



Ref no: 5349 /STCL /DT/2023-24

Date: October 18, 2023

To,
Muthoot Fincorp Limited
Muthoot Centre, Punnen Road,
Trivandrum, Kerala – 695 039

Dear Sir/Madam,

Sub: No Objection Certificate for modification of Charge ID 100365404, 100385650, 100414718, 100436809, 100465581 created to secure Non-Convertible Debentures ("NCDs") of total aggregating to Rs. 1660 Crores issued by Muthoot Fincorp Limited ("the Company")

We are acting as Debenture Trustee for the issuance of listed, secured, redeemable, non-convertible debentures of a nominal face value of Rs. 1,000 (One Thousand only) each on a public issue, aggregating amount Rs.1660 Crores as described in the below table allotted by Muthoot Fincorp Limited ("the Company").

CL	ISIN	DTD Date	Issue Size (in Crores) Incl. Retain Oversubscription
CL02892	INE549K07667	24-07-2020	160
CL02892	INE549K07691		
CL02892	INE549K07725		
CL02980	INE549K07808	30-10-2020	400
CL02980	INE549K07832		
CL02980	INE549K07865		
CL03103	INE549K07923	01-02-2021	400
CL03103	INE549K07956		
CL03180	INE549K07998	16-03-2021	300
CL03180	INE549K07AC0		
CL03262	INE549K07AH9	07-05-2021	400
CL03262	INE549K07AM9		

We refer email dated October 06, 2023 and letter dated September 18, 2023 received from the company stating that the above mentioned ISINs are fully redeemed and hence they require our no-objection for charge modification of the aforesaid Non-Convertible Debentures.

We, in our capacity as a Debenture Trustee and on the basis of CA Certificate from **A Cherian & Associates**, dated August 19, 2023 confirming the payment of interest and principal, provide our No Objection Certificate to the issuer company for filling relevant MCA forms for modification of charge as per table mentioned in **Annexure I**.

Registered & Corporate Office : 4th Floor, Mistry Bhavan, 122, Dinshaw Vachha Road, Churchgate, Mumbai, Pin - 400 020.

☎ +91 22 4302 5566 / +91 22 4302 5555 ✉ corporate@sbicaptrustee.com CIN : U65991MH2005PLC158386

UDYAM REGISTRATION NUMBER (SMALL ENTERPRISE Under MSME Act, 2006) - UDYAM-MH-19-0111411

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A Group Company of SBI



The Company is requested to comply with necessary procedural formalities and file necessary CHG-9 with the concerned Registrar of Companies to complete the modification of said charge within timelines as per applicable law.

Yours faithfully,

For SBICAP Trustee Company Limited



Authorised Signatory



Mr. Ardhendu Mukhopadhyay
Chief Operating Officer & Chief Financial Officer

Annexure I									
CL	ISIN	DTD Date	Issue Size (IN CRS) Incl. Retain Oversubscription	Charge ID	Date of Creation	Redeemed Amount (Rs.)	Actual Charge Amount (Rs.)	Total Redeemed Amount Rs.(Modification)	Charge Amt after Modification (Rs.)
CL02892	INE549K07667	24-07-2020	160	100365404	24-07-2020	271462540.00	2,12,75,39,627	91,56,58,038.00	1,21,18,81,589.00
CL02892	INE549K07691					86764392.00			
CL02892	INE549K07725					557431106.00			
CL02980	INE549K07808	30-10-2020	400	100385650	30/10/2020	612916148.43	5,29,36,25,747	1,76,64,19,014.00	3,52,72,06,733.00
CL02980	INE549K07832					293017767.84			
CL02980	INE549K07865					860485098.00			
CL03103	INE549K07923	01-02-2021	400	100414718	01/02/2021	620521741.88	4,79,56,63,939	1,69,50,67,808.00	3,10,05,96,131.00
CL03103	INE549K07956					1074546066.00			
CL03180	INE549K07998	16-03-2021	300	100436809	16/03/2021	387619938.13	2,17,12,77,373	1,01,25,35,130.00	1,15,87,42,243.00
CL03180	INE549K07AC0					624915192.00			
CL03262	INE549K07AH9	07-05-2021	400	100465581	07/05/2021	464341731.88	2,23,90,30,639	1,17,55,07,212.00	1,06,35,23,427.00
CL03262	INE549K07AM9					711165480.00			