Muthoot Finance

Muthoot Finance Limited
Registered Office :
NH Bypass, Palarivattom, Kochi - 682 028,
Kerala, India.
CIN: L65910KL1997PLC011300

Phone : +91-484-480 4000, 239 4712
mails@muthootgroup.com
www.muthootgroup.com

Ref: SEC/MFL/SE/2026/6693 August 01, 2026

National Stock Exchange of India Ltd.
Exchange Plaza,
Plot No. C/1, G Block,
Bandra-Kurla Complex
Bandra (E), Mumbai - 400 051
Symbol: MUTHOOTFIN

Department of Corporate Services
BSE Limited,
P. J. Tower, Dalal Street,
Mumbai - 400 001
Scrip Code: 533398

NSE IFSC Limited (NSE IX)
Unit 1201, Brigade, International Financial Center,
12th Floor, Building No. 14-A, GIFT SEZ
Gandhinagar,
Gujarat 382 355

Dear Sir/Madam,

Re: Press release on Unaudited Financial Results for the quarter ended June 30, 2026

The Company's Board of Directors at their meeting held today i.e., August 01, 2026, has announced the Unaudited Financial Results for the quarter ended June 30, 2026.

We herewith enclose a copy of Press Release proposed to be released in leading newspapers across the country.

Thank You,

For Muthoot Finance Limited

Rajesh Achutha Warrier

Digitally signed by Rajesh Achutha Warrier
Date: 2026.08.01 15:17:35 +05'30'

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

Financial Results for the Quarter Ended

June 30, 2026

Muthoot Family – 800 years of Business Legacy

Performance Highlights for the Quarter ended June 30, 2026

Consolidated Loan AUM:
43% YoY Increase at ₹ 1,91,532 Crores

Consolidated Profit After Tax:
43% YoY Increase at ₹ 2,825 Crores

Standalone Loan AUM:
43% YoY Increase at ₹ 1,72,053 Crores

Standalone Profit After Tax:
25% YoY Increase at ₹ 2,550 Crores

Consolidated Gold Loan AUM:
48% YoY Increase at ₹ 1,75,527 Crores

Standalone Gold Loan AUM:
44% YoY Increase at ₹ 1,63,298 Crores

Average Gold Loan AUM Per Branch (Standalone):
₹ 32.47 Crores

Gold Loan Disbursement to New Customers (Standalone):
₹ 8,937 Crores to 4,82,707 Customers

Subsidiaries

Muthoot Homefin (India) Ltd

Loan AUM:
13% YoY Increase at ₹ 3,496 Crores

Total Revenue:
11% YoY Increase at ₹ 110 Crores

Profit After Tax:
114% YoY Increase at ₹ 4 Crores

Belstar Microfinance Limited

Loan AUM:
2% YoY Increase at ₹ 7,842 Crores

Total Revenue:
9% YoY Increase at ₹ 452 Crores

Profit Turnaround:
Profit of ₹ 66 Crores as against last year's Loss of ₹ 128 Crores

Muthoot Money Ltd

Loan AUM:
111% YoY Increase at ₹ 10,550 Crores

Total Revenue:
139% YoY Increase at ₹ 511 Crores

Profit After Tax:
366% YoY Increase at ₹ 172 Crores

Asia Asset Finance PLC, Sri Lanka

Loan AUM:
51% YoY Increase at LKR 5,270 Crores

Profit After Tax:
137% YoY Increase at LKR 43 Crores

Total Revenue:
72% YoY Increase at LKR 357 Crores

Kochi, August 1, 2026:

Consolidated Loan AUM at ₹ 1,91,532 crores as on June 30, 2026
43% YoY Loan AUM Growth during the quarter of ₹ 57,594 Crores
Consolidated Profit after Tax at ₹ 2,825 Crores for the quarter, up by 43% YoY

Standalone Loan AUM at ₹ 1,72,053 Crores as on June 30, 2026
43% YoY Loan AUM Growth during the quarter of ₹ 52,022 Crores
Standalone Profit after tax at ₹ 2,550 Crores for the quarter, up by 25 % YoY

Consolidated Gold Loan AUM at ₹1,75,527 Crores as on June 30, 2026
48% YoY Gold Loan AUM Growth during the quarter of ₹ 56,767 Crores

Other Key Highlights:

- Opened 86 new branches by the Group in Q1 FY27
- Muthoot Finance was honoured with the "Best Non-Banking Financial Company" award at the Financial Express India Best Bank Awards, presented by Shri Piyush Goyal, Hon'ble Minister of Commerce & Industry, to Shri Eapen Alexander Muthoot, Executive Director, The Muthoot Group

