

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 X
ISIN	INE101Q14116
Proposed Date of Issue	17-03-2025
Amount (Rs.)	35,00,00,000
Tenor and Date of Maturity	158 days and 22-08-2025
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	11-03-2025	NA
Validity for issuance	22-08-2025	NA
Validity period for rating	10-05-2025	NA
For Amount (Rs.)	300 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)		3500 lakhs
In Favor of		Northern Arc Capital Limited (Holder of CP)
Name and Address of the Guarantor		Not Applicable
Net worth of the Guarantor		Not Applicable
(Rs. In Lacs)		
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	Not Applicable as this CP issuance have no guarantors	Not Applicable as this CP issuance have no guarantors

PART III
A.

Issuer Financial Details	Muthoottu Mini Financiers Limited
CP Borrowing	35 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
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	41932700	17-03-2027	419327000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07706	02-07-2020	36844400	01-07-2025	368444000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07714	02-07-2020	31560600	31-07-2027	315606000	NA	Vistra (ITCL) India Private Limited	Care Ratings Limited	CARE A-; Stable
INE101Q07771	30-09-2020	31220000	29-09-2025	312200000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A-/Stable

INE101Q0 7789	30-09- 2020	1608530 00	29-10- 2027	160853000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 7847	24-11- 2020	3624010 00	21-11- 2025	362401000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 7854	24-11- 2020	1758700 00	23-12- 2027	175870000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 7904	15-02- 2021	2181650 00	14-08- 2026	218165000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 8118	15-02- 2021	2770940 00	13-03- 2026	277094000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 8126	15-02- 2021	2136390 00	14-02- 2028	213639000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 7953	03-05- 2021	1281410 00	02-07- 2025	128141000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND A- /Stable
INE101Q0 8134	03-05- 2021	2405200 00	02-06- 2026	240520000	NA	Vistra (ITCL) India	India Ratings and Research	IND A- /Stable

						Private Limited	private Limited	
INE101Q08142	03-05-2021	134882000	02-05-2028	134882000	NA	Vistra (ITCL) India Private Limited	India Ratings and Research private Limited	IND 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
INE101Q07AF0	03-01-2022	618180000	02-01-2026	618180000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q07AG8	03-01-2022	261873000	02-07-2027	261873000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q07AK0	23-05-2022	286890000	22-05-2025	286890000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q07AL8	23-05-2022	907027000	22-05-2026	907027000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable

INE101Q0 7AM6	23-05- 2022	4355330 00	22-11- 2027	435533000	NA	Miticon Credentia Trusteeship 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 Trusteeship 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 Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AR5	19-11- 2024	12,19,99, 000	18-01- 2027	12,19,99,000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AY1	19-11- 2024	33,15,84, 000	18-11- 2027	33,15,84,000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AW5	19-11- 2024	9,75,15,0 00	18-11- 2027	9,75,15,000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AT1	19-11- 2024	32,91,89, 000	18-11- 2028	32,91,89,000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AV7	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
INE101Q0 7AN4	10-11- 2023	4900000 00	10-11- 2025	490000000	NA	Miticon Credentia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable

INE101Q0 7AO2	12-01- 2024	5000000 00	31-12- 2025	500000000	NA	Miticon Credentialia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AP9	28-02- 2024	5000000 00	27-02- 2026	500000000	NA	Miticon Credentialia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AQ7	25-04- 2024	7500000 00	25-04- 2027	750000000	NA	Miticon Credentialia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AS3	13-09- 2024	2500000 00	13-09- 2026	250000000	NA	Miticon Credentialia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable
INE101Q0 7AZ8	06-02- 2025	86,00,00, 000	06-02- 2027	86,00,00,000	NA	Miticon Credentialia Trusteeship services Limited	Care Ratings Limited	CARE A- ; Stable

