

Ust-C-10022300025

CIN: U65993WB2010PTC152401



VARDHMAN
TRUSTEESHIP PVT LTD

Nurturing & Protecting Your Trust
(Formerly known as Ativir Stock Broking Pvt. Ltd.)

Ref: 580/OPR/VTPL/2022-23

Date: 09th February, 2023

To, BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400 001.	To, National Stock Exchange of India Ltd, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051
To, Securities Exchange Board of India SEBI Bhavan, C4-A, "G" Block Bandra Kurla Complex, Bandra (E) Mumbai- 400 021	

Dear Sir/Madam,

SUB: Consent and Permission for Ceding Pari-passu charge to M/s. Muthoot Fincorp Limited

This is with reference to the captioned subject.

In accordance with SEBI Circular Ref. No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May, 2022, please find enclosed the letter ceding pari-passu charge dated 09th February, 2023 issued by us to the Company for further borrowing as Annexure A enclosed herewith.

Thanking You,
Yours faithfully,

For Vardhman Trusteeship Pvt Ltd


Authorized Signatory

Annexure A: Letter Ceding Pari passu charge



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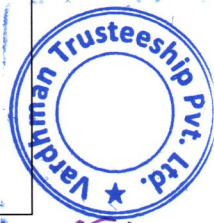
<p>Mr. N. Srinivasan Deputy General Manager Indian Bank, Large Corporate Branch Chennai. Address: No.480, Anna Salai, Khivraj Complex, Nandanam, Chennai – 600035. Phone: 7744996790/044-24334172 Email: CORPORATEBRANCHCHENNAI@indianbank.co.in</p>	<p>Ms. Sajana Vinod Deputy Vice President, Corporate Banking Axis Bank Limited Address: Axis Bank Limited First Floor ,Pukalakkat City Centre MKK Nair Road , Palarivattom Kochi -682025 Phone: 9446565692 Email:sajana.vinod@axisbank.com</p>	<p>Mr. S. J. Raman Branch Head Bank of Baroda Coimbatore Main Branch. Address: 82, Bank Road, Coimbatore-641018 Tamil Nadu. Phone:04222300083 Email: coimba@bankofbaroda.com</p>
<p>Mr. Prasanna Kumar Deputy General Manger Bank of India, Andheri Large Corporate Br. Address: MDI Building,1St Floor 28,S V Road Andheri (West) Mumbai-400058. Phone: 022-26281681 Email: andherilcb.mumbainorth@bankofindia.co.in</p>	<p>Mr. Ankur Sharma Assistant General Manager Bank of Maharashtra, Corporate Finance Branch. Address: 440, Upper Ground Floor, 8th Main Road, 4th Block, Koramangala Bengaluru – 560 034. Phone: 080-25631819 Email: bom1146@mahabank.co.in, brmgr1146@mahabank.co.in</p>	<p>Mr. Nithin Sathish Relationship Manager Canara Bank, Specialized Large Corporate Branch. Address: 3rd Floor, Spencer Junction MG Road Trivandrum- 695001 Phone: 8419900303 Email: cb7074@canarabank.com</p>
<p>Mr. V N V Rao Chief Manager Central Bank of India, Trivandrum Branch. Address: TC NO 28/885(5), CSI Building, MG Road Trivandrum – 695001. Phone: 6374711211 Email: bmcoch0937@centralbank.co.in</p>	<p>Mr. K Murali Senior Vice President, Corporate Banking. DCB Bank Limited Address: 6 Rajaji road Nungambakkam Chennai 600034. Phone:7200004381 / 9884624024 Email: muralik@dcbbank.com</p>	<p>Mr. Rajasekaran. M S Senior Branch Manager City Union Bank Address: Blue Tower, Power House Road Trivandrum – 695036. Phone: 0471 -2467303 Email: cub107@cityunionbank.com</p>
<p>Shiva Kumar VKT Manager Ujjivan Small Finance Bank Ltd. Address: No 27 Grape Garden, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560 095. Phone: 9663380839 Email: shiva.vkt@ujjivan.com</p>	<p>Ms. Rani S AVP - Corporate Relations Corporate & Institutional Banking The Federal Bank Ltd. Address: Federal Towers, MG Road, Statue, Trivandrum PIN 695001. Phone: 471 2780778 /8939068800 Email: ranis@federalbank.co.in</p>	