Key Subsidiaries – *'Stable Performance Across Subsidiaries'*

Belstar Microfinance

- Opened 45 gold loan branches in Q1 FY 27 to diversify the loan product portfolio, Total branches as on Q1 FY 27 is 1,331 vs 1,275 branches on Q1 FY 27
- Collection Efficiency increased by 0.69% at 99.57% in Q1 FY 27 which was 98.60 % in Q1 FY 26.
- Loan AUM at Rs. 7,842 crores in Q1 FY27, broadly stable year-on-year versus Rs. 7,706 crores in Q1 FY26, as industry-wide stress moderated disbursement growth.

Muthoot Homefin

- Loan AUM at Rs.3,496 crores in Q1 FY27 vs. Rs.3,096 crores in Q1 FY26; growth of ~13% YoY
- Disbursed loans of Rs. 154 crores in Q1 FY27
- Interest income increased at ~17% YoY to Rs. 101 crores in Q1 FY27 vs. Rs. 86 crores in Q1 FY26
- Profit After Tax stood at Rs. 4 crores in Q1 FY27 vs. Rs. 2 crores in Q1 FY26; growth of ~ 114% YoY

Muthoot Money

- Loan AUM at Rs. 10,550 crores in Q1 FY27 vs. Rs. 5,000 crores in Q1 FY26; growth of ~ 111% YoY
- Total income increased at ~ 139% YoY for Q1 FY27 stood at Rs. 511 Crores vs. Rs. 213 crores in Q1 FY26.
- GNPA decreased to 0.67% in Q1 FY27 from 0.96% in Q1 FY26
- Profit after tax at Rs. 172 crore in Q1 FY27 vs. Rs. 37 crore in Q1 FY26.

Results
A meeting of the Board of Directors of Muthoot Finance Ltd. was held today to consider and approve the unaudited standalone and consolidated results for the quarter ended June 30, 2026.

Consolidated Results of Muthoot Finance Ltd
Muthoot Finance Ltd Consolidated Loan Assets Under Management grew **43%** YoY to Rs. **1,91,532** crores in Q1 FY27 as against Rs. **1,33,938** crores in Q1 FY26. Consolidated Profit after tax for Q1 FY27 increased to Rs. **2,825** crores as against Rs. **1,974** crores last year, an increase of **43%** YoY. During the quarter, Consolidated Loan Assets Under Management grew by Rs. **9,616** crores, growth of **5%**.

(Rs. in crores)

Financial Performance	Q1 FY27	Q4 FY26	QoQ %	Q1 FY26	YoY %	FY26
Group Branch Network	7,654	7,568	1%	7,413	3%	7,568
Consolidated Gross Loan Assets of the Group	1,91,532	1,81,916	5%	1,33,938	43%	1,81,916
Consolidated Profit of the Group	2,825	3,397	(17%)	1,974	43%	10,607
Contribution in the Consolidated Gross Loan Assets of the Group						
Muthoot Finance Ltd	1,68,163	1,58,936	6%	1,17,141	44%	1,58,936
Subsidiaries	23,369	22,980	2%	16,797	39%	22,980
Contribution in the Consolidated Profit of the Group						
Muthoot Finance Ltd	2,484	3028	(18%)	2,004	24%	9,929
Subsidiaries	341	369	(8%)	(30)	NA	678

Mr. George Jacob Muthoot, Chairman said *"Muthoot Finance has begun FY27 with a strong footing with our Consolidated Loan Assets Under Management reaching highest ever level of Rs.* ***1,91,532 crores.*** *It reflects a robust growth of* ***43%*** *YoY in Consolidated Loan Assets Under Management primarily driven by* ***43%*** *year on year growth in Loan Assets of Muthoot Finance by Rs.* ***52,022*** *crores. Our subsidiaries have continued the strong momentum, contributing significantly to our consolidated loan assets which now stand at* ***12*** *%.*

Consolidated Profit after Tax grew by ***43%*** *year-on-year to Rs.* ***2,825*** *crores, driven by the continued strength of our core gold loan business. This performance reflects the enduring trust our customers place in Muthoot Finance and our unwavering focus on delivering accessible, reliable, and customer-centric financial solutions.*

As India's economy continues to expand, the need for quick, dependable and affordable credit is becoming increasingly important. Gold loans remain a vital source of timely liquidity for millions of individuals and small businesses, and we are well positioned to meet this growing demand through our unmatched reach, deep domain expertise and strong customer relationships.