Commercial paper outstanding

ISIN	Issue Date	Amount (in Rs.)	Maturity date	Maturity amount (in Rs)	IPA	Debtur e Trus tee	CRA	Rating
INE101Q 14058	30-09-2024	500000000	30-09-2025	500000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14074	30-12-2024	150000000	28-03-2025	150000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14090	03-01-2025	420000000	04-07-2025	420000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14108	20-02-2025	250000000	28-07-2025	250000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1

Commercial Paper issued in the last 15 months

ISIN	Issue Date	Amount (in Rs.)	Maturity date	Maturity amount (in Rs)	IPA	Debtur e Trus tee	CRA	Rating
INE101Q 14017	19-06-2024	300000000	18-09-2024	300000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14025	05-07-2024	400000000	03-01-2025	400000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1

INE101Q 14033	10-09- 2024	200000000	10- 12- 2024	200000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14041	24-09- 2024	300000000	24- 12- 2024	300000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14058	30-09- 2024	500000000	30- 09- 2025	500000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14066	11-10- 2024	500000000	14- 03- 2025	500000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14082	27-12- 2024	250000000	11- 03- 2025	250000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14074	30-12- 2024	150000000	28- 03- 2025	150000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14090	03-01- 2025	42,00,00,000	04- 07- 2025	42,00,00,000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1
INE101Q 14108	20-02- 2025	250000000	28- 07- 2025	250000000	HDFC Bank Limited	NA	CAR E Ratin gs Limit ed	CARE A1

C. Fund-based facilities from banks/Financial institutions, if any as on 31.12.2024

(Rs.in lakhs)

M/s Muthoottu Mini Financiers Ltd

Sr. No.	Lenders Name	Type of Facility	Principal Amount Outstanding as on December 31 2024 (in ₹ lakh)	Asset Classification
1	Bandhan bank	Term loan	2,205.43	Standard
2	Bandhan bank	OD	384.81	Standard
3	Bandhan bank	Term loan	6,725.27	Standard
4	Bandhan bank	Term loan	6,052.74	Standard
5	Bank of Baroda	Term loan	2,000.00	Standard
6	Bank of Maharashtra	Term loan	2,033.53	Standard
7	Bank of Maharashtra	Term loan	5,709.36	Standard
8	Bajaj Finance Ltd	Term loan	1,625.00	Standard
9	Bajaj Finance Ltd	Term loan	3,500.00	Standard
10	Canara Bank	Term loan	416.50	Standard
11	Canara Bank	Term loan	2,164.00	Standard
12	Canara Bank	Term loan	888.89	Standard
13	Canara Bank	Term loan	3,054.33	Standard
14	Catholic Syrian Bank	Term loan	733.73	Standard
15	Catholic Syrian Bank	Term Loan	5,000.00	Standard
16	Catholic Syrian Bank	WCDL	2,499.96	Standard
17	City Union Bank	OD	957.15	Standard
18	DCB	WCDL	992.00	Standard
19	DCB	WCDL	1,488.02	Standard
20	Dhanlaxmi Bank	CC/WCDL	4886.46	Standard
21	Equitas Small Finance Bank	Term loan	3,555.50	Standard
22	Federal Bank	Term loan	2,020.80	Standard
23	HDFC	WCDL	5,100.00	Standard
24	HDFC	Term loan	883.09	Standard
25	HDFC	Term loan	2,107.32	Standard
26	Indian Bank	Term loan	3,364.72	Standard
27	Indian Bank	WCDL	1,008.62	Standard
28	Indian Bank	Term loan	461.68	Standard
29	IDBI	CC/WCDL	3979.11	Standard
30	IDFC First Bank	WCDL	504.52	Standard
31	IDFC First Bank	Term loan	9,722.22	Standard

