

LETTER of OFFER
ISSUE OF Commercial Paper (CP)
PART I

Issuer Details	Muthoottu Mini Financiers Limited Non Banking Financial Company
Name and Address of Issuer	Muthoottu Mini Financiers Limited 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala – 682 017 CIN: U65910KL1998PLC012154 PAN: AABCM5994M
Line of Business	Middle Layer Non Deposit Taking NBFC
Chief Executive (Managing Director / President / CEO / CFO / Top Most Executive)	Mathew Muthoottu Managing Director DIN: 01786534 Nizzy Mathew Whole Time Director DIN: 01680739 Mathai PE Chief Executive Officer Ann Mary George Chief Financial Officer
Group Affiliation (If Any)	M Mathew Group

PART II

Issue Details	MMFL CP Tranche VII
ISIN	INE101Q14082
Proposed Date of Issue	27-12-2024
Amount (Rs.)	25,00,00,000
Tenor and Date of Maturity	74 days and 11-03-2025
Proposed to be Listed / Unlisted	Unlisted
End Use of CP / NCD proposed (specific details)	Working Capital Requirements



Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating - 1	Credit Rating - 2
Credit Rating Issuer	CARE	NA
Rating	CARE A1	NA
Date of Rating	24-12-2024	NA
Validity for issuance	23-02-2025	NA
Validity period for rating	11-03-2025	NA
For Amount (Rs.)	200 Crores	NA
Conditions (If Any)	NA	NA
Long term credit rating obtains by the Issuer	CARE A-; Stable for Bank facilities & NCD's and IND A-/Stable for Bank facilities & NCD's. CARE A1 for Commercial paper	NA
Unaccepted Credit Rating assigned to the Issuer	NA	
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Ltd SANDOZ HOUSE, DR. A.B.ROAD WORLI MUMBAI , MAHARASHTRA GREATER MUMBAI, MUMBAI, MAHARASHTRA, 400018	
Debenture Trustee Details (Name and Address)	NA	
(In case of NCD)		
Credit Enhancement Details	No	
(If any)		



Description of Instrument	Commercial Paper	
Amount (Rs. In Lacs)	2500 lakhs	
In Favor of	Dvara Kshetriya Gramin Financial Services (Holder of CP)	
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	
Conditions under which the guarantee will be invoked	Not Applicable	
Independent Trustee Details (Name and Address)	Not Applicable	
Whether guarantor is a group entity	(Yes / No) Not Applicable	
If yes,		
Names of Companies to Which Guarantor Has Issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
1	Not Applicable	Not Applicable
2	Not Applicable	Not Applicable
3	Not Applicable	Not Applicable
In case of NCD		



PART III

A.

Issuer Financial Details	Muthoottu Mini Financiers Limited
CP Borrowing	25 Crores
Limit	500 Crores
Date of Board Resolution	09-10-2024

**B. Details of CP / NCD and other Debt Instruments outstanding date of Letter of Offer
CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)**

Debenture outstanding as on date

ISIN	Issue Date	AMOUNT (Rs.)	Maturity date	Maturity amount (in Rs)	IPA	Debenture Trustee	CRA	Rating
INE101Q07599	18-02-2020	272743000	17-02-2025	272743000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07607	18-02-2020	16471000	17-12-2025	16471000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07615	18-02-2020	419327000	17-03-2027	419327000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07706	02-07-2020	368444000	01-07-2025	368444000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07714	02-07-2020	315606000	31-07-2027	315606000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable



INE101Q 07771	30-09- 2020	3122000 00	29-09- 2025	312200000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 07789	30-09- 2020	1608530 00	29-10- 2027	160853000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 07839	24-11- 2020	8651500 0	23-01- 2025	86515000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 07847	24-11- 2020	3624010 00	21-11- 2025	362401000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 07854	24-11- 2020	1758700 00	23-12- 2027	175870000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 07904	15-02- 2021	2181650 00	14-08- 2026	218165000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 08118	15-02- 2021	2770940 00	13-03- 2026	277094000	NA	Vistra (ITCL) India Private Limited	India Ratings and Researc h private Limited	IND A- /Stable
INE101Q 08126	15-02- 2021	2136390 00	14-02- 2028	213639000	NA	Vistra (ITCL) India	India Ratings and Researc	IND A- /Stable



