



The Muthoot Group

Muthoot News

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT THE MUTHOOT GROUP



ACTION IS THE FOUNDATION FOR SUCCESS



It is my belief that, what each one of us does makes a difference and it is for us to decide what kind of difference we want to make. Corporate performance is what matters most and there has been a definite overall acceleration across businesses.

Business & Operational Overview

The Consolidated Loan Assets Under Management of Muthoot Finance increased to Rs. 64,356 crores, up by 6% YoY for H1 FY23. Also, the Consolidated Profit after Tax increased to Rs. 902 crores, up by 9% QoQ for Q2 FY 23. As far as the Standalone Loan Assets Under Management is concerned, it increased to Rs. 57,230 crores for H1 FY23, up by 4% YoY. Similarly, Standalone Profit after Tax increased to Rs. 867 crores, up by 8% QoQ for Q2 FY 23. In Quarter 2 of FY23, we opened 24 branches. We also partnered with LuLu International Exchange to provide UAE customers with easy gold loan repayment services. We launched the Milligram Gold Programme – a gold reward program for our customers.

We at Muthoot Finance unveiled our Put your Gold to Work campaign aimed at building trust in the younger audiences. It was aimed at highlighting how idle gold at home can be put to use and how gold loans are all weather loans. The campaign uses a comic approach and is played by some of the leading Indian comic faces like Johnny Antony, Brahmanand, Sadhu Kokila and Redin Kingsley across four languages - Malayalam, Telugu, Kannada and Tamil respectively.

Muthoot Finance concluded the 28th public issue of secured redeemable non-convertible debentures (NCDs) of face value of ₹ 1,000 each and with a base issue size of ₹ 75 crore with an option to retain over subscription up to ₹ 225 crore aggregating up to tranche limit of ₹ 300 crore in October 2022. The funds raised will be utilised primarily for lending activities.

The 29th series of public issue of Secured Redeemable Non-Convertible Debentures of face value of ₹ 1,000 each was opened on 28 November, 2022 and closed on 19 December, 2022. The issue is with a base issue size of ₹ 75 crore with an option to retain oversubscription up to ₹ 225 crore aggregating up to tranche limit of ₹ 300 crores (Issue). The Secured NCDs under this Issue have been rated AA+ (Stable) by ICRA. The rating of the Secured NCDs by ICRA indicates 'high degree of safety regarding timely servicing of financial obligations'.

As a part of our CSR initiatives to strengthen the education sector we have partnered with Hon'ble MP Hibi Eden for the construction of a Smart Anganwadi with the aim to facilitate growth of young children by providing a premium infrastructural experience to them. It was inaugurated on 16 September, 2022 in Moolampilly, Kerala.

We have successfully achieved the milestone of building and providing 20 Muthoot Aashiyana homes to the needy and underprivileged at Ghatal Mahaniawas, Rewari in Haryana which is in addition to the 200 houses already built under Project Aashiyana. The occasion also marked the grand inauguration ceremony of M.G. George Muthoot Tower-2, an additional Corporate Office building of The Muthoot Group in Alaknanda, New Delhi on 19 October 2022.

We have been comfortably placed in terms of growth capital. Our AUM and quarterly results are showing consistent and positive growth. I appreciate and congratulate all the employees who have remained passionate and dedicated to the company. Let us continue to grow stronger together to build on this strong foundation. Last but not least, I would like to wish you all a Happy and Prosperous New Year. May this year bring you a lot of joy and wealth in your life.

Warm Regards,

George Jacob Muthoot

Group Chairman,

The Muthoot Group of Companies

Vivahasnanmanam in Madurai; Provides Financial Aid for Marriage of 18 Girls



Muthoot Finance under its CSR initiative Vivaha Sanmanam has provided financial support to 18 girls in Madurai region. Rs. 1 Lakh each was provided to the most deserving girls identified from the suburbs of Madurai. Vivaha Sammanam was launched in Kerala in the year 2015 and later extended to states like Karnataka, Andhra Pradesh and Tamilnadu.

Sponsors Karunya Yatra; Provides Care to 390 Street Destitutes in Kerala



Muthoot Finance in association with Sehion Preshitha Sangam has organized "Karunya Yatra" to help feed and take care of the destitutes and other marginalized people in the society. The 12 day programme covered all the 14 districts of Kerala and helped 390 destitutes.

Steel Water Bottle Distribution Drive in Govt. Schools Across South India



Muthoot Finance has conducted a mass stainless steel water bottle distribution drive in schools located in Mangalore, Chennai, Madurai, Hyderabad, Mysore and Secunderabad. The objective of the initiative was to promote the use of eco-friendly materials and discourage the use of plastic water bottles, which has become a serious threat to the environment among the students from grass root level.

