Name of the Issue: Muthoot Microfin Limited

1	**Type of Issue (IPO / FPO)**	IPO
2	**Issue Size (Rs. in million)**	9,600.00

**Source: Prospectus*

3 Grade of issue along with name of the rating agency

Name	Not Applicable
Grade	

4	**Subscription Level (Number of times)***	11.86

** Figure is after technical rejections and excluding Anchor Portion*
Source: Minutes for basis of allotment dated December 21, 2023

5 QIB Holding (as a % of outstanding capital) as disclosed to stock exchanges

Particulars	**%**
(i) On Allotment **	29.04%
(ii) at the end of the 1st Quarter immediately after the listing (December 31, 2023)	30.40%
(iii)at the end of 1st FY (March 31, 2024)	26.28%
(iv) at the end of 2rd FY (March 31, 2025)	27.79%
(v) at the end of 3rd FY (March 31, 2026)	22.82%

***Basis of Allotment*

6 Financials of the issuer

(Consolidated Rs. in millions)

Parameters	**1st FY (March 31, 2024)**	**2nd FY (March 31, 2025)**	**3rd FY (March 31, 2026)**
Net Sales/ Income from operations	22,702	25,616.93	23695.68
Net Profit for the year	4,496	2,225.23	1702.67
Paid-up equity share capital	1,705	1,704.92	1677.67
Reserves excluding revaluation reserves	26,339	24,646.30	26865.45

7 Trading Status in the scrip of the issuer

Equity shares are listed on both the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") (and together with BSE the "Stock Exchanges")

Particulars	**Status**
(i) at the end of 1st FY (March 31, 2024)	Frequently Traded
(ii) at the end of 2nd FY (March 31, 2025)	Frequently Traded
(iii) at the end of 3rd FY (March 31, 2026)	Frequently Traded

8 Change in Directors of issuer from the disclosures in the offer document

Particulars	**Name of the Director**	**Appointed / Resigned**
(i) at the end of 1st FY (March 31, 2024)	None	None
(ii) at the end of 2nd FY (March 31, 2025)	None	None
(iii) at the end of 3rd FY (March 31, 2026)	Mr. Jinsu Joseph	Re-appointed

** Information shall be updated in due course*

9 Status of implementation of project/ commencement of commercial production

(i) as disclosed in the offer document	Not Available
(ii) Actual implementation	
(iii) Reasons for delay in implementation, if any	

10 Status of utilization of issue proceeds*

(i) As disclosed in the offer document (Rs. in Million)	7048.1

*Source: Prospectus

(ii) Actual utilization *(Rs. In Crores)*

Particulars	Amount proposed in the offere Document	Amount Utlised	Unutillsed Amount
The object of the issue is to augment the capital base of the Company. The Net Proceed will be utilised for increasing bisiness of our Company which is towards onward lending, which is expected to arised out of growth in our Company's business & assets, primarily towards onward lending under our company's lending verticals	704.81	705.02	-
General Corporate Purpose	NA	NA	NA
Total	**704.81**	**705.02**	**-**

As per Monitoring Agency Report dated March 31, 2024

(iii) Reasons for deviation, if any	*NA*

11 Comments of monitoring agency, if applicable

a) Comments on use of funds	Not Available
(b)Comments on deviation, if any, in the use of proceeds of the issue from the objects stated in the offer document	Not Available
(c) Any other reservations expressed by the monitoring agency about the end use of funds	Not Available

12 Pricing Data

Designated Stock Exchange	BSE
Issue Price (Rs.)	291
Listing Date	26-Dec-23

Price parameters	At close of listing day March 12, 2024	Close of 30th calendar day from listing day	Close of 90th calendar day from listing day	As at the end of the 1st FY after the listing of the issue March 31, 2024		
				Closing price	High	Low
Market Price on Designated Stock Exchange	266.20	230.55	200.35	199.8	280.80	196.10
S & P BSE SENSEX	71,336.80	71,060.31	72,831.94	73,651.35	74245.17	70001.6
Sectoral Index	Not comparable to any of the available sectoral indices					

