



February 06, 2025

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400 051

Scrip Code: 544055

Scrip Code: MUTHOOTMF

Dear Sir/Madam,

Sub: Integrated Filing (Financials) as on quarter ended December 31, 2024

Pursuant to the SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024 read along with BSE Circular No. 20250102-1 and NSE Circular No. NSE/CML/2025/02 both dated January 02, 2025, please find enclosed Integrated Filing (Financial) for the quarter ended December 31, 2024.

- The Unaudited Financial Results for the quarter ended December 31, 2024, approved by the Board of Directors of the Company at their meeting held today i.e. on February 06, 2025: **As Enclosed.**
- Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.: **As Enclosed.**
- Format for disclosing outstanding default on loans and debt securities: **Not Applicable.**
- Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter): **Not Applicable**
- Statement on Impact of Audit Qualifications (for audit report with modified opinion) submitted along-with annual audited financial results (applicable only for Annual Filing i.e., 4th quarter): **Not Applicable**

Kindly take the same on records.

Thanking you,

Yours faithfully,

For Muthoot Microfin Ltd



Neethu Ajay
Chief Compliance Officer and Company Secretary
Membership No: A34822

Enclosures: As above

MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228

Suresh Surana & Associates LLP

8th Floor, Bakhtawar
229, Nariman Point
Mumbai – 400 021, India

T + 91 (22) 2287 5770

emails@ss-associates.com www.ss-associates.com

LLP Identity No. AAB-7509

Independent Auditors' Review Report on the Quarterly and Year to date Unaudited Financial Results of Muthoot Microfin Limited pursuant to Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amendedReview Report to
The Board of Directors
Muthoot Microfin Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Muthoot Microfin Limited ("the Company") for the quarter and nine months period ended 31 December 2024, ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulations 33 and 52 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended (the "Listing Regulations").
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 ("the Act") as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 and 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review 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 the Company's 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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards specified under Section 133 of the Act as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. The comparative financial results of the Company for the quarter and nine months period ended 31 December 2024 and for the year ended 31 March 2024 included in this Statement had been reviewed / audited by predecessor auditor whose report dated 29 January 2024 and 6 May 2024 respectively, expressed an unmodified conclusion/opinion on those Statements. Our conclusion is not modified in respect of this matter.

For Suresh Surana & Associates LLP
Chartered Accountants
Firm's Registration No.121750W / W100010Ramesh Gupta
Partner
Membership No.: 102306
UDIN: 25102306BMHKLE9958
Place: Mumbai
Date: 6 February 2025

Muthoot Microfin Limited

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Admin Office: 5th Floor, Muthoot Towers, Opp Abad Hotel, MG Road, Kochi, Kerala - 682035

Statement of unaudited financial results for the quarter and nine months ended December 31, 2024

(All amounts in INR millions, unless stated otherwise)