						Private Limited	h private Limited	
INE101Q07953	03-05-2021	128141000	02-07-2025	128141000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A-/Stable
INE101Q08134	03-05-2021	240520000	02-06-2026	240520000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A-/Stable
INE101Q08142	03-05-2021	134882000	02-05-2028	134882000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A-/Stable
INE101Q07995	16-09-2021	440422000	15-03-2025	440422000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07AA1	16-09-2021	335683000	15-11-2025	335683000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A-; Stable
INE101Q08159	16-09-2021	259239000	15-03-2027	259239000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A-; Stable
INE101Q08167	16-09-2021	240761000	15-09-2028	240761000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07AE3	03-01-2022	175098000	02-01-2025	175098000	NA	Miticon Credentia Trusteeship	Care Ratings Limited	CARE A-; Stable



						p services Limited		
INE101Q 07AF0	03-01- 2022	6181800 00	02-01- 2026	618180000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AG8	03-01- 2022	2618730 00	02-07- 2027	261873000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AK0	23-05- 2022	2868900 00	22-05- 2025	286890000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AL8	23-05- 2022	9070270 00	22-05- 2026	907027000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AM6	23-05- 2022	4355330 00	22-11- 2027	435533000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AN4	10-11- 2023	4900000 00	10-11- 2025	490000000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AO2	12-01- 2024	5000000 00	31-12- 2025	500000000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable



INE101Q 07AP9	28-02- 2024	5000000 00	27-02- 2026	500000000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AQ7	25-04- 2024	7500000 00	25-04- 2027	750000000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AS3	13-09- 2024	2500000 00	13-09- 2026	250000000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AX3	19-11- 2024	9,96,67,0 00	12-02- 2026	9,96,67,000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AU9	19-11- 2024	5,28,37,0 00	18-01- 2027	5,28,37,000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AR5	19-11- 2024	12,19,99 ,000	18-01- 2027	12,19,99,00 0	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AY1	19-11- 2024	33,15,84 ,000	18-11- 2027	33,15,84,00 0	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AW5	19-11- 2024	9,75,15, 000	18-11- 2027	9,75,15,000	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q 07AT1	19-11- 2024	32,91,89 ,000	18-11- 2028	32,91,89,00 0	NA	Miticon Credentia Trusteeshi p services Limited	Care Ratings Limited	CARE A- ; Stable



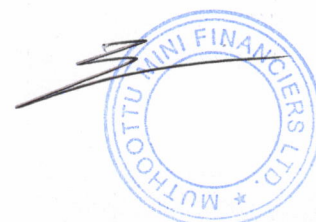
INE101Q07AV7	19-11-2024	11,31,95,000	18-05-2030	11,31,95,000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A-; Stable
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Commercial paper outstanding

ISIN	Issue Date	AMOUNT(in Rs.)	Maturity date	Maturity amount (in Rs)	IPA	Debenture Trustee	CRA	Rating
INE101Q14025	05-07-2024	400000000	03-01-2025	400000000	HDFC Bank Limited	NA	CARE Ratings Limited	CARE A1
INE101Q14058	30-09-2024	500000000	30-09-2025	500000000	HDFC Bank Limited	NA	CARE Ratings Limited	CARE A1
INE101Q14066	11-10-2024	500000000	14-03-2025	500000000	HDFC Bank Limited	NA	CARE Ratings Limited	CARE A1

Commercial Paper issued in the last 15 months

ISIN	Issue Date	AMOUNT(in Rs.)	Maturity date	Maturity amount (in Rs)	IPA	Debenture Trustee	CRA	Rating
INE101Q14017	19-06-2024	300000000	18-09-2024	300000000	HDFC Bank Limited	NA	CARE Ratings Limited	CARE A1
1Q14025	05-07-2024	400000000	03-01-2025	400000000	HDFC Bank Limited	NA	CARE Ratings Limited	CARE A1



INE101 Q14033	10-09- 2024	200000000	10- 12- 2024	200000000	HDFC Bank Limited	NA	CAR E Rati ngs Limit ed	CARE A1
INE101 Q14041	24-09- 2024	300000000	24- 12- 2024	300000000	HDFC Bank Limited	NA	CAR E Rati ngs Limit ed	CARE A1
NE101Q 14058	30-09- 2024	500000000	30- 09- 2025	500000000	HDFC Bank Limited	NA	CAR E Rati ngs Limit ed	CARE A1
INE101 Q14066	11-10- 2024	500000000	14- 03- 2025	500000000	HDFC Bank Limited	NA	CAR E Rati ngs Limit ed	CARE A1

C. Fund-based facilities from banks/Financial institutions, if any

(Rs.in lakhs)

