

Rating Letter - Intimation of Rating Action

Letter Issued on : March 06, 2024
 Letter Expires on : June 04, 2025
 Annual Fee valid till : June 05, 2025

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 rating



MULAMOOTTIL FINANCIERS LIMITED
 MULAMOOTTIL BUILDING, MARKET ROAD,
 KOZHENCHERRY
 Pathanamthitta 689641
 KERALA

Kind Attn.: Mr. ASHLY THOMAS JACOB, CHIEF EXECUTIVE OFFICER (Tel. No.9605080020)

Sir / Madam,

Sub.: Rating(s) Assigned and Reaffirmed - Bank Loans of MULAMOOTTIL FINANCIERS LIMITED

Please note that the current rating(s) and outlook, instrument details, and latest rating action for the aforementioned instrument are as under:

Product	Quantum (Rs. Cr)	Long Term Rating	Short Term Rating
Bank Loan Ratings	40.49	ACUITE BBB- Stable Assigned	-
Bank Loan Ratings	40.00	ACUITE BBB- Stable Reaffirmed	-
Total Outstanding Quantum (Rs. Cr)	80.49	-	-

5W Jf reserves the right to revise the rating(s), along with the outlook, at any time, on the basis of new information, or other circumstances which 5W Jf believes may have an impact on the rating(s). Such revisions, if any, would be appropriately disseminated by 5W Jf as required under prevailing SEBI guidelines and 5W Jf policies.

This letter will expire on **June 04, 2025** or on the day when 5W Jf takes the next rating action, whichever is earlier. It may be noted that the rating(s) is subject to change anytime even before the expiry date of this letter. Hence lenders / investors are advised to visit <https://www.acuite.in/> OR scan the QR code given above to confirm the current outstanding rating(s).

5W Jf will re-issue this rating letter on **June 05, 2025** subject to receipt of surveillance fee as applicable. If the rating(s) is reviewed before **June 04, 2025**, 5W Jf will issue a new rating letter.

Please note that under extant SEBI regulations and as per the terms of the rating agreement, once a rating is accepted and outstanding, the issuer is required to promptly furnish the No Default Statement on the first working day of every month.

Sd/-
Chief Rating Officer

This is a system generated document. No signature is required.

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Annexure A. Details of the rated instrument				
Lender's Name	Facilities	Scale	Amt. (Rs. Cr)	Rating Assigned (Outlook) Rating Action
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	6.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Secured Overdraft	Long-term	1.00	ACUITE BBB- Stable Reaffirmed
State Bank of India	Term Loan	Long-term	8.26	ACUITE BBB- Stable Reaffirmed
State Bank of India	Secured Overdraft	Long-term	15.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	4.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	3.73	ACUITE BBB- Stable Reaffirmed
State Bank of India	Secured Overdraft	Long-term	10.00	ACUITE BBB- Stable Assigned
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	10.00	ACUITE BBB- Stable Assigned
State Bank of India	Term Loan	Long-term	15.00	ACUITE BBB- Stable Assigned
South Indian Bank	Term Loan	Long-term	5.49	ACUITE BBB- Stable Assigned
South Indian Bank	Term Loan	Long-term	2.01	ACUITE BBB- Stable Reaffirmed
Total Facilities			80.49	-

DISCLAIMER

An 5W JbF rating does not constitute an audit of the rated entity and should not be treated as a recommendation or opinion that is intended to substitute for a financial adviser's or investor's independent assessment of whether to buy, sell or hold any security. 5W JbF ratings are based on the data and information provided by the issuer and obtained from other reliable sources. Although reasonable care has been taken to ensure that the data and information is true, 5W JbF, in particular, makes no representation or k UffUbmzYI dfYggYX cfJa d'jYX k Jh fYgdYVhrc h Y UXYei UVMz UMMV fUVMhcf Wza d'YfYbYgg cZlAY JbZfa Ufjcb fY jYX i dcb'' 5W JbF is not responsible for any errors or omissions and especially states that it has no financial liability whatsoever for any direct, indirect or consequential loss of any kind arising from the use of its ratings. 5W JbF ratings are subject to a process of surveillance which may lead to a revision in ratings as and when the circumstances so warrant. Please visit our website (www.acuite.in) for the latest information on any instrument rated by 5W JbF, 5W JbF B rating scale and its definitions.

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