Particulars	Quarter ended			Year to date		Year Ended
	31 Dec 2024	30 Sept 2024	31 Dec 2023	31 Dec 2024	31 Dec 2023	31 March 2024
	Unaudited	Unaudited	Unaudited (Refer Note 18)	Unaudited	Unaudited (Refer Note 18)	Audited (Refer Note 18)
Revenue from operations						
Interest income	6,248.83	6,138.49	5,058.68	18,424.49	14,194.44	19,849.05
Fees and commission income	274.43	307.58	78.10	807.57	238.09	409.09
Net gain on fair value changes	232.47	94.98	574.66	639.01	1,524.99	2,063.58
Income on investments	46.43	78.92	53.79	183.58	91.90	156.78
Sale of services	5.68	4.12	2.36	11.95	7.71	10.83
Total revenue from operations	6,807.84	6,624.09	5,767.59	20,066.60	16,057.13	22,489.33
Other income	6.63	6.18	23.37	15.59	44.90	63.46
Total income	6,814.47	6,630.27	5,790.96	20,082.19	16,102.03	22,552.79
Expenses						
Finance costs	2,372.91	2,374.08	2,315.95	7,083.97	6,353.51	8,660.42
Fees and commission expenses	51.79	80.91	66.15	194.55	198.67	271.85
Net Loss on derecognition of financial instrument under amortised cost category	830.01	-	-	1,142.17	-	-
Impairment on financial instruments	1,642.27	1,552.64	508.86	3,903.15	1,106.44	1,725.39
Employee benefits expense	1,366.34	1,329.90	1,140.68	3,986.59	3,236.20	4,486.55
Depreciation and amortisation expense	109.39	105.34	92.22	316.53	256.80	354.37
Other expenses	391.11	375.55	368.70	1,127.15	905.90	1,235.78
Total expenses	6,763.82	5,818.42	4,492.56	17,754.11	12,057.52	16,734.36
Profit before tax for the period / year	50.65	811.85	1,298.40	2,328.08	4,044.51	5,818.43
Tax expense						
Current tax	83.43	511.38	357.56	871.85	1,086.68	1,456.31
Deferred tax	(39.27)	(315.58)	(29.57)	(298.51)	(65.15)	104.80
Tax relating to prior years	(31.51)	-	(275.24)	(31.51)	(275.24)	(238.52)
Total tax expense	12.65	195.80	52.75	541.83	746.29	1,322.59
Profit for the period / year	38.00	616.05	1,245.65	1,786.25	3,298.22	4,495.84
Other comprehensive income						
Items that will not be reclassified to profit or (loss)						
Remeasurement of the net defined benefit (liability) / asset	(1.94)	1.52	(6.21)	(20.49)	(29.80)	(36.04)
Income tax relating to items that will not be reclassified to profit or (loss)	0.49	(0.38)	1.56	5.16	7.50	9.07
Items that will be reclassified to profit or (loss)						
Remeasurement of financial assets carried at fair value through OCI	56.22	174.55	63.08	282.72	165.84	218.81
Fair value change in Investments	(6.16)	(2.16)	-	(8.31)	-	-
Income tax relating to items that will be reclassified to profit or (loss)	(12.60)	(43.39)	(15.88)	(69.06)	(41.74)	(55.07)
Other comprehensive income, net of tax	36.01	130.14	42.55	190.02	101.80	136.77
Total comprehensive income for the period / year	74.01	746.19	1,288.20	1,976.27	3,400.02	4,632.61
Paid-up equity share capital (face value of ₹ 10 each)	1,704.92	1,704.92	1,704.92	1,704.92	1,704.92	1,704.92
Earnings per share (EPS) *						
Basic (₹)	0.22	3.61	8.61	10.48	23.27	30.20
Diluted (₹)	0.22	3.61	8.61	10.48	23.27	30.20

*EPS is not annualized for the quarter and nine months ended period.

See accompanying notes to financial results



Muthoot Microfin Limited

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Admin Office: 5th Floor, Muthoot Towers, Opp Abad Hotel, MG Road, Kochi, Kerala - 682035

Notes to the unaudited financial results for the quarter and nine months ended December 31, 2024

- 1 The above financial results of Muthoot Microfin Limited ("the Company") together with results for comparative periods have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 - Interim Financial Reporting ("Ind AS 34"), prescribed under section 133 of the Companies Act 2013 ("the Act"), circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("the RBI guidelines") and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by SEBI from time to time.
- 2 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meeting held on 6th February 2025. The Statutory Auditors of the Company have carried out review of the aforesaid results.
- 3 The Company is registered as a Non-Banking Financial Company – Micro Finance Institution ('NBFC-MFI') with the Reserve Bank of India (RBI), as defined under section 45-IA of the Reserve Bank of India (RBI) Act, 1934.
- 4 The Company is classified under "Middle Layer" pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company- Scale Based Regulation) Directions, 2023. Accordingly, the Company has taken steps, wherever applicable to ensure compliance with the said Master Directions.
- 5 The Company has applied its material accounting policies in the preparation of this Statement consistent with those followed in the annual financial statements for the year ended March 31, 2024. Any application of circulars/ directions issued by the RBI or other regulators are implemented prospectively when they become applicable.
- 6 The Company is engaged mainly in the business of financing and as such, there are no such reportable segments as per Ind AS 108 "Operating Segments". The Company operates only in a single geographical segment, i.e, domestic.
- 7 The business model of the Company under Ind AS 109 "Financial Instruments" continues to be 'hold to collect and sell' and consequently, the financial assets have been fair valued through other comprehensive income as on December 31, 2024.
- 8 Information as required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended for the nine months ended December 31, 2024 is provided in Annexure I.
- 9 The Company does not have any Subsidiary/ Associate/Joint Venture Company(ies), as on December 31, 2024.
- 10 As per Regulation 54 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 ('Listing Regulations'), as on December 31, 2024, all Secured Non- Convertible Debenture (the NCDs) of the Company are secured by exclusive first charge by way of hypothecation against the loan assets of the Company. Further, the Company has maintained the minimum required security cover as per the respective terms of principal outstanding and accrued coupon thereon or as stated in the Information Memorandum of these NCD's at all times.