32	IDFC First Bank	Term loan	5,555.83	Standard
33	Indusind Bank	WCDL	9848.43	Standard
34	Indusind Bank	CC/WCDL	10000.00	Standard
35	Indian Overseas Bank	Term loan	3,612.50	Standard
36	Indian Overseas Bank	Term loan	5,000.00	Standard
37	Karnataka Bank	Term loan	1,107.06	Standard
38	KVB	Term loan	909.09	Standard
39	KVB	Term loan	1,140.35	Standard
40	KVB	CC/WCDL	2,491.15	Standard
41	KVB	Term loan	3,636.36	Standard
42	Oxyzo Financial Sevices Ltd	Term loan	3,333.33	Standard
43	Oxyzo Financial Sevices Ltd	Term loan	1,500.00	Standard
44	Poonawalla Fincorp	Term loan	7,500.00	Standard
45	Punjab National Bank	CC/WCDL	4994.48	Standard
46	Punjab and Sind Bank	Term loan	227.27	Standard
47	State Bank Of India	WCDL	4,028.30	Standard
48	South Indian Bank	CC/WCDL	9982.55	Standard
49	South Indian Bank	Term loan	4,444.00	Standard
49	Union Bank Of India	CC/WCDL	9958.31	Standard
50	UCO Bank	Term loan	2,719.30	Standard
51	UCO Bank	CC	1,964.44	
52	UCO Bank	Term loan	2,916.67	
53	Ujjivan Small Fiannce Bank	Term loan	1,833.33	Standard
54	Woori Bank	Term loan	4,375.00	Standard
55	Yes Bank	WCDL	6,000.00	Standard
56	Tata Capital	Term loan-MF	95.24	Standard
57	Tata Capital	Term loan-MF	2,000.00	Standard
58	Hinduja Leyland Finance	Term loan-MF	137.63	Standard
59	Union Bank of India	Term Loan -MF	1,250.00	Standard
60	Union Bank of India	Term Loan -MF	1,805.56	Standard
61	Union Bank of India	Term loan-MF	2,083.33	Standard
62	Bajaj Finance Ltd	Term loan-MF	851.19	Standard
63	State Bank Of India	Vehicle term loan	18.00	Standard
64	SIB	Vehicle term loan	71.86	Standard
65	HDFC	Vehicle term loan	56.18	Standard
66	HDFC	Vehicle term loan	58.48	Standard
67	Bank of Baroda	Corporate Cr Card	353.62	NA

Subordinated debt as on 31-12-2024

Sr. No.	Subordinate Debts Name/ Series	Principal Amount outstanding as on September 30, 2024	Date Subordinated debt (Range) of	Final Maturity(Range)	Coupon Rate (Range) in % (p.a.)	Tenure	Credit Rating, if any
		(in lakh)				(in Months)	
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
5	Subdebt Series 6	43,29,19,000.00	Dec 2021-April 2022	Nov-2028 -March-2029	14.46	83	Unrated
			Dec 2021-April 2022	June-Oct 2027	10.5	66	Unrated
6	Subdebt Series 7	1,47,01,13,000.00	May-2022-March 2023	Nov 2027-Aug 2028	10.5	66	Unrated
			May-2022-March 2023	April 2029-Feb 2030	14.46	83	Unrated
7	Subdebt Series 8	29,55,05,000.00	April 2023-Sep 2023	Oct 2028-March 2029	10.71	66	Unrated
			April 2023-Sep 2023	Oct 2028-March 2029	10.5	66	Unrated
8	Subdebt Series 9	13,11,45,000.00	Sep-Nov 2023	March -May-2029	10.71	66	Unrated
			Sep-Nov 2023	March -May-2029	10.5	66	Unrated
9	Subdebt Series 10	15,28,57,000.00	Nov 2023-March 2024	Jan 2029-Dec 2029	10.71	66	Unrated
			Nov 2023-March 2024	Jan 2029-Dec 2029	10.5	66	Unrated
10	Subdebt Series 11	7,98,38,000.00	April 2024-June 2024	Jan 2029-Oct 2029	10.71	66	Unrated
			April 2024-June 2024	Jan 2029-Oct 2029	10.5	66	Unrated
11	Subdebt Series 12	14,20,56,000.00	Aug 2024-Sep 2024	Feb 2030-Dec 2029	10.71	66	Unrated
			Aug 2024-Sep 2024	Feb 2030-Dec 2029	10.5	66	Unrated
12	Subdebt Series 13	3,44,33,000.00	Oct 2024-Dec 2024	June 2030-Dec 2030	10.71	66	Unrated
			Oct 2024-Dec 2024	June 2030-Dec 2030	10.5	66	Unrated

