



**Muthoot Finance Ltd**  
**FY 2012 Results**

**Retail Loan Assets Under Management increased by 55% YoY to Rs.24,673 Crores in FY12**

**Total Income grew by 96% YoY to Rs. 4,549 Crores**

**PAT for FY 12 was at Rs. 892 Crores as against Rs. 494 Crores last year, a YoY increase of 80%**

**Branch Network of 3,678 spread across 21 States and 4 Union Territories**

**Editors Synopsis**

**For the year ended March 31 , 2012**

	<b>FY 12 (Rs. In Crs.)</b>	<b>FY 11 (Rs. In Crs.)</b>	<b>YoY Change</b>
<b>Total Income</b>	<b>4,549</b>	<b>2,316</b>	<b>96%</b>
<b>Profit Before Tax</b>	<b>1,331</b>	<b>761</b>	<b>75%</b>
<b>Profit After Tax</b>	<b>892</b>	<b>494</b>	<b>80%</b>
<b>Earnings Per Share</b>	<b>24.29</b>	<b>15.78</b>	<b>54%</b>

	<b>FY 12</b>	<b>FY 11</b>
<b>Return on Average Retail Loans</b>	<b>4.40%</b>	<b>4.24%</b>
<b>Return on Average Equity</b>	<b>41.90%</b>	<b>51.52%</b>

	<b>FY 12</b>	<b>FY 11</b>
<b>Capital Adequacy Ratio</b>	<b>18.29%</b>	<b>15.82%</b>
<b>Share Capital &amp; Reserves(Networth)(Rs. In crs)</b>	<b>2,924</b>	<b>1,334</b>

**Kochi, May 15, 2012:**

Muthoot Finance Ltd., the nation's largest Gold Loan Company has for the financial year 2011-12 registered impressive growth in all business metrics. While the total income went up by 96%, the net profit registered a 80% growth, riding on robust asset growth of 55% at Rs.24673crs.

Commenting on the results Shri. M G George Muthoot, Chairman, Muthoot Finance Ltd said:

"In line with the good performance the Board of Directors of the Company has recommended a maiden dividend of 40% for the fiscal ended March 2012 subject to the Shareholders approval.

The operating environment of the Company has been substantially redefined on account of the restrictions imposed by Reserve Bank of India in February 2012 on the maximum loan that could be given against the value of the jewels pledged.

The Company is taking fleet footed steps to sustain growth and profitability in the changing business environment complying with the RBI directives in toto.”

#### **Business Highlights:**

<b>Particular</b>	<b>FY 2012</b>	<b>FY 2011</b>	<b>% Growth (YoY)</b>
Branch Network	3,678	2,733	34%
Gold Loan Outstanding (Rs Cr)	24,417	15,728	55%
% of Gross NPA on Gross Retail Loan AUM	0.56%	0.29%	93%
Average Gold Loan per Branch(Rs. Cr)	6.63	5.75	15%
No. of Loan Accounts (in lakh)	60	47	27%
Total Weight of Gold Jewellery pledged (in tonnes)	137	112	22%
Average Loan Ticket Size	40,611	33,438	21%
No. of employees	25,351	16,688	52%

#### **About Muthoot Finance Ltd:**

Muthoot Finance Limited is the largest gold financing company in India in terms of loan portfolio. The company is a “Systemically Important Non-deposit taking NBFC” headquartered in the southern Indian state of Kerala.

Operating history of Muthoot Finance has evolved over a period of 73 years since M George Muthoot (the father of our Promoters) founded a gold loan business in 1939 under the heritage of a trading business established by his father, Ninan Mathai Muthoot, in 1887.

The company provides personal and business loans secured by gold jewellery, or Gold Loans, primarily to individuals who possess gold jewellery but could not access formal credit within a reasonable time, or to whom credit may not be available at all, to meet unanticipated or other short-term liquidity requirements.

Company is listed on both National Stock Exchange and Bombay Stock Exchange.

#### **For More Information Please Contact:**

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