



The Muthoot Group

# Muthoot News

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT MUTHOOT GROUP

VOL XX / ISSUE #3/DEC 17



## Chairman's Message

### *Commitment and Responsibility – The Key to Positive Transformation!*

I take this opportunity to wish you and everyone in your family Merry Christmas and a very Happy New Year! I would like to let you know that I am earnestly praying to the Almighty God that the year 2018 brings in lots

of joy, happiness and peace in each one of your lives. May you be successful in all your endeavors.

It is important to understand that if each one of us has appreciation for what one has, we would truly be better human beings. We should never forget to thank Lord Almighty for every little thing in life that comes to us as a blessing. If you have a sense of belongingness and gratitude, you will never reach an impasse in your life. It is my privilege to share with you, select achievements of Muthoot Finance as well as The Muthoot Group in the recent months.

Muthoot Finance recorded a 53% increase in Net Profit at Rs. 454 Crore for Q2 FY18 as against Rs. 297 Crore in the previous year. The Net Profit for H1 FY18 stood at Rs. 805 Crore that translated into an increase of 42% as against last year of Rs. 567 Crore. Aggressively moving ahead, Muthoot Homefin has increased its loan portfolio by Rs. 234 Crore at Rs. 830 Crore during the quarter. For H1 FY18, loan portfolio grew by Rs. 389 Crore. Total revenue for Q2 FY18 & H1 FY18 stood at Rs. 26 Crore and Rs. 45 Crore in comparison with previous year's total revenue of Rs. 3 Crore and Rs. 5 Crore respectively.

Belstar Investment and Finance, a subsidiary company of Muthoot Finance, is an RBI registered micro finance NBFC. During Q2 FY18, it grew its loan portfolio by 20% and in H1 FY18 by 238% - reaching Rs. 797 Crore. It achieved a profit after tax of Rs. 7 Crore and Rs. 12 Crore during Q2 FY18 and H1 FY18. Muthoot Insurance Brokers, an IRDA registered Direct Broker in Insurance products, generated a first year premium collection amounting to Rs. 22 Crore and Rs. 37 Crore during Q2 FY18 and H1 FY18 as against Rs. 19 Crore and Rs. 29 Crore in the previous year respectively.

Asia Asset Finance PLC, the Sri Lankan subsidiary of Muthoot Finance, increased its loan portfolio during the Quarter by 5% and for the half year by 10% at LKR 949 Crore. It generated a profit after tax of LKR 4 Crore and LKR 10 Crore during Q2 FY18 and H1 FY18, as against previous year's Profit-after-tax of LKR 6 Crore and LKR 11 Crore. Other verticals like Personal Loan, Business Loan etc. have also started. Apart from these, our various other divisions of The Muthoot Group are also doing commendable performance! Towards the fulfillment of the social commitment of The Muthoot Group, the Muthoot M. George Foundation, its CSR wing, has provided financial assistance of Rs. 2 lakh each to girls of widowed mothers from Allepey and Pathanamthitta.

Muthoot M George Foundation has also been extending its support towards the education of underprivileged school children by awarding scholarships to toppers of Class 10 students of 400

Government run schools across Karnataka. Each topper receives a cash prize of Rs. 3000 and a certificate of appreciation.

Recently, the Muthoot Vivaha Sammanam Project 2017 (Marriage Assistance Scheme) was inaugurated. Now, it is all set to touch the lives of those who are intended to be the beneficiaries out of this program. With its association with WWF-India, The Muthoot Group has contributed towards elephant conservation with a special focus on reducing the Human-Elephant Conflict (HEC) and protecting elephant habitats.

In association with the Bombay YMCA, we also organised a competition, 'Brainwaves 2017' - recognising and rewarding young achievers through various competitions like storytelling, painting, GK, elocution etc. A campaign 'Rally for Rivers' was launched by us in association with Isha Foundation towards creation of awareness on protecting rivers. Earlier, our Group also joined hands with Magic Bus Foundation to implement a child centric project titled "Muthoot Haathi Mera Saathi", aimed at the holistic development of children, especially the girl child.

Through our healthcare outreach programme in South India - "Muthoot Snehasraya", the Group provided fully equipped Mobile Labs to conduct free of cost check-ups for the purpose of prevention and early detection of renal diseases, diabetes and hypertension. Apart from this, a lot of other CSR initiatives are also taken in various areas like prevention of Cancer, Kidney diseases awareness programs in various states, Education Assistance, Medical Assistance, Emergency needs Assistance etc.