Constructs Smart Anganwadi in Kochi



Muthoot Finance has constructed the Smart Anganwadi in Moolampilly - one of the coastal regions of Kochi as part of CSR initiative with the aim to provide access to quality education with infrastructure for the needy communities. The company had earmarked 25 Lakhs for the project. The project was inaugurated by Shri. George M George - Deputy Managing Director, Muthoot Finance along with Shri. Hibi Eden MP, Ernakulam.

Inauguration of M G George Muthoot Tower II as an Annexe of CO (N)



Alexander Muthoot, Managing Director, and other Board Members of The Muthoot Group.

Inauguration of MG George Muthoot Tower II by Shri. V. Muraleedharan - Hon'ble Minister of State for External Affairs, Govt. of India along with Shri. George Jacob Muthoot, Group Chairman - The Muthoot Group of companies, Shri. George

Donation of Medical Equipments & Water Cooler to Mathadi Hospital Trust, Kopar Khairane, Navi Mumbai, Maharashtra.



KSEB Wins the Muthoot Finance Ever Rolling Trophy Basketball Championship



It was a mixed fortune for Kerala State Electricity Board (KSEB) as their men and women's team won the Muthoot Finance Ever rolling trophy basketball tournament held at Muthoot Institute of Technology and Science (MITS).

Supports Installation of Safety Cameras to Notch up Security for Trichy Police



Muthoot Finance has set up ANPR Camera & NVR as part of boosting Road Safety Activities for Trichy City Police Force. The new infra update will notch up the security through Advanced Anti-Crime Cameras (ANPR), which assists in vehicle number recognition, vehicle tracking, monitor traffic signals at intersections, traffic congestion control on roads, and enhances safety for motorists.

Muthoot Finance Volunteers Cleans District Hospital Aluva in Ernakulam



Muthoot Finance in its efforts to embed Individual Social Responsibility (ISR) among its employees has organized a cleanliness drive at District Hospital Aluva in Ernakulam. The cleanliness drive was organized as part of the hospital's preparations of state level assessment under Kayakalp Certification Programme by the Ministry of Health and Family Welfare, Government of India.

Muthoot Finance Donates Fully Automated Wheelchair to Differently Abled in Trivandrum



Shri. George Jacob Muthoot - Chairman of The Muthoot Group handed over the wheelchairs to Mr. George Thomas, Trivandrum and Ms. Lakshmi V Sivan - Mar Ivanios College Trivandrum in the presence of Smt. Elizabeth Jacob - Director of The Muthoot Group, Smt. Deepamol - Asst. Prof. Mar Ivanios College, Shri. Gopakumar - President, Rotary Club and staff members of Muthoot Finance.

Shri. Alexander George Muthoot - JMD's visit to Raj Ghat, Delhi along with His Holiness



Raj Ghat is built in the memory of our Father of the Nation - Mahatma Gandhi. During the visit of H.H Baselios Marthoma Mathews III to Delhi, Shri. Alexander George Muthoot, JMD - The Muthoot Group along with H.H visited Raj Ghat and paid floral tribute to Mahatma Gandhi.

Muthoot M George Professional Scholarship



Muthoot M. George Professional Scholarship Cheques and Gold Medals were handed over to Ms. Ritika - First year MBBS student, Ms. Stuti Tiwari & Ms. Smriti Tiwari - First year B.Tech students by Dr. Sara George Muthoot - Director St. George's Education Society.



Financial Assistance Given to 10 Beneficiaries under the Vivahasammanam Project, Barrackpore Chiriamore, Kolkata, West Bengal.

Kerala Police Join Hands with Muthoot Finance for Aashiyana Housing Project



Muthoot Finance in association with Lions Club International has conducted the stone laying ceremony of two new Aashiyana Housing Projects in Kerala. Shri. Dileep Baby will have his new Aashiyana home at Vandamattom, Thodupuzha and Smt. Simi. K.S will have her new home at Pulinchode, Kolenchery.



Donation of Water coolers 150 Ltr, ROs & Stabilizers to Govt. Higher Secondary School at Channi Himmat, Jammu.

Annual Athletic Meet Held at Sanskara School, Kakkanad



Sanskara School Kakkanad celebrated its 'Annual Athletic Meet 2022' on November 18, 2022. The Chief Guest for the occasion was Shri. Vivek Vasudevan Nair - Superintendent of Customs & Former International Basketball Player.



Shri. Alexander George Muthoot - JMD's visit to Aanchal Project Rohini along with His Holiness



Aanchal project provides training to mentally challenged children to make them self dependent. The objective of this institute is to educate and train children facing mild to moderate intellectual (mental) challenges by imparting education and training to them by using the best and latest technologies and also imparting vocational training for their employment.

Muthoot Finance has been supporting the Aanchal Project from 2017 onwards. In the recent visit of His

Holiness to Delhi, Shri. Alexander George Muthoot - JMD, The Muthoot Group, along with H.H visited Aanchal School on their Annual Function Day.