At the same time, we are accelerating our digital transformation to make credit delivery faster, simpler and more seamless. Our continued investments in technology and innovation are strengthening operational efficiency while enhancing the overall customer experience. Backed by a resilient business model, a strong balance sheet and clear strategic focus, we remain confident of sustaining our growth momentum and creating long-term value for all stakeholders."

Commenting on the Company's performance, ***Mr. George Alexander Muthoot, Managing Director, said,*** *"We had an impressive start to the year with our Standalone Loan Assets Under Management reaching a historic high of Rs.* ***1,72,053*** *crores, driven by robust* ***44****% YoY growth in gold loan of Rs.* ***50,104*** *crores. reaching Rs.* ***1,63,298*** *crores. This growth is a testament to our three-pronged strategy to focus on disbursements, operational efficiency, and* *maintaining healthy margins.*

*As a result, our Standalone Profit after Tax for Q1 FY27 grew by **25%** YoY to Rs. **2,550** crores. This performance reinforces our leadership in the gold loan segment, supported by our extensive branch network, trusted brand, disciplined execution, and deep customer relationships. We are also witnessing increasing adoption of gold loans as a reliable, accessible and inclusive source of credit across customer segments.*

We remain focused on strengthening our digital capabilities to make credit access faster, simpler and more seamless. Our continued investments in technology are enhancing customer experience, improving operational efficiency, and enabling quicker turnaround times. Looking ahead, the outlook for the gold loan industry remains highly encouraging. Gold-backed lending is witnessing unprecedented acceptance across customer segments, driven by growing awareness, , and the need for timely, secured credit. Reserve Bank of India data also highlights gold loans as one of the fastest-growing segments in retail lending, underscoring the sector's strong structural growth potential.

As this opportunity expands, we are witnessing increased participation from organised players, reflecting the growing attractiveness and long-term potential of the gold loan sector. We welcome this continued evolution of the industry, as it reinforces the increasing adoption of gold-backed lending within the formal financial ecosystem. There is a clear shift in customer behaviour, with gold increasingly being leveraged as a productive financial asset to meet evolving personal and business credit needs, rather than remaining an idle store of value. We believe leadership in this business is built on trust, operational excellence, prudent underwriting and the ability to serve customers consistently across economic cycles.

With our extensive branch network, deep domain expertise and continued investments in digital capabilities, we are well positioned to strengthen our market leadership while making credit access faster, easier and more seamless. We remain confident of sustaining our growth momentum and creating long-term value for all our stakeholders."

Standalone Results of Muthoot Finance Ltd and its subsidiaries

Muthoot Finance Ltd (MFIN), India's largest gold financing company in terms of loan portfolio, registered profit after tax of Rs. **2,550** crores in Q1 FY27 as against Rs. **2,046** crores in Q1 FY27, an increase of **25%** YoY. Loan AUM stood at Rs. **1,72,053** crores in Q1 FY27 as compared to Rs. **1,20,031** crores in Q1 FY26, registering a growth of **43%** YoY. During Q1 FY27, Gold Loan AUM increased by Rs**. 50,104** crores, registering a growth of **44%**.

Muthoot Homefin (India) Ltd (MHIL), the wholly owned subsidiary, loan AUM stood at Rs. **3,496** crores in Q1 FY27 as against Rs. **3,096** crores in Q1 FY26, an increase of **13**% YoY. Total revenue for Q1 FY27 stood at Rs. **110** crores as against Rs. **99** crores in Q1 FY26, registering a growth of **11**% YoY. Profit after tax stood at Rs. **4** crores in Q1 FY27 as against Rs. **2** crores in Q1 FY26, an increase of **114%** YoY. Stage III Loan Asset stood at **2.52**% as of June 30, 2026**.**

M/s. Belstar Microfinance Limited (BML) is an RBI registered micro finance NBFC, and a subsidiary company where Muthoot Finance holds 66.13% stake. Loan AUM for Q1 FY27 stood at Rs. **7,842** crores. Total revenue for Q1 FY27 stood at Rs. **452** crores as against Rs.414 crores in Q1 FY26, registering a growth of **9%** YoY. It achieved a Profit after tax of Rs. **66** crores in Q1 FY27 as against loss of Rs. **128** crores in Q1 FY26. Stage III Loan asset stood at **2.85**% as of June 30, 2026 as compared to 4.44% last year. Consequent to RBI allowing micro finance companies to have 40% non-microfinance loan portfolio, it has opened **45** gold loan branches in Q1 FY27 to diversify the loan product portfolio.