Name of Bank/FI	Type of facility	O/s as on 30/09/2024	Asset classification
Bandhan bank	TermLoan	31.50	Standard
Bandhan bank	CC/WCDL	3.96	Standard
Bandhan bank	Term loan	79.84	Standard
Bandhan bank	Term loan	60.00	Standard
Bank of Baroda	TermLoan	2.00	Standard
Bank of Baroda	TermLoan	27.50	Standard
Bank of Maharashtra	TermLoan	40.41	Standard
Bank of Maharashtra	TermLoan	67.18	Standard
Bajaj Finance Ltd	Term loan	20.00	Standard
Canara Bank	TermLoan	8.33	Standard
Canara Bank	TermLoan	27.05	Standard
Canara Bank	TermLoan	12.22	Standard
Canara Bank	Term loan	34.71	Standard
Catholic Syrian Bank	TermLoan	9.00	Standard
Catholic Syrian Bank	WCDL	25.00	Standard
Catholic Syrian Bank	WCDL	25.00	Standard
City Union Bank	OD	9.88	Standard
DCB	CC/WCDL	10.00	Standard



DCB	CC/WCDL	14.99	Standard
Dhanlaxmi Bank	CC/WCDL	49.00	Standard
Equitas Small Finance Bank	TermLoan	40.00	Standard
Federal Bank	TermLoan	23.11	Standard
HDFC	CC/WCDL	125.00	Standard
HDFC	TermLoan	17.46	Standard
HDFC	TermLoan	25.00	Standard
Indian Bank	TermLoan	37.84	Standard
Indian Bank	CC/WCDL	10.00	Standard
Indian Bank	Term loan	9.20	Standard
IDBI	CC/WCDL	39.68	Standard
IDFC First Bank	CC/WCDL	5.04	Standard
IDFC First Bank	TermLoan	107.64	Standard
IDFC First Bank	TermLoan	65.97	Standard
Indusind Bank	CC/WCDL	90.16	Standard
Indusind Bank	WCDL	100.00	Standard
Indian Overseas Bank	TermLoan	38.90	Standard
Indian Overseas Bank	TermLoan	50.00	Standard
Karnataka Bank	TermLoan	15.93	Standard
Karur Vysya Bank	TermLoan	12.72	Standard
Karur Vysya Bank	TermLoan	11.36	Standard
Karur Vysya Bank	CC/WCDL	24.97	Standard
Karur Vysya Bank	TermLoan	40.00	Standard
Oxyzo Financial Services Ltd	TermLoan	41.67	Standard
Punjab National Bank	CC/WCDL	49.98	Standard
Punjab and Sind Bank	TermLoan	4.55	Standard
State Bank Of India	CC/WCDL	40.00	Standard
South Indian Bank	CC/WCDL	96.90	Standard
South Indian Bank	Term loan	48.61	Standard
Union Bank Of India	CC/WCDL	99.94	Standard
UCO Bank	TermLoan	29.82	Standard
UCO Bank	CC/WCDL	19.86	Standard
UCO Bank	TermLoan	33.33	Standard
Ujjivan Small Finance Bank	TermLoan	23.33	Standard
Woori Bank	TermLoan	50.00	Standard
Yes Bank	CC/WCDL	60.00	Standard
Tata Capital	TermLoan - Micro finance	3.81	Standard
Tata Capital	TermLoan - Micro finance	20.00	Standard
Hinduja Leyland Finance	TermLoan - Micro finance	3.39	Standard
Union Bank of India	TermLoan - Micro finance	14.58	Standard



Union Bank of India	TermLoan - Micro finance	20.14	Standard
Union Bank of India	TermLoan - Micro finance	22.92	Standard
Bajaj Finance Ltd	TermLoan - Micro finance	10.48	Standard
State Bank Of India	Vehicle Loan	0.21	Standard
South Indian Bank	Vehicle Loan	0.75	Standard
HDFC	Vehicle Loan	0.58	Standard
HDFC	Vehicle Loan	0.60	Standard
Bank of Baroda	Credit Cards	3.53	Standard