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<p>Mr.Prathap Chandran Asst Vice President- RM Business Banking HDFC Bank Ltd Address: First Floor ,S L Plaza Palarivattom ,Kochi – 682025 Phone: 7811811232 Email- prathap.chandranr@hdfcbank.com</p>	<p>Mr.Muraleedharan.N DGM IDBI Bank Ltd, Specialised Corporate Branch. Address: Kochi,Panampilly Nagar, P.B.4253, Kochi-682036. Phone: 0484-2323324 Email: mailto:n.muraleedharan@idbi.co.in</p>	<p>Mr. Sathish Kumar Chief Manager Indian Overseas Branch, Trivandrum Main Branch. Address: YWCA Building, MG road, Trivandrum-695001. Phone: 0471 – 2478320 Email: iob0099@iob.in</p>
<p>Ms. Soby Abraham Senior Relationship Manager Indus Ind bank, Kochi Branch. Address: First Floor Gowrinarayan (Opp to New Jayalakshmi Silks) 40/8399,8400 MG Road, Kochi-682035. Phone:09843067682,0484-4216222 Email: soby.abraham@indusind.com</p>	<p>Mr. Athanu Ghosal AGM Punjab National Bank Extra Large Corporate Branch. Address: Market Tower, Cuffe Parade, Mumbai Maharashtra 400005 India. Phone: 9712154779 Email: bo2175@pnb.co.in</p>	<p>Mr.Arun Kumar .M Senior Branch Manager Karnataka Bank, Trivandrum Branch. Address: Thakaraparambu Road Trivandrum Phone: 0471-2473130 Email: trivandrum@ktkbank.com</p>
<p>Mr. Haridas T K Relationship Manager The Karur Vysya Bank Ltd. Address: Corporate Business Unit - Coimbatore No.577, II Floor, KVB Building, Oppanakkara Street, Coimbatore- 641001. Phone :9159944554 Email: haridastk@kvbmail.com</p>	<p>Mr. Renoy Mathew Branch Manager Dhanlaxmi Bank. Address: Karimpanal Arcade, Fort, Thiruvananthapuram Kerala – 695023 Phone: 9539003838 Email: dlb.forttvm@dhanbank.co.in</p>	<p>Mr. Lokesh Kumar AGM UCO Bank. Address: III Floor, 328, Thambu Chetty Street, Chennai 600001 Phone: 044 43405766/ 9934190509 Email: madibb@ucobank.co.in</p>
<p>Ms. Sheena Sudheendran Chief Manager – Trivandrum Corporate Branch South Indian Bank. Address: Thampanoor, Trivandrum Phone:0471-2329585 Email: cbg.trivandrum@sib.co.in</p>	<p>Mr. Sarbjeet Singh Assistant General Manager Punjab & Sind Bank, Corporate Banking Branch. Address: 27/29, Ambalal Doshi Marg Fort, Mumbai-400001. Phone: 02222658721 Email: psbfort.0385@gmail.com</p>	<p>Mr. Deepti Anandan Asst. General Manager Union Bank of India, Overseas Branch. Address: Union Bank Bhavan, Ist Floor, M G Road, Kochi – 682035 Phone: 0484 – 2385213/216</p>





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		Email: deepti.anandan@unionbankofindia.bank
Mr. Sivaraj Sundararajan CM & Relationship Manager State Bank of India, Industrial Finance Branch. Address: No 2, Harrington Road KRM Plaza, Ground Floor Chetpet chennai-600031 Phone: 9445567780 Email: rm2.09930@sbi.co.in	Ms. Deepti Shetty Relationship Manager Bajaj Finance Limited. Address: The Capital, 16 th Floor, 1601, The Capital, B – Wing, C 70 G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 Phone: +912239500500 Email: deepti.shetty@bajajfinserv.in	Mr. Ganesh Babu K The Branch Head Tamilnad Mercantile Bank. Address: TC No.39/1276, 1st Floor, SP Bhagya Towers, Attakulangara, Killipalam By- Pass Road, Thiruvananthapuram - 695036. Phone: 0471 2462048 Email: thiruvananthapuram@tmbank.in
Mr. Umesh Salvi Manager Catalyst Trusteeship Limited. Address: GDA House, Plot No 85 Bhusari Colony (Right) Paud Road Pune – 411 038, Maharashtra. Phone: +91 20 2528 0081 Fax: +91 20 2528 0275 E-mail: dt@ctltrustee.com Investor Grievance Email: grievance@ctltrustee.com Website: www.catalysttrustee.com	Mr. Hitesh Thakkar Financial Institution Group DBS Bank India Limited 19th Floor, Express Towers, Nariman Point, Mumbai - 400 021 hiteshthakkar@dbs.com	Mr. Basil Varkey Group Executive Vice President and Regional Head - South Indian Financial Institutions Group. YES BANK Limited, Puthuran Plaza, Northern Side, KPCC Junction M.G Road, Kochi, Kerala – 682011 Phone: 8129535656 basil.varkey@yesbank.in





