



MCSL/SEC/24-25/273

October 30, 2024

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai - 400 001

**Scrip Code – 511766**

**Scrip Code (Debentures and CP) – 974915, 974550, 974552, 975282, 975513, 975662, 975739, 975982, 976006, 727790, 728001, 728024 and 728115**

**National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex,  
Bandra (E), Mumbai - 400 051

**Trading Symbol - MUTHOOTCAP**

Dear Sir/Madam,

**Sub: Press Release on Unaudited Financial Results for the Quarter and Half year ended September 30, 2024**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press Release on the Unaudited Financial Results for the quarter and half year ended September 30, 2024.

Kindly take the same on your records.

Thanking You,

Yours Faithfully,

**For Muthoot Capital Services Limited**

**Ramandeep Singh**

**Chief Finance Officer**

## Muthoot Capital reports profits at INR 26.77 Crores for H1 FY25.

- *Return on Equity at 8.85% and Return on Asset at 2.59%.*
- *Total AUM stands at INR 2381 Crores, an increase of 35 % vs Q2 FY24*

**Kochi, October 29, 2024:** A meeting of the Muthoot Capital Services Limited (MCSL), one of India's fastest growing NBFCs and the listed entity of Muthoot Pappachan Group (Muthoot Blue), was held on 29<sup>th</sup> October 2024 to consider and approve the unaudited standalone results for the half year ended September 30, 2024. The company posted a net profit of INR 26.77 crores, during the half year ended September 30, 2024.

As per the audited financial results and as approved by the Board of Directors, the company posted a quarterly net profit of INR 15.97 crores. The total AUM (Assets under Management) reached INR 2381 crores at the end of the quarter, a 9% rise from the previous quarter (Q1 2025).

As per the unaudited financial results, as approved by the Board of Directors, the total income for the quarter under review touched INR 109.79 crores. The company disbursed loans amounting to INR 643.50 crores during the quarter.

Commenting on the results, **Mr. Thomas George Muthoot, Managing Director, Muthoot Capital** said, "I am pleased to report our strong quarterly results, reflecting the dedication and hard work of our entire team. This quarter, we achieved significant growth in disbursement and profitability, driven by our strategic initiatives and commitment to delivering value.

Key highlights include:

- **Disbursement:** We saw an increase of 29% compared to the previous quarter, underscoring the resurgence of our business.
- **Profit Margins:** Our profit margins improved to 14.55%, thanks to efficient cost management and operational excellence.
- **Market Expansion:** We successfully improved our market share and we are well positioned for future growth.

Our focus remains on innovation and customer satisfaction, and we are confident that our current trajectory will sustain our momentum moving forward."

**Mr. Mathews Markose, Chief Executive Officer, Muthoot Capital** said, *I am thrilled to announce our exceptionally strong quarterly results, which demonstrate the resilience and commitment of our team and the effectiveness of our strategic initiatives. This quarter, we achieved revenue of INR 109 crores, representing an increase of 9% year-over-year. This growth is a testament to our innovative product offerings and our ability to meet the evolving needs of our customers.*

Key accomplishments include:

- **Enhanced Market Share:** We expanded our market share in most of the markets that we operate in by capturing new opportunities and driving demand.
- **Operational Efficiency:** Our continued focus on optimizing operations and collections has led to improved ROA of 2.91%, enabling us to reinvest in our growth strategies.
- **Customer Satisfaction:** We maintained high levels of customer satisfaction, further solidifying our reputation in the industry.



*Looking ahead, we are excited about the opportunities that lie ahead and remain committed to delivering long-term value for our shareholders.*

### **About Muthoot Capital Services Limited**

Muthoot Capital Services Limited (MCSL) is the listed entity of Muthoot Pappachan Group. A Non-Banking Financial Company (NBFC) listed on the BSE and NSE, MCSL offers financial solutions (loans on wheels) for individuals including two-wheeler loans, used car loans and used commercial vehicles. MCSL is active in retail financing and caters to the requirements of borrowers both in rural and semi-urban areas. The company's direct approach helps arrive at solutions that best suit the financial requirements of individuals and small entrepreneurs. The company is currently servicing customers in 20 states and also sources its customers from Muthoot Fincorp branches, which are spread across the entire country.

### **About Muthoot Pappachan Group**

Founded in 1887, Muthoot Pappachan Group (MPG) is a significant entity in the Indian business landscape with nationwide presence and tailor-made products and services for its customers. The group which planted its roots in retail trading, later diversified into various sectors including Financial Services, Hospitality, Automotive, Realty, IT Services, Healthcare, Precious Metals, and Alternate Energy. With Muthoot FinCorp Limited as its flagship company, Muthoot Pappachan Group (MPG) today stands as a formidable presence in India, with a workforce of over 40,000 employees, a vast network of more than

5,200 branches nationwide and Bollywood stars Shah Rukh Khan and Vidya Balan as its brand ambassadors. Muthoot Pappachan Foundation, the CSR arm of the group facilitates the CSR activities for the entire group companies focusing on Health, Education, Environment and Livelihood (HEEL).

Do visit us at <https://www.muthootcap.com/> to know more.