The Muthoot Group has also recently launched "Muthoot WeCare ISR" to promote a sense of Individual Social Responsibility (ISR) among its employees. Through this initiative, we persistently encourage all our employees to engage in social service, through food distribution, clothes distribution, blood donation etc. To conclude, I urge you to aim and strive towards a better life, living joyfully with a strong and resilient spirit. Together, let us look forward to creating a brighter future for us, our Company and the Nation at large.

Thank you!

**M.G. George Muthoot**  
Chairman, The Muthoot Group



In life, it is important to win, but even more important is to remain undefeated in one's spirit, come what may. The biggest battle is the one that we need to fight within our own selves, against our weaknesses. The key to success is to move forward without being swayed by trivialities in life.

**George Alexander Muthoot**  
Managing Director

### Customer Meet



Mr. M. G George Muthoot, Chairman, The Muthoot Group addressing the gathering during HNI Customer Meet held at Radisson Blu Hotel, Paschim Vihar for Delhi East Region.

### Investors Meet



Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group addressing the Investors meet held in association with ICICI Prudential Mutual Fund at Hotel SP Grand Days, Trivandrum in the presence of Mr. Renjith Sasidharan, (State Head, ICICI Prudential Mutual Fund) Mr. Sibi Paul, (Muthoot Securities Mutual Fund Division Head, Trivandrum) M. Satheesh Kumar, (Regional Manager, Trivandrum South Region) Mr. Vinod Raj, (Regional Manager, Trivandrum North Region). The function was attended by our Customers, prospective Investors and staff members.

### Diwali celebration



Mr. Alexander M George, Deputy Managing Director during Diwali Celebration at Corporate Office North.

### VIP visitors to Xandari



(L to R): Mr. Arvin R. De Leon (Deputy Chief of mission and Consul General, Republic of Philippines), Her Excellency Mariela Cruz (The Ambassador of the Republic of Costa Rica), Mr. George M George (MD, Xandari Resorts), His Excellency Stephen Borg (The High Commissioner of Malta).

### Metro Food Awards 2017



Restaurant 51 of Xandari Harbour won the Metro Food award for the year 2017 for Best Dine Experience.

Mr. Renjith Jacob, Resort Manager, Xandari Harbour received the award at an extravagant function held at Bolgatty Palace & Island Resort on 30th October 2017. Mr. K J Maxi MLA, Big Chef Noushad, Ms. Soumini Jain, Mayor, Corporation of Kochi were present on this occasion.



### Re introduction of marine turtles at mararikulam



5 Out of the 7 species of marine turtles found in the world visit Indian shores to nest. Sexually mature female turtles by instinct return back to the same beach from where they hatched to lay their eggs.

Not long ago almost 75% of the total beach area in Kerala reported sporadic nesting activity. But wide spread poaching of eggs and turtles by humans and other factors like construction of sea walls, hi mast lights, increase in the number of stray dogs all collectively caused significant decline in the nesting activity. Presently turtle nesting is confined to few areas which are relatively undisturbed. Green roots is an NGO based out of Thottappally engaged in the conservation of marine turtles. Started operation in 2007 and was formally registered in the year 2014. Since then they have successfully hatched and released more than 2000 turtles back to the ocean. Green roots in association with Xandari pearl resort is now engaged in reintroduction of turtles by releasing them from Mararikulam beach.

As part of the program a batch of 10 turtles which were among the ones hatched in Thottappally was released from Mararikulam on 29th October by Mr. George M George, Managing Director, Muthoot Leisure & Hospitality.

### Muthoot Vivaha Sammanam Project

Muthoot M. George Foundation, the CSR arm of Muthoot Finance has provided financial assistance of Rs. 2 lakhs each to girls of widowed mothers selected from the districts of Alleppey & Pathanamthitta.



Muthoot Vivaha Sammanam project 2017 was inaugurated by Mr. Mathew T Thomas, Water Resources Minister, Kerala in the presence of His Grace Abraham Mar Epiphanius Metropolitan, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Mr. George Thomas Muthoot, Jt. Managing Director, The Muthoot Group, Dr. Georgie Kuriem, Managing Director, Muthoot Healthcare, Mr. Benyamin, Novelist and Ms. Mini Shyam Mohan, President, Kozhencherry Grama Panchayath.

### World Blind Walk



Muthoot Finance participated in the World blind walk organized by Project Vision.

Alphons Joseph Kannanthanam, Minister of State for Tourism, Govt.

of India was leading the walk.

### Branch Inauguration



Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group, inaugurating the newly shifted premises of Muthoot Finance, Chirayinkeezhu Branch, Trivandrum North Region in the presence of Rev.Fr.Shiju Thankachan, St George Orthodox Cathedral, Palayam, Trivandrum, Mr. Vinod Raj, Regional Manager, Trivandrum North Region and Mr. C. Muraidharan, RAM, Trivandrum North Region.

