE414G14MZ7	04/11/2019	50.00	03/02/2020	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
57	INE414G14NA8	07/11/2019	250.00	05/02/2020	250.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
58	INE414G14KU2	21/11/2019	80.00	20/02/2020	80.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
59	INE414G14KU2	21/11/2019	10.00	20/02/2020	10.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
60	INE414G14KU2	21/11/2019	10.00	20/02/2020	10.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
61	INE414G14KU2	22/11/2019	50.00	20/02/2020	50.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
62	INE414G14NB6	25/11/2019	100.00	24/02/2020	100.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
63	INE414G14KW8	26/11/2019	90.00	25/02/2020	90.00	HDFC BANK	CRISIL Ltd & ICRA Ltd	A1+	5000
	Total		**4,986.95**		**4,986.95**	-			

Annexure -2

OTHER LISTED DEBT INSTRUMENTS OUTSTANDING AS ON DATE

Sl. No.	Date of Allotment	Date of Maturity	Amount issued (Rs in crs)	Amount outstanding (Rs in crs)	Credit rating	Credit rating agency
1	04/12/2013	04/12/2019	23.29	23.29	AA/ Stable	CRISIL Ltd & ICRA Ltd
2	29/12/2014	29/12/2019	2.23	2.23	AA/ Stable	ICRA Ltd
3	29/12/2014	29/12/2019	2.13	2.13	AA/ Stable	ICRA Ltd
2	29/12/2014	29/12/2019	2.69	2.69	AA/ Stable	ICRA Ltd
3	04/02/2014	04/02/2020	43.76	43.76	AA/ Stable	CRISIL Ltd & ICRA Ltd
4	19/04/2018	19/04/2020	8.81	8.81	AA/ Stable	CRISIL Ltd & ICRA Ltd
5	19/04/2018	19/04/2020	71.61	71.61	AA/ Stable	CRISIL Ltd & ICRA Ltd
6	19/04/2018	19/04/2020	11.98	11.98	AA/ Stable	CRISIL Ltd & ICRA Ltd
7	23/04/2015	23/04/2020	1.27	1.27	AA/ Stable	ICRA Ltd
8	23/04/2015	23/04/2020	2.38	2.38	AA/ Stable	ICRA Ltd
9	23/04/2015	23/04/2020	2.35	2.35	AA/ Stable	ICRA Ltd
10	13/08/2018	22/06/2020	250.00	250.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
11	24/04/2017	24/06/2020	38.03	38.03	AA/ Stable	CRISIL Ltd & ICRA Ltd
12	24/04/2017	24/06/2020	1420.43	1420.43	AA/ Stable	CRISIL Ltd & ICRA Ltd
13	24/04/2017	24/06/2020	68.68	68.68	AA/ Stable	CRISIL Ltd & ICRA Ltd
14	02/04/2014	02/07/2020	19.35	19.35	AA/ Stable	ICRA Ltd
15	04/07/2014	04/10/2020	36.45	36.45	AA/ Stable	ICRA Ltd
16	14/10/2015	14/10/2020	1.07	1.07	AA/ Stable	ICRA Ltd
17	14/10/2015	14/10/2020	0.98	0.98	AA/ Stable	ICRA Ltd
18	14/10/2015	14/10/2020	1.15	1.15	AA/ Stable	ICRA Ltd
19	20/01/2016	20/01/2021	0.56	0.56	AA/ Stable	CRISIL Ltd
20	20/01/2016	20/01/2021	0.83	0.83	AA/ Stable	CRISIL Ltd
21	20/01/2016	20/01/2021	1.37	1.37	AA/ Stable	CRISIL Ltd
22	22/11/2018	01/02/2021	8.00	8.00	AA/ Stable	ICRA Ltd
23	22/11/2018	01/02/2021	12.00	12.00	AA/ Stable	ICRA Ltd
24	20/03/2019	20/03/2021	36.01	36.01	AA/ Stable	CRISIL Ltd & ICRA Ltd
25	20/03/2019	20/03/2021	79.28	79.28	AA/ Stable	CRISIL Ltd & ICRA Ltd
26	20/03/2019	20/03/2021	40.12	40.12	AA/ Stable	CRISIL Ltd & ICRA Ltd
27	26/09/2014	26/03/2021	30.44	30.44	AA/ Stable	ICRA Ltd
28	12/05/2016	12/05/2021	1.26	1.26	AA/ Stable	ICRA Ltd
29	12/05/2016	12/05/2021	1.75	1.75	AA/ Stable	ICRA Ltd
30	14/06/2019	14/06/2021	30.29	30.29	AA/ Stable	CRISIL Ltd & ICRA Ltd
