



Muthoot Finance Ltd.

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July 27, 2011

Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (E)
Mumbai - 400 051

Sir,

Re: Highlights of Performance – Quarter 1 ended June 30, 2011

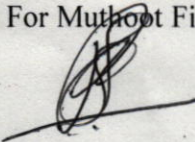
The Board of Directors of the Company at their meeting held on July 27, 2011 has announced the quarterly financial results for the quarter ended June 30, 2011. The following are few highlights of performance of the Company during the quarter:

- Total income stood at Rs. 920 crore, up by 140%
- Profit Before Tax was at Rs. 290 crore, up by 128%.
- Profit After Tax at Rs.190 crores, up 125%
- Earnings per share at Rs.5.39 against Rs.2.71 last year , up 198.89%
- Interest Income to Average Retail Loans AUM stood at 21.63%
- Interest Expense to Average Retail Loans AUM stood at 10.43%
- Operating expenses to Average Retail Loans AUM was at 4.33%
- Capital Adequacy Ratio stood at 19.19%
- Return on Average Retail Loans AUM improved to 4.51%
- Return on Average Equity stood at 40.84%

We also herewith enclose a copy of the Press Release proposed to be made in the leading news papers across the country. Request you to kindly taken on record the same and acknowledge the receipt.

Thank you.

For Muthoot Finance Limited


Rajesh A
Company Secretary





Muthoot Finance Ltd

Q1 FY 2012 Results

Retail Loan Assets Under Management increased by Rs.2080crs to Rs.17949crs

Total Income grew by 140% to Rs.920crs

PAT for the First Quarter FY 12 was at Rs.190crs as against Rs.85crs last year , a YoY increase of 125%

Branch Network of 2997spread across 21 States and 4 Union Territories

Editors Synopsis

For the Q1 Quarter ended June 30 ,2011:

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- Profit Before Tax was at Rs.290 crore, up by 128%.
- Profit After Tax at Rs.190crores, up 125%
- Earnings per share at Rs.5.39 against Rs.2.71 last year , up 198.89%
- Interest Income to Average Retail Loans AUM stood at 21.63%
- Interest Expense to Average Retail Loans AUM stood at 10.43%
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- Capital Adequacy Ratio stood at 19.19
- Return on Average Retail Loans AUM improved to 4.51%
- Return on Average Equity stood at 40.84%

Kochi, July 27, 2011:

Muthoot Finance Ltd, the largest gold financing company in India in terms of loan portfolio, registered a growth of 125% in its net profit to Rs.190 crore for the quarter ended June 30 ,2011 as compared to Rs. 85 crore of the previous fiscal.

Total income for Q1 FY12 stood at Rs. 920 crore, as compared to Rs. 383 crores in Q1 FY11 , a growth of 140%.

Commenting on the results, M.G.George Muthoot, Chairman, Muthoot Finance Ltd said, " We are glad that inspite of significant increase in borrowing cost we have been able to maintain our return on asset and manage good growth.We continue to remain focussed on Indias vast rural and semi-urban areas so as to deliver best in terms of financial inclusion whether it be on customer service or in loan conditions. We have presence in urban locations of North, West and Eastern geographies where we had undertaken major concept selling years back which is rewarding us the benefits now. Being the market leader , we constantly strive to innovate and deliver best to the customers."



Business Highlights:

Particular	Q1 FY 12	Q1 FY 11	% Growth (YoY)	FY 2011
Branch Network	2997	1763	70%	2733
Gold Loan Outstanding (Rs Cr)	17803	9040	97%	15728
% of Gross NPA on Gross Retail Loan AUM	0.31%	0.42%	Minus 26%	0.29%
Average Gold Loan per Branch(Rs. Cr)	5.94	5.13	16%	5.75
No. of Loan Accounts (in lakh)	51	32	59%	47
Total Weight of Gold Jewellery pledged (in tonnes)	120	76	58%	112
Total Value Stock of Gold Jewellery pledged (in crores)at market price of Rs.2060/gm ,Rs.1765/gm, & Rs.1945/gm respectively	24735	13517	83%	21785
Average Loan Ticket Size	34764	27925	24%	33438
No. of employees	19125	10715	78%	16688

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 70 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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