Muthoot Insurance Brokers Pvt. Limited (MIBPL), an IRDA registered Direct Broker in insurance products and a wholly owned subsidiary company generated a total premium collection amounting to Rs. **70** crores in Q1 FY27. Total revenue for Q1 FY27 stood at Rs. **28** crores. It achieved a Profit after tax of Rs. **17** crores in Q1 FY27.

Asia Asset Finance PLC (AAF) is a listed subsidiary based in Sri Lanka where Muthoot Finance holds 72.92% stake. Loan portfolio stood at LKR **5,270** crores in Q1 FY27, as against LKR **3,492** crores in Q1 FY26, an increase of **51**% YoY. Total revenue for Q1 FY27 stood at LKR **357** crores as against LKR **207** crores in Q1 FY26, an increase of **72**% YoY. It achieved a Profit after tax of LKR **43** crores in Q1 FY27, as against profit of LKR **18** crores in last year, an increase of **137**% YoY.

Muthoot Money Ltd (MML) became a wholly owned subsidiary of Muthoot Finance Ltd in October 2018. MML is an RBI registered Non-Banking Finance Company engaged in extending gold loans. Loan AUM for Q1 FY27 stood at Rs. **10,550** crores, as against Rs. **5,000** crores in Q1 FY26, an increase of **111**% YoY. During the quarter, Loan AUM increased by Rs. **756** crores, an increase of **8**% QoQ. Total revenue for Q1 FY27 increased to Rs. **511** crores as against Rs. **213** crores in Q1 FY26, an increase of **139**% YoY. It achieved a Profit after tax of Rs. **172** crores in Q1 FY27 as against profit of Rs. **37** crores in Q1 FY26.

Other Highlights:

Financial Highlights (MFIN): Standalone results for Muthoot Finance Ltd.

(Rs. in Crores)

Particulars	Q1 FY27	Q4 FY26	QoQ %	Q1 FY26	YoY %
Total Income	7,603	8,194	(7%)	5,711	33%
Profit Before Tax	3,423	4,167	(18%)	2,745	25%
Profit After Tax	2,550	3,086	(17%)	2,046	25%
Earnings Per Share (Basic) Rs.	63.53	76.88	(17%)	50.97	25%
Loan Assets	1,72,053	1,62,826	6%	1,20,031	43%
Branches	5,029	4,968	1.2%	4,877	3%

Particulars	Q1 FY27	Q4 FY26	Q1 FY26
Return on Average Loan assets	6.09%	7.95%	7.16%
Return on Average Equity	26.60%	30.63%	28.28%
Book Value Per Share (Rs.)	970.70	940.05	733.64

Particulars	Q1 FY27	Q4 FY26	Q1 FY26
Capital Adequacy Ratio	20.30	20.75	21.96
Share Capital & Reserves (Rs. in Cr)	38,973	37,742	29,457

Business Highlights (MFIN):

Particular	Q1 FY27	Q1 FY26	Growth (YoY)
Branch Network	5,029	4,877	3.1%
Gold Loan Outstanding	1,63,298	1,13,194	44%
Credit Losses (Rs. in Crs)	86.08	40.60	112%
% of Credit Losses on Gross Loan Assets Under Management	0.05%	0.04%	14%
Average Gold Loan per Branch (Rs. In Crs)	32.47	23.21	40%
No. of Loan Accounts (in lakh)	109	105	4%
Total Weight of Gold Jewellery pledged (in tonnes)	197	209	(6%)
Average Loan Ticket Size	1,49,815	1,08,224	38%
No. of employees	31,617	30,451	4%

Our Subsidiaries:

About Muthoot Homefin (India) Limited:

MHIL is a Housing Finance Company registered with National Housing Bank (NHB). It is a wholly owned subsidiary of Muthoot Finance Limited. MHIL's prime goal is to contribute towards financial inclusion of LMI families by opening doors of formal housing finance to them. Its focus is on extending Affordable Housing Finance. MHIL would be concentrating primarily on retail housing loans in the initial stages. It operates on a 'Hub and Spoke' model, with the centralized processing based out of corporate office at Mumbai. MHIL has operations in 15 states and 3 Union territories - Maharashtra (including Mumbai), Gujarat, Rajasthan, Madhya Pradesh, Kerala, Karnataka, Telangana, Andhra Pradesh, Haryana, Chandigarh, Uttar Pradesh, Chhattisgarh, Punjab, Tamil Nadu, Delhi, Pondicherry, Uttarakhand and Himachal Pradesh.