31	14/06/2019	14/06/2021	94.59	94.59	AA/ Stable	CRISIL Ltd & ICRA Ltd
32	14/06/2019	14/06/2021	72.76	72.76	AA/ Stable	CRISIL Ltd & ICRA Ltd
33	19/04/2018	19/06/2021	19.73	19.73	AA/ Stable	CRISIL Ltd & ICRA Ltd
34	19/04/2018	19/06/2021	1862.45	1862.45	AA/ Stable	CRISIL Ltd & ICRA Ltd
35	19/04/2018	19/06/2021	27.11	27.11	AA/ Stable	CRISIL Ltd & ICRA Ltd
36	29/12/2014	29/06/2021	38.65	38.65	AA/ Stable	ICRA Ltd
37	26/07/2018	26/07/2021	175.00	175.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
38	06/09/2019	06/09/2021	430.00	430.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
39	06/09/2019	06/09/2021	200.00	200.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
40	06/09/2019	06/09/2021	120.00	120.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
41	23/04/2015	23/01/2022	28.91	28.91	AA/ Stable	ICRA Ltd
42	22/11/2018	01/02/2022	40.00	40.00	AA/ Stable	ICRA Ltd
43	22/11/2018	01/02/2022	90.00	90.00	AA/ Stable	ICRA Ltd
44	24/04/2017	24/04/2022	190.56	190.56	AA/ Stable	CRISIL Ltd & ICRA Ltd
45	24/04/2017	24/04/2022	61.18	61.18	AA/ Stable	CRISIL Ltd & ICRA Ltd
46	20/03/2019	20/05/2022	151.74	151.74	AA/ Stable	CRISIL Ltd & ICRA Ltd
47	20/03/2019	20/05/2022	73.71	73.71	AA/ Stable	CRISIL Ltd & ICRA Ltd
48	20/03/2019	20/05/2022	79.45	79.45	AA/ Stable	CRISIL Ltd & ICRA Ltd
49	14/06/2019	14/08/2022	157.29	157.29	AA/ Stable	CRISIL Ltd & ICRA Ltd
50	14/06/2019	14/08/2022	71.27	71.27	AA/ Stable	CRISIL Ltd & ICRA Ltd
51	14/06/2019	14/08/2022	87.16	87.16	AA/ Stable	CRISIL Ltd & ICRA Ltd
52	14/10/2015	14/10/2022	35.95	35.95	AA/ Stable	ICRA Ltd
53	26/03/2013	26/03/2023	10.00	10.00	AA/ Stable	CRISIL Ltd & ICRA Ltd
54	19/04/2018	19/04/2023	205.55	205.55	AA/ Stable	CRISIL Ltd & ICRA Ltd
55	19/04/2018	19/04/2023	721.85	721.85	AA/ Stable	CRISIL Ltd & ICRA Ltd
56	19/04/2018	19/04/2023	56.51	56.51	AA/ Stable	CRISIL Ltd & ICRA Ltd
57	20/01/2016	20/04/2023	23.04	23.04	AA/ Stable	CRISIL Ltd
58	12/05/2016	12/11/2023	23.60	23.60	AA/ Stable	ICRA Ltd
59	20/03/2019	20/03/2024	46.75	46.75	AA/ Stable	CRISIL Ltd & ICRA Ltd
60	20/03/2019	20/03/2024	91.76	91.76	AA/ Stable	CRISIL Ltd & ICRA Ltd
61	20/03/2019	20/03/2024	110.64	110.64	AA/ Stable	CRISIL Ltd & ICRA Ltd
62	14/06/2019	14/06/2024	20.82	20.82	AA/ Stable	CRISIL Ltd & ICRA Ltd
63	14/06/2019	14/06/2024	179.47	179.47	AA/ Stable	CRISIL Ltd & ICRA Ltd
64	14/06/2019	14/06/2024	105.81	105.81	AA/ Stable	CRISIL Ltd & ICRA Ltd
65	24/04/2017	24/04/2025	18.72	18.72	AA/ Stable	CRISIL Ltd & ICRA Ltd
66	14/06/2019	14/12/2026	32.24	32.24	AA/ Stable	CRISIL Ltd & ICRA Ltd
67	30/01/2017	30/01/2020	17.20	17.20	AA/ Stable	CRISIL Ltd & ICRA Ltd
68	30/01/2017	30/01/2020	839.27	839.27	AA/ Stable	CRISIL Ltd & ICRA Ltd
69	30/01/2017	30/01/2020	26.43	26.43	AA/ Stable	CRISIL Ltd & ICRA Ltd
70	30/01/2017	30/01/2022	82.50	82.50	AA/ Stable	CRISIL Ltd & ICRA Ltd
71	30/01/2017	30/01/2022	11.13	11.13	AA/ Stable	CRISIL Ltd & ICRA Ltd
72	30/01/2017	30/01/2025	31.78	31.78	AA/ Stable	CRISIL Ltd & ICRA Ltd
	Total		**9013.10**	**9013.10**		