### Muthoot Finance along with The Bombay YMCA organised Brainwaves 2017 competition

Muthoot Finance Ltd, along with The Bombay YMCA organised 'Brainwaves 2017' competition. The exclusive programme was conceived and conceptualized to bring out the best in students and to create a platform to enhance their personalities. 474 students from 16 schools participated in the competition that included Short Story Writing, Poster Painting, General Knowledge Contest, Elocution and Story Telling.

The winners were awarded with Rolling Trophies, cash prizes and a certificate. Maneckji Cooper Education Trust School won the Over All Trophy and Most Participation Trophy.



Brainwaves 2017 prize distribution ceremony took place in Smt. Jyotsna HarshadValia Conference Hall, Valia College in the august presence of Mr. Ameet Bhaskar Satam, MLA of Andheri West, Mumbai, Mr. Eapen Alexander, Executive Director, The Muthoot Group, Mr. B. VenkatRamana, Zonal Manager, Muthoot Finance Ltd., and Ms. Sudha Singh, Municipal Corporation, K-West Ward.

### Rally for Rivers



Muthoot Finance associated with Rally for Rivers, a campaign launched by Isha Foundation to create awareness on protecting rivers. Sadhguru, the founder of Isha Foundation, plans to create popular support and awareness for this urgent need and the Rally reached Kerala on 5th September, 2017.



### Muthoot Finance Ltd and Paul Merchants Ltd felicitate winners of Ria Money Transfer contest

Muthoot Finance Limited and Paul Merchants Limited felicitated the winners of Ria Money Transfer gold contest at a grand event held in Kochi. The contest was announced at the launch of the new 'gold standard' cash pay-out service by Ria Money Transfer offering winners the chance to win prizes in the form of 1 kilogram in pure gold. The prizes were divided into 30 gold coins weighing 30 grams each, and one bumper prize of 100 grams.

The winners were felicitated with gold coins by Mr. George Alexander Muthoot, Managing Director, Muthoot Finance Limited; in the presence of Mr. Rajneesh Bansal, Executive Director, Paul Merchants Limited; and Emil Ruban Country Manager India, Ria Money Transfer.



### Muthoot Travel Jango



Muthoot Travel Jango has signed Corporate agreement with OYO rooms for availing corporate discount on hotel bookings. OYO is India's largest branded network of hotels and operated in the budget segment of the hospitality industry.

L-R Mr. Sonet Sebastian, Chief Manager Sales, Mr. Roger Xavier, General Manager, Travel Jango, Mr. Mathen Thomas, City Head, OYO, Mr. Arun Davis, Corporate sales Manager, OYO.

L-R Mr. K.R.Bijimon, Chief General Manager, Muthoot Finance Ltd, Mr. Rajneesh Banzal, Director, Paul Merchant Ltd, Mr. George Alexander Muthoot, Managing Director, The Muthoot Group, Mr. Emil Ruban, Country Head, Ria Money Transfer and Mrs. ThankamaniAmma, 100 Gram Gold coin winner.

## MUTHOOT M GEORGE EXCELLENCE AWARD 2017

### Mumbai

Muthoot Finance Ltd. felicitated 10th standard toppers of 150 government-run schools in Mumbai.

Each topper received cash prize of Rs. 5,000 along with a certificate duly signed by Education Officer, BMC, along with Mr. George Alexander Muthoot, Chairman of Muthoot M George Foundation.



Muthoot M George Excellence Awards 2017' was inaugurated by Mr. VishwanathMahadeshwar, Mayor of Mumbai. Mr. Ramratanam, CEO, Muthoot Home Finance, Mr Babu John Malayil, DGM, Corporate Communications, Muthoot Finance Ltd, Mr. Jacob Koshy, President Bombay YMCA, Mr. Paul George, Officiating General Secretary, Bombay YMCA, Mr. Bhaskar Kumar, Secretary, ORD Department and Mr. Ashok Joshi, Chairman ORD Department, Mr. Venkatramana, Zonal Manager, Muthoot Finance Ltd, etc were present on this occasion.

### Karnataka

Muthoot M George Foundation, the CSR wing of Muthoot Finance Ltd, felicitated 10th class topper students of 400 government-run schools in the State of Karnataka.

Each toppers received a cash prize of Rs. 3,000/- along with a certificate duly signed by State Education Officer along with Mr. George Alexander Muthoot, Chairman of Muthoot M George Foundation.



Muthoot M George Excellence Awards 2017' for Karnataka was inaugurated by Mr. George Muthoot Alexander, Executive Director, The Muthoot Group. Mr Babu John Malayil, DGM, Corporate Communications, The Muthoot Group, Mr. SobithBhaskaran, Zonal Manager, Muthoot Finance were also present.