MHIL has short term debt rating of 'A1+' for its Commercial Paper programme which indicates, "Very strong degree of safety regarding timely payment of financial obligations and carry lowest credit risk" from ICRA Ltd. MHIL has long term debt rating of AA+/(stable) for its Bank Limits and Non-Convertible Debentures which indicates "High degree of safety with regard to timely servicing of financial obligations and carries very low credit risk" from CRISIL Ltd. It also has short term debt rating of 'A1+' for its Commercial Paper programme which indicates, "Very strong degree of safety regarding timely payment of financial obligations and carry lowest credit risk" and long-term debt rating of AA+/(stable) for its Non-Convertible Debentures which indicates "High degree of safety regarding timely servicing of financial obligations and carries very low credit risk" from CARE Ratings Ltd.

Key Financial Parameters: **(Rs. in Crores)**

Particulars	**Q1 FY27**	**Q4 FY26**	**Q1 FY26**	**FY26**
No. of branches	176	175	163	175
No. of Sales Offices	176	175	163	175
No. of Employees	957	969	982	969
Loan AUM	3,496	3,485	3,096	3,485
Loan Asset	3,012	2,974	2,677	2,974
Capital Adequacy Ratio	29%	31%	22%	31%
Total Revenue	110	119	99	446
Total Expense	104	85	94	380
Profit Before Tax	6	34	5	66
Profit After Tax	4	26	2	45
Shareholder's Funds	765	761	517	761
Total Outside Liabilities	2,534	2,538	2,351	2,538
Total Assets	3,299	3,299	2,868	3,299
Stage III Loan Assets	76	78	43	78
% Stage III asset on Gross Loan Asset	2.52%	2.63%	1.60%	2.63%
Stage III ECL Provision	25	21	19	21
ECL Provision	49	44	37	44
ECL Provision as a % of Gross Loan Asset	1.64%	1.47%	1.37%	1.47%
No. of Customers	35,184	35,072	31,783	35,072

About Belstar Microfinance Limited (BML):

BML was incorporated in January 1988 at Bangalore and the company was registered with the RBI in March 2001 as a Non- Banking Finance Company. The company was reclassified as "NBFC-MFI" by RBI effective from 11th December 2013. Muthoot Finance holds **66.13%** of equity share capital in BML. BML was acquired by the 'Hand in Hand' group in September 2008 to provide scalable microfinance services to entrepreneurs nurtured by 'Hand in Hand's' Self Help Group (SHG) program. The company commenced its first lending operations at Haveri District of Karnataka in March 2009 to 3 SHGs, 22 members for INR 0.2 million.

As of June 30, 2026, BML operations are spread over 19 states and 2 UT (Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Kerala, Odisha, Chhattisgarh, Gujarat, Rajasthan, Bihar, Uttar Pradesh, Uttarakhand, West Bengal, Pondicherry, Telangana, Jharkhand, Haryana, Punjab, Tripura and Delhi). It has **1,331** branches, with **260** controlling regional offices and employing **10,819** staff. Loan AUM has stood at **Rs. 7,842** crores as of June 30, 2026. Total Revenue for Q1 FY27 stood at **Rs. 452** crores, and Net worth stood at **Rs. 1,861** crores as of June 30, 2026.

CRISIL has assigned the long term debt rating of 'CRISIL AA/Stable' for its Bank Limits and Debt Instruments which indicates, "high degree of safety regarding timely servicing of financial obligations and carry very low credit risk".

Key Financial Parameters: **(Rs. in crores)**

Particulars	**Q1 FY27**	**Q4 FY26**	**Q1 FY26**	**FY26**
No. of branches	1,331	1,312	1,275	1,312
No. of Employees	10,819	11,514	12,427	11,514
Loan AUM	7,842	8,222	7,707	8,222
Loan Assets	7,050	6,765	6,902	6,765
Capital Adequacy Ratio	25%	24%	23%	24%
Total Revenue	452	517	414	1,829
Total Expense	360	346	585	1,791
Profit Before Tax	92	171	(171)	38
Profit After Tax	66	133	(128)	25
Shareholder's Funds	1,861	1,795	1,643	1,795
Total Outside Liabilities	5,714	5,933	6,193	5,933
Total Assets	7,575	7,728	7,836	7,728
Stage III Loan Assets	201	402	320	402
% Stage III asset on Gross Loan Asset	2.85%	5.54%	4.44%	5.54%
Stage III ECL Provision	196	394	298	394
ECL Provision	281	448	439	448
ECL Provision as a % of Gross Loan Asset	3.99%	6.18%	6.12%	6.18%

About Muthoot Insurance Brokers Pvt Limited:

MIBPL is a wholly owned subsidiary of Muthoot Finance Ltd. It is an unlisted private limited company holding a license to act as a Direct Broker from IRDA since 2013. It is actively distributing both life and non-life insurance products of various insurance companies. During Q1 FY27, it has insured more than **166,000** lives with a first-year premium collection of Rs. **43** crores under traditional, term and health products.

