

Rating Letter - Intimation of Rating Action

Letter Issued on : October 08, 2024

Letter Expires on : June 06, 2025

Annual Fee valid till : June 06, 2025

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

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verify authenticity of this
rating



Kind Attn.: Mr. 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	10.00	ACUITE BBB- Stable Assigned	-
Bank Loan Ratings	80.49	ACUITE BBB- Stable Reaffirmed	-
Total Outstanding Quantum (Rs. Cr)	90.49	-	-

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's policies.

This letter will expire on **June 06, 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 07, 2025** subject to receipt of surveillance fee as applicable. If the rating(s) is reviewed before **June 06, 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	4.60	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	3.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	2.27	ACUITE BBB- Stable Reaffirmed
State Bank of India	Secured Overdraft	Long-term	10.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	8.33	ACUITE BBB- Stable Reaffirmed
State Bank of India	Term Loan	Long-term	12.30	ACUITE BBB- Stable Reaffirmed
South Indian Bank	Term Loan	Long-term	4.49	ACUITE BBB- Stable Reaffirmed
South Indian Bank	Term Loan	Long-term	2.01	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	5.00	ACUITE BBB- Stable Reaffirmed
Federal Bank	Working Capital Demand Loan (WCDL)	Long-term	10.00	ACUITE BBB- Stable Assigned
Not Applicable	Proposed Working Capital Demand Loan	Long-term	5.00	ACUITE BBB- Stable Reaffirmed
Not Applicable	Proposed Long Term Bank Facility	Long-term	1.49	ACUITE BBB- Stable Reaffirmed
Total Facilities			90.49	-

DISCLAIMER

An 5WJf 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. 5WJf 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, 5WJf, in particular, makes no representation or warranty of any kind, express or implied, for the accuracy, completeness, timeliness or reliability of the information provided. 5WJf 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. 5WJf 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 5WJf, 5WJf B rating scale and its definitions.

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