Muthoot Microfin Limited

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Admin Office: 5th Floor, Muthoot Towers, Opp Abad Hotel, MG Road, Kochi, Kerala - 682035

Notes to unaudited financial results for the quarter and nine months ended December 31, 2024

- 11 The Company has completed an Initial Public Offer (IPO) in the previous year and pursuant to the same, shares were listed on National Stock Exchange (NSE) and BSE Limited (BSE) on December 26, 2023. The Company has fully utilized the issue proceeds from fresh issue of equity shares in the previous year itself.

The Company had created liability for IPO (Initial Public Offer) related expenses amounting to Rs.706.88 million during the previous year ended March 31, 2024. This comprises the Company's share of Rs.559.81 million and Selling Shareholder's share of Rs.147.07 million. As on December 31, 2024, of these liabilities, the Company had paid Rs.622.81 million and remaining liability of Rs.84.07 million is being carried forward. The details of liabilities incurred are given below:

(Rs. In Millions, unless otherwise stated)

Particulars	Amount Provided for as IPO Expenses	Amount paid upto December 31, 2024
BRLMs fees and commissions (including underwriting commission, brokerage and selling commission)	311.52	282.02
Commission/ processing fee for SCSBs and Bankers to the Offer and fees payable to the Sponsor Bank(s) for Bids made by UPI Bidders. Brokerage, selling commission and bidding charges for Members of the Syndicate, Registered Brokers, RTAs and CDPs	51.79	47.85
Fees payable to the Registrar to the Offer	3.84	3.29
Fees payable to advisors and consultants	87.65	88.57
Others	252.08	201.08
Total	706.88	622.81

- 12 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The effective date from which the changes are applicable is yet to be notified and the rules for quantifying the financial impact are yet to be framed. The Company will assess the impact of the Code when it comes effect and the rules are framed. The Company will record any relevant impact in the period the code becomes effective.
- 13 During the quarter and nine months ended December 31, 2024, Nil and 60 employees, respectively, exercised their vested options under the ESOP Scheme, totaling Nil and 274,375 shares respectively.
- 14 Details of loan assets transferred through Direct Assignment, in respect of loans not in default during the quarter and nine months ended December 31, 2024, under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 are given below-

(Rs. In Millions, unless otherwise stated)

Sl. No.	Particulars	Quarter ended December 31, 2024	Nine months ended December 31, 2024
1	No. of Accounts	1,34,654	3,23,269
2	Aggregate principal outstanding of loans transferred	4,600.72	12,951.54
3	Sale consideration	4,140.65	11,397.91
4	No. of Transactions	3	8
5	Weighted average remaining maturity	1.26 years	1.35 years
6	Weighted average holding period	0.79 years	0.70 years
7	Retention of beneficial economic interest (MRR)	460.07	1,553.63
8	Coverage of tangible security coverage	N.A	N.A
9	Rating-wise distribution of rated loans	N.A	N.A
10	No. of transactions done with agreed to replace the transferred loans basis	N.A	N.A
11	No. of transferred loans replaced	N.A	N.A



Muthoot Microfin Limited

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Admin Office: 5th Floor, Muthoot Towers, Opp Abad Hotel, MG Road, Kochi, Kerala - 682035

Notes to unaudited financial results for the quarter and nine months ended December 31, 2024

- 15 Details of stress loan assets transferred to Asset Reconstruction Company and investment made in Security Receipts (SR's) during the quarter and nine months ended December 31, 2024, under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021

(Rs. In Millions, unless otherwise stated)