Key Business Parameters: **(Rs. in Crores)**

Particulars	Q1 FY27	Q4 FY26	Q1 FY26	FY26
Total Premium Collection	70	127	121	456
No. of Policies (in lakhs)	2	2	6	17
Total Revenue	28	35	33	136
Profit After Tax	17	6	11	29

About Asia Asset Finance PLC, Sri Lanka:

Asia Asset Finance PLC, (AAF) Colombo, Sri Lanka became a foreign subsidiary of Muthoot Finance Ltd on December 31, 2014. The company formerly known as Finance and Land Sales has been in operation for over **56** years, and has evolved to serve the growing needs of people of Sri Lanka.

As of June 30, 2026, total holding in AAF by Muthoot Finance stood at **9.05** crores equity shares representing **72.92**% of their total equity share capital and **3.97** crores preference shares representing **95.87%** of their total preference share capital. AAF is a registered financial company based in Sri Lanka a fully licensed, deposit-taking institution registered with the Central Bank of Sri Lanka and listed on the Colombo Stock Exchange.

AAF is in lending business since 1970. The company was involved in Retail Finance, Hire Purchase & Business Loans. Consequent to Muthoot Finance taking stake, Muthoot Finance enabled AAF into Gold Loan Business which now constitutes its primary business. It has **120** branches across Sri Lanka. It has total staff strength of **1197** currently.

Key Financial Parameters: **(LKR in crores)**

Particulars	Q1 FY27	Q4 FY26	Q1 FY26	FY26
LKR/INR	0.280800	0.300800	0.284900	0.300800
No. of Branches	120	115	101	115
No. of Employees	1,197	1,098	998	1,098
Loan AUM	5,270	4,918	3,492	4,918
Capital Adequacy Ratio	19%	24%	24%	24%
Total Revenue	357	318	207	1,022
Total Expenses	269	243	178	829
Profit Before Tax	88	75	29	193
Profit After Tax	43	36	18	104
Shareholder's Funds	520	478	396	478
Total Outside Liabilities	5,521	4,900	3,791	4,900
Total Assets	6,042	5,378	4,187	5,378

About Muthoot Money Limited:

Muthoot Money Ltd (MML), became a wholly owned subsidiary of Muthoot Finance Ltd in October 2018. MML is an RBI registered Non-Banking Finance Company engaged in extending gold loans. Initially, the Company was formed to extend loans for commercial vehicles and equipment. However, due to low margins, stiff competition, high operating cost and high defaults, such loans have been stopped. Now the Company is focusing only on Gold Loans and is present in locations where Muthoot Finance do not have presence. CRISIL Ltd assigned long term debt rating of AA+/Stable for its bank limits. As on June 30, 2026, Muthoot Money Ltd. has a total loan portfolio of Rs. **10,550** crores as against Rs.**5,000** crores quarter last year.

Key Financial Parameters: **(Rs. in crores)**

Particulars	**Q1 FY27**	**Q4 FY26**	**Q1 FY26**	**FY 26**
No. of branches	998	998	997	998
No. of employees	5,012	4,884	4,432	4,884
Loan AUM	10,550	9,794	5,000	9,794
Capital Adequacy Ratio	23%	24%	20%	24%
Total Revenue	511	432	213	1294
Total Expense	281	252	164	843
Profit Before Tax	230	180	49	452
Profit After Tax	172	134	37	338
Stage III Loan Assets	70	60	48	60
% Stage III asset on Gross Loan Asset	0.67%	0.61%	0.96%	0.61%
Stage III ECL Provision	13	12	10	12
ECL Provision	58	53	31	53
ECL Provision as a % of Gross Loan Asset	0.55%	0.54%	0.62%	0.54%
Shareholders' Funds	2,529	2,357	1,057	2,357
Total Outside Liabilities	9,019	7,988	4,614	7,988
Total Assets	11,549	10,345	5,671	10,345

****