



**COMPLIANCE CERTIFICATE FOR THE QUARTER ENDED SEPTEMBER 30, 2022**

*(Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015)*

I, Neethu Ajay, Compliance Officer of the company, have examined the following compliance requirement of Muthoot Microfin Limited (Company) and certify that the Company has maintained a Structured Digital Database (SDD) pursuant to provisions of Regulation 3(5) and 3(6) of **Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 (PIT Regulations)**:

<b>Sr. No</b>	<b>Compliance Requirement</b>	<b>Yes/No</b>	<b>Observation/ Remark</b>
1.	Whether the Company has a Structured Digital Database in place?	<b>Yes</b>	
2.	Whether control exists as to who can access the SDD for read/ write alongwith the names and PAN of such person?	<b>Yes</b>	
3.	Whether all the UPSI have been captured in the Database. If not details of events that have not been captured and the reason for the same?	<b>Yes</b>	
4.	Whether the recipient were upfront informed that the information which they will be receiving shortly is UPSI and the entry has been captured in the Database prior to forwarding the UPSI data. If not details of events that have not been captured and the reason for the same?	<b>Yes</b>	
5.	Whether nature of UPSI have been captured alongwith date and time?	<b>Yes</b>	
6.	Whether name of persons who have shared the information has been captured along with PAN or any other identifier?	<b>Yes</b>	<b>The PAN of the person is not updated in the SDD. Instead, unique identification is available and a separate tracker maintained for all SDD users with PAN.</b>
7.	Whether name of persons with whom information is shared has been captured along with PAN or any other identifier?	<b>Yes</b>	
8.	Whether the database has been maintained internally?	<b>Yes</b>	
9.	Whether audit trail is maintained?	<b>Yes</b>	
10.	Whether time stamping is maintained?	<b>Yes</b>	
11.	Whether the database is non-tamperable?	<b>Yes</b>	<b>The SDD is having User access control</b>
12.	Any other measures to ensure non-tamperability of the Database?	<b>Yes</b>	<b>User Access/ Audit Trails for all activities</b>

**Note: The information of the audit should cover the period when such information was inserted in the SDD upto the date of disclosure.**

The number of days for which non-compliance was observed: Nil

**Muthoot Microfin Limited**

Regd. Office: Door No: 40/8922 (New No 66/3628), Muthoot Towers, M G Road, Ernakulam, Kerala, India – 682 035

Tel: 0484 4161616 | www.muthootmicrofin.com | [www.muthoot.com](http://www.muthoot.com)

CIN: U65190MH1992PLC066228



Further I also confirm that the Company was required to capture One number of events during the quarter ended 30.09.2022 and has captured one number of the said required events.

For Muthoot Microfin Limited

Neethu Ajay  
Compliance Officer of the company

Date: 11.10.2022  
Place: Kochi

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