MUTHOOT FINANCE LIMITED KOCHI-16

Annexure -3

WORKING CAPITAL LIMITS AS ON 30/09/2019

(Rs in crs)

SL NO.	BANK/FI	NATURE OF FACILITY	LIMIT	ASSET CLASSIFICATION
1	ANDHRA BANK	STL/CC	700	STANDARD
2	AXIS BANK	STL/CC/TL	475	STANDARD
3	BANK OF BARODA	STL/CC	950	STANDARD
4	BAJAJ FINANCE LTD	STL	200	STANDARD
5	CANARA BANK	STL/CC	150	STANDARD
6	CENTRAL BANK OF INDIA	STL/CC	600	STANDARD
7	CORPORATION BANK	STL/CC	400	STANDARD
8	DHANLAXMI BANK	STL/CC	40	STANDARD
9	FEDERAL BANK LTD	STL/CC/TL	480	STANDARD
10	HDFC BANK	STL/CC	700	STANDARD
11	ICICI BANK	STL	1000	STANDARD
12	IDBI BANK	STL/CC	500	STANDARD
13	INDUSIND BANK	STL/CC	1000	STANDARD
14	KARUR VYSYA BANK	STL/CC	200	STANDARD
15	KOTAK MAHINDRA BANK	STL/CC	500	STANDARD
16	ORIENTAL BANK OF COMMERCE	STL/CC	600	STANDARD
17	PUNJAB AND SIND BANK	STL/CC	100	STANDARD
18	PUNJAB NATIONAL BANK	STL/CC	600	STANDARD
19	SOUTH INDIAN BANK	STL/CC	200	STANDARD
20	STATE BANK OF INDIA	STL/CC/TL	1700	STANDARD
21	SYNDICATE BANK	STL/CC	1250	STANDARD
22	UCO BANK LTD	STL/CC	600	STANDARD
23	UNION BANK OF INDIA	STL/CC	600	STANDARD
24	UNITED BANK OF INDIA	STL/CC	350	STANDARD
25	YES BANK	STL	500	STANDARD
		TOTAL	**14395**	

Annexure -4

MATERIAL LITIGATION as on 31.03.2019

Claims against the company not acknowledged as debt	**Rs. in crs**
Service Tax demand for the period from 2007-08 to 2011-12 as per Order No.COC-EXCUS-000-COM-035-14-15 DT.19.12.2014, pending in appeal with CESTAT, Bangalore. (Commissioner of Central Excise, Customs and Service Tax, Kochi, as per order mentioned above, has raised a demand of Rs. 153crs as service tax payable on securitisation transactions with banks for the period from 2007 to 2012, along with interest U/s.75, Penalty U/s.76, Penalty U/s.77 and Penalty U/s.78 (Total liability including tax, interest and penalty under various sections if confirmed is estimated approximately at Rs. 490crs till date of demand). Pending disposal of appeal , no provision has been made by the company during the year.)	490

MUTHOOT FINANCE LIMITED KOCHI-18