Subordinated debt

Details of Subordinated debt as on 30-09-2024

Sr. No.	Subordinated Debts Name/ Series	Principal Amount outstanding as on September 30, 2024	Date of Subordinated debt (Range)	Final Maturity(Range)	Coupon Rate (Range) in % (p.a.)	Tenure (in Months)	Credit Rating, if any
		(in lakh)					
1	Subdebt Series 2	27,72,88,000.00	April-May 2020	May-Aug 2025	10.5	61	Unrated
			April-May 2020	Jul-27	14.29	84	Unrated
2	Subdebt Series 3	78,25,000.00	Feb-March 2021	Apr-26	10.25	61	Unrated
			Feb-March 2021	Mar-28	14.29	84	Unrated
3	Subdebt Series 4	3,93,50,000.00	June-July 2021	July-Aug 2026	12.26	61	Unrated
			June-July 2021	July-Aug 2026	9.5	61	Unrated
4	Subdebt Series 5	4,07,77,000.00	Sep-Oct 2021	Sep-Oct 2028	14.29	84	Unrated
			Sep-Oct 2021	March-April 2027	10	66	Unrated
	Subdebt Series 6	43,29,19,000.00	Dec 2021- April 2022	Nov-2028 - March-2029	14.46	83	Unrated



5			Dec 2021- April 2022	June-Oct 2027	10.5	66	Unrat ed
	Subdebt Series 7		May-2022- March 2023	Nov 2027-Aug 2028	10.5	66	Unrat ed
6		1,47,01,13,000.00	May-2022- March 2023	April 2029-Feb 2030	14.46	83	Unrat ed
	Subdebt Series 8		April 2023-Sep 2023	Oct 2028-March 2029	10.71	66	Unrat ed
7		29,55,05,000.00	April 2023-Sep 2023	Oct 2028-March 2029	10.5	66	Unrat ed
	Subdebt Series 9		Sep-Nov 2023	March -May- 2029	10.71	66	Unrat ed
8		13,11,45,000.00	Sep-Nov 2023	March -May- 2029	10.5	66	Unrat ed
	Subdebt Series 10		Nov 2023-March 2024	Jan 2029-Dec 2029	10.71	66	Unrat ed
9		15,28,57,000.00	Nov 2023-March 2024	Jan 2029-Dec 2029	10.5	66	Unrat ed
	Subdebt Series 11		April 2024-June 2024	Jan 2029-Oct 2029	10.71	66	Unrat ed
10		7,98,38,000.00	April 2024-June 2024	Jan 2029-Oct 2029	10.5	66	Unrat ed
	Subdebt Series 12		Aug 2024-Sep 2024	Feb 2030-Dec 2029	10.71	66	Unrat ed
11		13,34,34,000.00	Aug 2024-Sep 2024	Feb 2030-Dec 2029	10.5	66	Unrat ed

3,06,10,51,000.00

D. Details of default of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

No defaults in payment of CP, NCD or any other debt instrument. No Corporate guarantee issued by the Company in the past five Financial years.

E. Shareholding Details of Promoters / Details of share Pledged

Sl. No.	NAME	NO OF SHARES	AMOUNT	% OF OWNERSHIP
1.	MATHEW MUTHOOTTU	14859912	1485991200	59.36
2.	NIZZY MATHEW	3354446	335444600	13.40

No shares held by the promoters are pledged as on date.



F. Financial Summary
(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Financial Summary [Amount in lakhs]	As on September 30, 2024	FY 2023-24	Previous Year 2022-23	Previous Year 2021-22	Previous Year 2020-21
Equity	75,332.12	70,584.42	62,519.11	55,770.16	51,333.35
Investment in Subsidiaries/Affiliates	NA	NA	NA	NA	NA
Net worth	72,534.37	68,578.04	60,702.25	54,007.78	49,818.91
Total Debt Outstanding	3,80,254.35	3,58,120.44	3,20,738.15	2,65,071.29	1,98,851.46
Other Debt	2,02,995.49	1,90,609.78	1,12,894.07	1,19,920.77	69,154.56
	1,77,258.86	1,67,510.66	2,07,844.08	1,45,150.52	1,29,696.90
Gross Income	39,187.12	67,183.91	54,443.96	43,024.59	36,825.39
Operating Profit (PBT)	7,915.12	12,094.16	8,825.05	6,452.77	5,911.66
Gross Profit (PBT)*	7,386.73	11,055.76	8,177.22	5,942.47	5,324.45
Net Profit (Post tax)	4747.71	7,783.14	6,728.45	4,629.40	3,191.14
Audit Qualifications (If Any)	NA	NA	NA	NA	NA

Note: If the issuer has not been in existence for three years, the information of the issuer for the period such information is available shall be disclosed.

G. Details of Statutory auditor and changes thereof in the last three financial year

Name and address	Date of appointment	Remarks (viz. reasons for change etc.)
Mohandas & Associates Chartered Accountants IIIrd floor, Sree Residency, Press Club Road, Thrissur-1 Auditor: Mohandas Anchery	September 30, 2024	NA

Details of the change in statutory auditors in last three financial years including any change in the current year.