VARDHMAN TRUSTEESHIP PVT LTD

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09th February, 2023

Dear Sirs,

Sub: Letter Ceding Pari-passu charge
Financial Assistance to M/s. Muthoot Fincorp Ltd

We **Vardhman Trusteeship Private Limited** hereby agree and confirm that notwithstanding anything to the contrary contained in or by virtue of the mortgage and charge created by M/s. Muthoot Fincorp Ltd (herein after called "the Borrower") in our favour in respect of the Borrower's current Assets inclusive of Gold Loan receivables to secure working capital limits of **Rs. 200,00,00,000 (Rupees Two Hundred Crores only)** with interest and other monies payable by the Borrower to us in respect thereof, and charge of **Vardhman Trusteeship Private Limited** shall in all respect rank pari-passu with the charges created/ to be created by the Borrower in favor of the following Banks/ financial institutions for the amounts specified against their respective names,

Sl.No	Name of Bank	Nature of limit	Total Limit
1	Axis Bank	CC/WCDL/TL- additional facility of Term Loan -Rs.170Cr	591.44
2	Bank of Baroda	CC/WCDL/WCTL	510
3	Bank of India	CC/WCDL/WCTL	230
4	Bank of Maharashtra	CC/WCDL/TL- additional facility of Term Loan -Rs.250Cr	397.5
5	Canara Bank	CC/WCTL	521.35
6	Central Bank of India	CC/WCDL/WCTL	804.98
7	Federal Bank	CC/WCDL	250
8	IDBI Bank Ltd	CC/WCDL	350
9	Indian Bank	CC/WCDL	1255.05
10	Indian Overseas Bank	CC/WCDL	300
11	Indus Ind Bank	CC/WCDL	450
12	Karnataka Bank	CC/WCDL- enhanced facility of - Rs.50Cr	100
13	Karur Vysya Bank	CC/WCDL	125
14	Punjab and sind Bank	WCTL	388
15	Punjab National Bank	CC/WCTL	1805.48
16	South Indian Bank	CC/WCDL	225
17	State Bank of India	CC/WCDL	1800
18	Tamilnad Mercantile Bank	CC/WCDL	50





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19	Union Bank of India	CC/WCDL	1450
20	UCO	WCTL	651.09
21	Dhanlaxmi bank	CC/WCDL	30
22	Ujjivan Small Finance Bank	TL	42.86
23	DCB BANK	WCDL	65
24	DBS BANK	TL	271.44
25	Bajaj Finance Ltd	TL	8.74
26	HDFC	WCDL- enhanced facility of - Rs.150Cr	350
27	Bandhan Bank Ltd	CC/WCDL/TL	260
			13282.93

Term liabilities (NCD) having paripassu charge on the Loan Receivables/ Current Assets

Sl. No:	NCD	Issue Details	Limit in Crores
1	CATALYST TRUSTEESHIP LTD	SECURED NCD	100
2	VARDHMAN TRUSTEESHIP PVT LTD	MLD	200

together with interest thereon at the respective rates, compound interest in case of default, other costs, charges, expenses and their monies payable by the borrower to you under your heads of agreement/ loan agreement sanction letters entered into by the borrower issued by you to the borrower without any preference or priority of one over the other or others of them for all purposes and to all intents.

We authorize you to make a mention of the pari-passu charge in favor of ourselves and/or your institutions on the assets of the Borrower Company in the form of particulars of charge required to be filed by the borrower with the Registrar of Companies pursuant to the Companies Act, 2013. We hereby further agree to undertake and confirm that we shall enter into a pari-passu agreement with you and the Borrower defining the rights and obligations of the parties Inter-se and also providing that the securities created/to be created by the Borrower under off by virtue of the aforesaid mortgages and charges shall rank pari-passu in point of security and for the purpose of realization without any preference or priority of one over the other or others for all purposes and to all intents and including specific provisions regarding insurance, custody of insurance policies, title deeds, application and realization of sale proceeds etc., in such form and in such manner as may be mutually agreed upon.





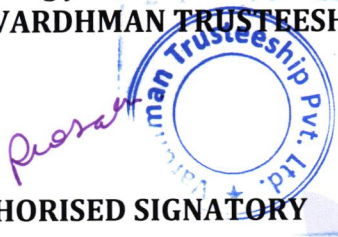
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We request you to issue a similar letter to us conceding pari-passu charge in our favor on the Borrower's assets in respect of our above credit facilities, if not already issued.

Thanking you,

For, **VARDHMAN TRUSTEESHIP PRIVATE LIMITED**



AUTHORISED SIGNATORY