Price parameters	As at the end of the 2nd FY after the listing of the issue (31st March, 2025)			As at the end of the 3rd FY after the listing of the issue (31st March, 2026)		
	Closing price	High (during the FY)	Low (during the FY)	Closing price	High (during the FY)	Low (during the FY)
Market Price	122.84	257.98	119.25	146.30	210.00	118.65
S & P BSE SENSEX	77,414.92	85,978.30	70,234.40	71,947.55	86,159.02	71,425.01
Sectoral Index	Not comparable to any of the available sectoral indices					

Note: Stock Exchange data. Where the 30th day / 90th day/ March 31 of a particular year falls on a holiday, the immediately preceding trading day has been considered

(1) Price information not disclosed as reporting for the fiscal year has not been completed

13 Basis for Issue Price and Comparison with Peer Group & Industry Average

Accounting ratio		Face Value (Rs)	As disclosed in the offer document (Basic)	At the end of 1st FY March 31, 2024	At the end of 1st FY March 31, 2025	At the end of 1st FY March 31, 2026

EPS	**Issuer:**	**10**	14.19	30.2	13.07	10.16
	Peer group					
	Equitas Small Finance Bank Limited	10	4.71	7.01	1.29	0.90
	Ujjivan Small Finance Bank Limited	10	5.88	6.54	3.71	3.57
	CreditAccess Grameen Limited	10	52.04	90.41	33.24	48.63
	Spandana Sphoorty Financial Limited	10	1.74	64.84	134.18	-91.01
	Bandhan Bank Limited	10	13.62	13.84	17.04	7.60
	Suryoday Small Finance Bank Limited	10	7.32	20.19	10.75	14.30
	Fusion Micro Finance Limited	10	43.29	50.11	111.41	1.01
P/E	**Issuer:**	**10**	24.96	6.99	9.97	14.4
	Peer group					
	Equitas Small Finance Bank Limited	10	20.29	13.41	43.47	57.41
	Ujjivan Small Finance Bank Limited	10	9.33	7.41	13.23	14.15
	CreditAccess Grameen Limited	10	32.47	15.59	28.66	23.75
	Spandana Sphoorty Financial Limited	10	551.18	13.60	1.75	-2.03
	Bandhan Bank Limited	10	15.59	13.57	8.58	18.59
	Suryoday Small Finance Bank Limited	10	21.73	8.17	9.33	8.30
	Fusion Micro Finance Limited	10	13.46	9.62	1.26	136.49
RNoW	**Issuer: Consolidated**	**10**	10.08%	16.03	8.44%	59.70%
	Peer group					
	Equitas Small Finance Bank Limited	10	11.12%	13.39	2.42%	16.80%
	Ujjivan Small Finance Bank Limited	10	27.79%	33.70	11.94%	10.16%
	CreditAccess Grameen Limited	10	16.18%	22.01	11.98%	9.92%
	Spandana Sphoorty Financial Limited	10	0.40%	13.16	36.48%	-32.83%
	Bandhan Bank Limited	10	11.21%	10.34	11.27%	4.84%
	Suryoday Small Finance Bank Limited	10	4.90%	11.96	5.97%	7.31%
	Fusion Micro Finance Limited	10	16.67%	17.74	2.02%	5.60%
NAV	**Issuer: Consolidated**	**10**	112.63	164.49	139.15	170.13
	Peer group					
	Equitas Small Finance Bank Limited	10	46.44	52.59	532.72	53.68
	Ujjivan Small Finance Bank Limited	10	20.25	19.69	314.88	35.08
	CreditAccess Grameen Limited	10	326.89	412.23	27.81	490.13
	Spandana Sphoorty Financial Limited	10	436.58	498.75	36.78	266.22
	Bandhan Bank Limited	10	121.58	133.87	151.20	98.79
	Suryoday Small Finance Bank Limited	10	149.28	169.96	181.46	195.70
	Fusion Micro Finance Limited	10	230.74	281.93	539.22	152.54

(1) Sourced from Prospectus

14	Any other material information
	For updates and material information please visit stock exchanges website www.bseindia.com and www.nseindia.com

All the above information is updated till September 30, 2026 unless indicated otherwise

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