Sl. No.	Name and address	Date of Appointment/ Resignation	Date of cessation (in case of resignation)	Remarks (viz. reasons for change etc.)
1	Mohandas & Associates Chartered Accountants IIIrd floor, Sree Residency, Press Club Road, Thrissur-1 Auditor: Mohandas Anchery	September 30, 2024	-	Appointed on cessation of tenure of Statutory Auditor Ms. Ramdas & Venugopal. Appointed at the AGM held on 30-09-2024 to undertake the statutory audit for the FY 2024-25 , 2025-26 and 2026-27 and to hold office till the conclusion of AGM of the company for the FY 2026-27
2	M/s. RAMDAS & VENUGOPAL, Chartered Accountants No. 7A, Green Park, Near Daya Hospital, Thirwambady P.O., Thrissur 682 022, Kerala Auditor: Silpa Ramdas	January 14, 2022	-	Appointed at the EGM held on 07-02-2022 to undertake the statutory audit for the FY 2021-22 and to hold office till the conclusion of AGM of the company for the FY 2021-22
		September 30, 2022	-	Appointed for the second tenure at the AGM held on 30-09-2022 to undertake statutory audit for FY 2022-23 & FY 2023-24 and to hold office till the conclusion of the AGM of the Company for the FY 2023-24
3	M/s. Manikandan & Associates, Chartered Accountants NO: 78, SECOND FLOOR, DD OCEANO MALL, NEAR TAJ GATEWAY HOTEL, MARINE DRIVE, KOCHI KERALA 682011	September 28, 2020	-	Appointed for a period of three financial years starting from April 1, 2020 and to hold office till March 31, 2023
		-	January 14, 2022	Manikandan & Associates didn't fulfil the criteria for statutory auditors prescribed by the RBI <i>vide</i> its circular dated April 27, 2021. Hence they submitted their resignation on January 14, 2022.

H. Any other material event / development having implications for the financials/ credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision (Material Litigation and Regulatory Strictures, If Any)

Nil except those disclosures mentioned above

I. An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:



Disclosure of the issuer with respect to residual maturity profile of its assets and liabilities.

(Rs. In Lakhs)


As on 30-09-2024

Particulars	Up to 30/31 days	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years	Total
Outflows									
Deposit									-
Capital and Reserve	-	-	-	-	-	-	-	75,336.53	75,336.53
Sub Debts	-	-			1,592.61	4,794.98	21,198.34	3,024.58	30,610.51
NCD		3267.65	0.00	9,747.78	10,956.75	67,215.86	13,615.38	0	1,04,803.42
Commercial paper			4895.22	3,901.88	4505.86	0	0	0	13,302.96
Cash credit/WCD L from banks					90,373.79				90,373.79
Borrowings/ Term Loan	5,490.14	5,008.22	9,263.11	18,329.82	33,257.03	50,661.73	2,675.65	20.95	1,24,706.65
Other Liability	1,423.24	593.71	222.79	1,579.90	5,911.76	8,014.96	6,679.51	239.72	24,665.59
Total outflows(A)	6,913.38	8,869.58	14,381.12	33,559.38	1,46,597.80	1,30,687.53	44,168.88	78,621.78	4,63,799.45
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-
Inflows									



Fixed assets								22,160.59	22,160.59
Advances	20,526.58	17,979.59	17,715.66	40,544.75	2,41,585.87	24,706.27	696.87	2,136.45	3,65,892.04
Investments								990.04	990.04
Cash and Bank	19,893.55	-	-	-	40,108.70	9,733.65	257.04	0	69,992.94
Other Asset	267.76	267.76	267.76	803.29	1214.42	1,942.85	0	0	4,763.84
Total inflows (B)	40,687.89	18,247.35	17,983.42	41,348.04	2,82,908.99	36,382.77	953.91	25,287.08	4,63,799.45
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Mismatch(B-A)	33,774.51	9,377.77	3,602.30	7,788.66	1,36,311.19	-94,304.76	-43,214.97	-53,334.70	-
cumulative mismatch	33,774.51	43,152.28	46,754.58	54,543.24	1,90,854.43	96,549.67	53,334.70	0	0

For Muthoottu Mini Financiers Limited


Mathew Muthoottu
Managing Director

DIN: 01786534

Authorized Signatory of the Issuer

Date: 27-12-2024

Original / authenticated copy of any document related to above information will be made available to the investors on request.