### Muthoot Shop Owners Policy

Muthoot Finance joined hands with Liberty Videocon General Insurance to provide comprehensive shop insurance policy 'Muthoot Shop Owners Policy' for its customers, with premium starting as low as Rs.999/-. The 'Muthoot Shop Owners Policy' protects shop building and its contents therein against loss caused by Fire, lightning, terrorism, earthquake, explosion, Money Insurance, Burglary & Housebreaking.



From Left to Right: Mr. Thomas P Rajan (CEO Muthoot Insurance Brokers), Mr. Alexander M George (Deputy Managing Director, Muthoot Finance), Mr. Praveen T S (Liberty Videocon General Insurance Company), Mr. Eapen Alexander (Executive Director, The Muthoot Group), Mr. Manish Kotian (Liberty Videocon General Insurance Company), Mr. M G George Muthoot (Chairman, The Muthoot Group), Mr. Pankaj Arora (Liberty Videocon General Insurance Company), Mr. Roopam Asthana (CEO, Liberty Videocon General Insurance Company), Mr. George Alexander Muthoot (Managing Director, The Muthoot Group), Mr. George M Alexander (Executive Director, Muthoot Finance), Mr. George M Jacob (Executive Director, Muthoot Finance).

### Electrothon'17



EEE department of MITS in association with TRITECH Design Academy and EARC (Electrical Association for Revolutionizing Creations) organized a two-day technical symposium "Electrothon-17". The symposium provided a great opportunity for students to interact with some of the most influential names in the power industry like Siemens, Honeywell, Philips, L&T, Rittal, Cape, Bender and Ravin.

### Inauguration of 1 % Gold loan scheme



Mr. M. G George Muthoot, Chairman, Mr. Alexander M George, Deputy Managing Director and Mr. Partip Chaudhari, Former Chairman, State Bank of India inaugurated 1% Gold Loan scheme during HNI Customer Meet held at Paul George Global School, Alaknanda, New Delhi.

### Celebration of Constitution day of Nepal



L-R Mr. M G George Muthoot, Chairman, The Muthoot Group, Mr. R M Diwan -General Manager - OFP, Mr. Karan Singh, Senior Member of the Indian National Congress & Member of Parliament - Rajya Sabha for NCT Delhi and Mr. Anil Karki - Business Head, Indo Nepal Money Transfer

### Yuva Mastermind

Project on "AUTONOMOUS BABY WALKER" by Jishnu P Saju, V S Arjun, Dhanya Mohandas and Kavya Lawrence of S3 EEE guided by Mr. Jim George (Assistant Professor, EEE) and Mr. Tony Mathew (Assistant Professor, EEE) was selected for Manorama Yuva Mastermind Season 8 with a funding of Rs.10000. Idea was taken for initial presentation in front of jury members- Dr. Achyuthshankar S. Nair (Head of Bioinformatics Department, Kerala University), Dr. Jippu Jacob (Senior Professor, Amal Jyothi College of Engineering, Kanjirappally) and Dr. Jacob Philip (Professor, Amal Jyothi College of Engineering, Kanjirappally).



# UNMATCHED TRUST UNPARALLELED GROWTH



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Power of Trust

The Brand Trust Report, 2017



## MUTHOOT FINANCE LIMITED

### EXTRACT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER, 2017.

PARTICULARS	₹ in Crores			
	H1 FY 2018	H1 FY 2017	Q2 FY 2018	Q2 FY 2017
Total Revenue	3068	2687	1670	1386
Profit Before Tax	1304	886	753	462
Profit After Tax	805	567	454	297
Net Worth	7324	6189	7324	6189
Earnings Per Share (₹ 10/- each) (in ₹) (Basic)	20.15	14.21	11.36	7.44
Book Value Per Share (in ₹)	183.16	154.97	183.16	154.97
Capital Adequacy Ratio (%)	26.49	23.67	26.49	23.67

Note:

The above is an extract of the detailed format of unaudited Quarterly financial Results and is not a statutory advertisement required under SEBI (LODR) 2015. The detailed financials and investor presentation is available on the website of the Company at [www.muthootfinance.com](http://www.muthootfinance.com).



**Muthoot Finance**

A Muthoot M George Enterprise



### THE MUTHOOT GROUP DIVISIONS

Financial Services | Wealth Management | Money Transfer | Forex | Securities | Vehicle & Asset Finance |  
Media | Information Technology | Healthcare | Housing & Infrastructure | Education | Power Generation | Leisure & Hospitality |  
Plantations & Estates | Travel Services | Precious Metals | Housing Finance | Overseas Operation

English

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Compiled & Published by The Muthoot Group (A Muthoot M George Enterprise), for private circulation. Corporate Office:

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