Sl. No.	Particulars	Quarter ended December 31, 2024	Nine months ended December 31, 2024
1	No. of Accounts	1,16,701	1,91,247
2	Aggregate principal outstanding of loans transferred	3,449.29	4,947.41
3	Weighted average residual tenor of the loans transferred	0.89 years	0.75 years
4	Net book value of loans transferred (at the time of transfer)	2,380.01	3,367.17
5	Aggregate consideration	1,550.00	2,225.00
6	Additional consideration realized in respect of accounts transferred in earlier years	-	-
7	Investment in Security Receipts	1,347.30	1,933.80

Details of recovery rating assigned for Security Receipts as at December 31, 2024 are given below-

Particulars	Recovery Rating Scale	Implied Recovery	Book Value
SR of Rare ARC - 054 Trust	IVR RR1	100% to 150%	424.45
SR of PARAS-149 Trust	To be rated within timelines as per RBI guidelines		573.33
SR of PARAS-160 Trust	To be rated within timelines as per RBI guidelines		1,347.30

- i) The Company has not acquired any loans through assignment.
ii) The Company has not acquired any stressed loans.

- 16 During the quarter and nine months ended December 31, 2024, the Company has issued Nil and 6,640 secured, listed, rated, redeemable non-convertible debentures having face value of ₹ 1,00,000 each amounting to Nil and Rs. 664 million respectively.
- 17 Figures for the quarter ended December 31, 2024 and December 31, 2023 are the balancing figures between unaudited figures for the nine months ended December 31, 2024 and December 31, 2023 with the figures for the half year ended September 30, 2024 and September 30, 2023, respectively.
- 18 Figures for the quarter and nine months ended December 31, 2023 were reviewed by previous statutory auditor who expressed an unmodified conclusion on those Results. Figures for the year ended March 31, 2024 were audited by previous statutory auditor who expressed an unmodified opinion on those annual Results.
- 19 These financial results are available on the websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com) and on Company's website at www.muthootmicrofin.com.
- 20 Previous period's / year's figures have been regrouped / reclassified wherever necessary to correspond with the current period's / year's classification / disclosure.

For and on behalf of the Board of Directors

Name : Thomas Muthoot John
Designation : Executive Director
DIN : 07557585

Place : Kochi
Date : February 06, 2025



Muthoot Microfin Limited

Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400051

Admin Office: 5th Floor, Muthoot Towers, Opp Abad Hotel, MG Road, Kochi, Kerala - 682035

Annexure I to unaudited financial results for the quarter and nine months ended December 31, 2024

Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended for the nine months ended December 31, 2024.

SI No.	Particulars	Nine months ended December 31, 2024	Year ended March 31, 2024
1	Debt Equity Ratio (No.of times)	2.77	3.00
2	Debt Service coverage ratio	Not applicable	Not applicable
3	Interest service coverage ratio	Not applicable	Not applicable
4	Outstanding redeemable preference shares (Quantity)	Nil	Nil
5	Outstanding redeemable preference shares (Amount in Millions)	Nil	Nil
6	Capital redemption reserve (Amount in Millions)	Nil	Nil
7	Debenture redemption reserve	Nil	Nil
8	Net worth (Amount in Millions)	30,090.11	28,043.53
9	Net profit after tax (Amount in Millions)	1,786.25	4,495.84
10	Earning per share (In Rs.) (Face value of Rs. 10 per equity share)		
(i)	Basic (Not Annualized)	10.48	30.20
(ii)	Diluted (Not Annualized)	10.48	30.20
11	Current ratio	Not applicable	Not applicable
12	Long term debt to working capital (No. of times)	Not applicable	Not applicable
13	Bad debts to accounts receivable ratio	Not applicable	Not applicable
14	Current liability ratio (No. of times)	Not applicable	Not applicable
15	Total debt to total assets (No. of times)	0.72	0.73
16	Debtors turnover ratio	Not applicable	Not applicable
17	Inventory turnover ratio	Not applicable	Not applicable
18	Operating margin	11.59%	25.80%
19	Net profit margin	8.89%	19.93%
20	Sector specific equivalent ratios include following:		
(i)	Gross NPAs	2,945.82	2,207.89
(ii)	Net NPA (Net of total provision)	325.29	329.34
	Net NPA (Net of Stage III provision)	1,216.02	861.21
(iii)	% of Gross NPA	3.03%	2.29%
(iv)	% of Net NPA (Net of total provision)	0.34%	0.35%
	% of Net NPA (Net of Stage III provision)	1.27%	0.91%
(v)	Capital risk adequacy ratio (CRAR) %	30.51%	28.97%