Muthoot Aashiyana houses handed over to twenty beneficiaries in CO(N)



Official key handover of the 20 Muthoot Aashiyana houses constructed at Rewari, Haryana was done by Shri. V. Muraleedharan - Minister of State for External Affairs, Govt. of India, Guest of Honor; Shri. Robin Hibu - IPS Special Commissioner of Police, Delhi Police, along with Shri. George Jacob Muthoot, Chairman, The Muthoot Group, Shri. George Alexander Muthoot, Managing Director, other board members of The Muthoot Group & their family members.

Key Handover Ceremony of 20 Aashiyana Houses built in Rewari, Haryana



The physical possession and keys were handed over to the house owners by Dr. Sara George Muthoot - Director St. George's School & Paul George Global School along with Shri. Alexander George Muthoot - JMD - The Muthoot Group and Shri. George Muthoot George - DMD, The Muthoot Group.

The Muthoot Group's Joint Managing Director Shri. Alexander George Muthoot Receives Chanakya Award for "Responsible Leadership of the Year"



Shri. Alexander George Muthoot - Joint Managing Director of The Muthoot Group has received the PRCI Chanakya Award 2022 for Responsible Leadership of the Year for his significant contribution to the field of Administration and good Governance. The award was facilitated during the 16th Global Communication Conclave held on November 11-12, 2022 at Hotel Fairfield Marriot New Town Kolkata. Public Relation Council of India (PRCI), every year at its Global Communication Conclave, honours Corporates and National Achievers with its Annual Signature Awards under the Chanakya Series.

Muthoot Finance Employee Wins Gold in Powerlifting at SBKF International Games, Nepal



Shri. Rapaka Ramesh Yadav - Junior Relationship Executive, Visakhapatnam Region has won Gold Medal in the Powerlifting "SENIOR 93 Kg CATEGORY" competition held at the SBKF 7th International Games at Pokhara, Nepal.

MUTHOOT FOREX-KOCHI METRO BRANDING

KOCHI METRO IS NOW BRANDED RED, WITH THE MUTHOOT FOREX BRANDING

Zone : Kerala Region : Ernakulam Campaign Start date : 31.10.2022 Campaign duration : 90 days



Xandari Resort and Spa, Costa Rica Awarded Elite Level certificate for sustainable tourism



Xandari Resort and Spa, Costa Rica has been awarded the Elite Level certificate for sustainable tourism, the highest rating of the CST, a certificate which is awarded to tourism businesses in Costa Rica for improving the way natural and social resources are used, encouraging the active participation of local communities.

Gold Man Campaign



The Gold Man Campaign went live on PAN South, across all major media vehicles, including Print, TV, OOH, Cable TV, Theatres, Digital and across our branches. The campaign was much appreciated by the audience, for its innovative concept and fun delivery style. The campaign with its key message of "Put Your Gold To Work" is supporting the whole Gold Loan category.

MITS Hosts APJAKTU Inter Zone Badminton Tournament for Men and Women



Muthoot Institute of Technology and Science (MITS) has hosted APJ Abdul Kalam Technological University (APJAKTU) Thiruvananthapuram Interzone Badminton Tournament (Men and Women) in November 2022. In the women's category, Rajagiri Engineering College has lifted the first prize. In the men's category, NSS College of Engineering Palakkad emerged as the Champions.

Business Achievers Meet 2022



Shri. George Jacob Muthoot, Chairman, The Muthoot Group, addressed Business Achievers Meet 2022 of Trivandrum North Region in the presence of Shri. Vinod Raj - RM, Trivandrum North Region, Shri. Lijo George - Chief Manager, Resource Dept, HO and Shri. Bijay Bhuvan - Sr. Asst. Vice President, MIBPL, Trivandrum.

Blood Donation Camp at CO (N)



As a part of the ISR initiative by the Staff Members of Corporate Office (North), Blood Donation Camp was arranged in the premises of CO (N) on 03rd December 2022 in association with Kerala Blood Donors who have tie-up with AIIMS New Delhi. 113 staff members came forward to donate the blood and out of that 87 staff members were found eligible and donated the blood. Our Respected Shri Alexander George Muthoot, JMD – The Muthoot Group who always leads from the front donated Blood as the first donor of the day.

Visit of His Holiness Baselios Marthoma Mathews III to M G George Muthoot Tower II



During the visit of His Holiness Baselios Marthoma Mathews III to Delhi, he visited CO(N) on 26-10-2022 and blessed our newly constructed building, M G George Muthoot Tower II. All the Staff Members of Corporate Office (N) extended a warm welcome to His Holiness.

THE MUTHOOT GROUP DIVISIONS: Financial Services | Wealth Management | Money Transfer | Foreign Exchange Securities | Media | Vehicle & Asset Finance | Information Technology | Healthcare | Housing & Infrastructure Education | Power Generation | Leisure & Hospitality | Vehicle Loan | Plantations & Estates | Precious Metals Housing Finance | Overseas Operations | Personal Loan | Micro Finance