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 December 31, 2024	FY 2023-24	Previous Year 2022-23	Previous Year 2021-22	Previous Year 2020-21
Equity	78,050.54	70,584.42	62,519.11	55,770.16	51,333.35
Investment in Subsidiaries/Affiliates	NA	NA	NA	NA	NA
Net worth	75,265.32	68,578.04	60,702.25	54,007.78	49,818.91
Total Debt Outstanding	3,83,150.64	3,58,120.44	3,20,738.15	2,65,071.29	1,98,851.46
Other Debt	2,14,975.46	1,90,609.78	1,12,894.07	1,19,920.77	69,154.56
	1,68,175.18	1,67,510.66	2,07,844.08	1,45,150.52	1,29,696.90
Gross Income	59,544.51	67,183.91	54,443.96	43,024.59	36,825.39
Operating Profit (PBT D)	11,213.45	12,094.16	8,825.05	6,452.77	5,911.66
Gross Profit (PBT)*	10,383.88	11,055.76	8,177.22	5,942.47	5,324.45
Net Profit (Post tax)	7,466.13	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.
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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:

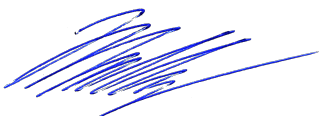
Disclosure of the issuer with respect to residual maturity profile of its assets and liabilities.

As on
28.02.2025

Rs in
lakhs

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								79,446.08	79,446.08
Sub Debts	-	-	47.45	1,545.16	-	10,507.95	17,551.56	1,467.44	31,119.56
NCD	4,404.22	-	2,868.90	4,965.85	32,346.02	63,486.81	7,048.34	1,131.94	1,16,252.08
Commercial paper	8,965.37	-	-	6,465.18	4,712.21	-	-	-	20,142.76
Cash credit/WCD L from banks					77,449.70				77,449.70
Borrowings/ Term Loan	8,717.95	7,210.97	5,995.69	22,823.32	35,233.55	52,885.18	1,745.34	10.82	1,34,622.82
Other Liability	1,195.72	206.20	1,026.17	1,219.91	6,935.11	11,933.40	3,825.71	55.21	26,397.43
Total outflows(A)	23,283.26	7,417.17	9,938.21	37,019.42	1,56,676.59	1,38,813.34	30,170.95	82,111.49	4,85,430.43
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-
Inflows									

Fixed assets	-	-	-	-	-	-	-	22,686.95	22,686.95
Advances	30,756.63	17,457.52	36,744.82	47,354.22	2,36,901.80	25,899.93	-	3,153.88	3,98,268.80
Investments	-	-	-	-	-	-	-	989.56	989.56
Cash and Bank	8,855.28				40,231.16	8,618.72	261.14	-	57,966.30
Other Asset	355.48	355.47	355.47	1,066.40	1,411.57	1,974.43	-	-	5,518.82
Total inflows (B)	39,967.39	17,812.99	37,100.29	48,420.62	2,78,544.53	36,493.08	261.14	26,830.39	4,85,430.43
Foreign Currency Assets	-	-	-	-	-	-	-	-	-
Mismatch(B-A)	16,684.13	10,395.82	27,162.08	11,401.20	1,21,867.94	1,02,320.26	29,909.81	55,281.10	-
cumulative mismatch	16,684.13	27,079.95	54,242.03	65,643.23	1,87,511.17	85,190.91	55,281.10	-	-

For Muthoottu Mini Financiers Limited

Mathew Muthoottu
Managing Director
DIN: 01786534

Authorized Signatory of the Issuer

Date: 17-03-2025

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