Notes:

- Debt-equity ratio= (Debt securities + Borrowings (Other than debt securities) + Subordinated liabilities / Net worth
- Net worth = Equity share capital + Other equity
- Total debt to total assets = (Debt securities + Borrowings (Other than debt securities)+ Subordinate Liabilities)/Total assets
- Operating margin = Profit before tax (PBT)/ Total Income
- Net profit margin = Profit after tax(PAT)/Total Income
- % of Gross NPA = Stage III loans (Greater than 90 DPD)/Gross loan outstanding.
- % of Net NPA (Net of Total provision) = Stage III loans (NPA as per SMA classification) - Total Expected Credit Losses (ECL)/(Gross loan outstanding - ECL)
- % of Net NPA (Net of Stage III provision) = Stage III loans (NPA as per SMA classification) - Stage III Expected Credit Losses / (Gross loan outstanding - Stage III Expected Credit Losses)
- CRAR = Adjusted net worth / Risk weighted assets, calculated as per RBI Guidelines.

For and on behalf of the Board of Directors

Name : Thomas Muthoot John
 Designation : Executive Director
 DIN : 07557585
 Place : Kochi
 Date : February 06, 2025



B. Statement of Deviation/ Variation in use of Issue Proceeds	
Particulars	Remarks
Name of listed entity	Muthoot Microfin Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Debentures & USD Denominated Bond
Date of raising funds	As per Part A
Amount raised	As per Part A - Rs. 716.4 crore & 12 Million dollar
Report filed for quarter ended	31 st Dec 2024
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	
Not Applicable	
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 Microfin Limited

Thomas Muthoot John
Executive Director
DIN: 07557585





A. Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode o Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (₹ in Cr.)	Funds utilized (₹ in Cr.)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
	INE046W07172	Private placement	NCD	27-05-2022	38.00	38.00	No	NA	
	INE046W07180			03-06-2022	112.00	112.00	No	NA	
	INE046W07230*			27-01-2023	100.00	100.00	No	NA	
	INE046W07230*			09-02-2023	100.00	100.00	No	NA	
	INE046W07248#			05-06-2023	150.00	150.00	No	NA	
	INE046W07255&			07-07-2023	75.00	75.00	No	NA	
	INE046W07263\$			01-08-2023	75.00	75.00	No	NA	
	INE046W07271			06-08-2024	66.4	66.4	No	NA	
					716.4	716.4			

* Note 1- The ISIN has been partly redeemed on 31-01-2024 and 31-07-2024, and the outstanding balance as on Dec 31,2024 is Rs 60 Crores for each tranche.

Note 2- The ISIN has been partly redeemed on 31-05-2024 and 30-11-2024, and the outstanding balance as on Dec 31,2024 is Rs 89.91 Crores. (also put option for 15 NCDS' have exercised)

& Note 3 - The ISIN has been partly redeemed on 30-09-2024 and 31-12-2024, and the outstanding balance as on Dec 31,2024 is Rs 56.25 Crores.

\$ Note 4 - The ISIN has been partly redeemed on 31-10-2024, and the outstanding balance as on Dec 31,2024 is Rs 65.635 Crores.



MUTHOOT MICROFIN LIMITED
CIN:L65190MH1992PLC066228



A. Statement of utilization of issue proceeds

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (\$ in Million.)	Funds utilized (\$ in Million.)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Muthoot Microfin Ltd	INIFD1805016	Private Placement	USD Denominated Bond	21-08-2024	12	12	No	NA	Nil
Muthoot Microfin Ltd	INIFD1805024	Private Placement	USD Denominated Bond	28-10-2024	3	3	No	NA	Nil
					15	15			

For **Muthoot Microfin Limited**

Thomas Muthoot John
Executive Director
DIN: 07557585



MUTHOOT MICROFIN LIMITED
 CIN:L65190MH1992PLC066228