



Muthoot News

Muthoot Group

A QUARTERLY UPDATE ON THE LATEST HAPPENINGS AT THE MUTHOOT GROUP

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From the Chairman's Desk



Soar into the future

We at the Muthoot Group are collectively committed to shoulder the future by relentlessly pursuing excellence. Moving steadily, the Group is on its way to rewrite corporate history. On the path of competitive aggression, we have displayed unbelievable agility in our business approach. Living each day with a belief that 'in order to grow effectively, we have to be willing to evolve' we have successfully empowered our customers with a sense of fulfillment and delivered value at every step. Over the years, we have also proved that our principles and deep-rooted values have continued to keep us on the top. Indeed, leadership has become our signature, an identity that the world has started recognizing us. Working to strengthen our frontline, we have also continually focused on innovation and quality of service.

It is by the grace of the Lord Almighty, that the results of Quarter 03 of FY 2012 have been extremely encouraging. The Retail Loan Assets under Management have increased by ₹ 1944 crore and today stand at ₹ 22,885 crore, a feat that speaks volumes of the momentous drive that the conglomerate has got into. Total income has seen a growth of 91% YoY to ₹ 1231 crore. PAT for the same period is ₹ 251 crore, as against ₹ 155 crore last year, a YoY increase of 61%. Spreading our wings, we have expanded our network to include 3480 active branches spread across 21 states and 4 union territories. The Board of Directors has also constituted a committee of Directors to approve and finalize terms for instituting an employee stock option plan to the employees of the Company. The second NCD issue witnessed a great response, a reflection of the trust that investors have in the Group. A whopping sum of ₹ 459 crore was raised from the market through this NCD.

Our lifeline is our world-class quality and the high standard of service. This is something that each one of us should consider as a benchmark. We should ensure that we are seen as responsible and trustworthy corporate & individuals, always. Working together, we should set an example for all, by being convincingly the best. This can be achieved only through self-discipline. Let us build a shining business model that encompasses our leadership values and unique corporate culture, upholding Ethics, Values, Reliability and above all **Trust Worthiness**.

I solicit from each one of you, a total sense of belongingness and commitment paramount to reaching the ultimate in performance.

Let us be target oriented & result oriented.

Chairman

M.G. George Muthoot



Mr. M.G. George Muthoot, Chairman, The Muthoot Group has been re elected as the Lay Trustee of Malankara Orthodox Syrian Church. He was given a warm welcome by the officials of the Muthoot Group when he visited the Corporate Office at Kochi.



Wedding Wishes from Muthoot Group Family

The Muthoot Group Family jointly wishes a happy married life to Mr. George Muthoot Jacob (Director) son of Our JMD, Trivandrum Mr. George Jacob Muthoot & Mrs. Elizabeth Jacob, Trivandrum and Ms. Priyanka Ann Joseph, Daughter of Kandathil Mr. Joseph Abraham and Mrs. Neetha Joseph Abraham, Chennai who were united in Holy Matrimony at St. George Orthodox Syrian Cathedral, Trivandrum, on 26th December 2011.

Golden Race for the Cure



Muthoot Finance in association with Y'S Men International organized a Mini marathon race for raising funds for Cancer and Palliative Care patients at General Hospital Ernakulam. The run was named "Golden Race for the Cure" and hundreds of people participated in the program. The program was organized on 4th February 2012 "World Cancer Day" and the participants were wearing pink T-shirts, the official colour for cancer disease, to create awareness on the disease among the general public.

Viswappan memorial basket ball tournament at YMCA Alleppey was inaugurated by Mr. K.R. Vadhyar, Regional Manager, Alleppey.



Muthoot M George Foundation organized an examination awareness building class for the students in association with Fr. John Puthuva, Bharata Mata College, Thrikkakkara.



Football Players Association, Calicut with the support of Muthoot Finance organized an under fourteen junior football tournament at Mangavu Mini stadium, Calicut. The tournament was inaugurated by Mr. Sainath, Regional Manager, Muthoot Finance, Calicut.



Muthoot Group in association with National University of Advanced Legal Studies (NUALS) organised a debate competition "Altus Distputatio" on 17th, 18th & 19th of February, 2012 at NUALS Campus. V-Guard Group of Company's Chairman Mr. Kochouseph Chittillappally distributed the prizes to the winners. Muthoot Group Asst. General Manager Mr. Babu John Malayil was present on this occasion.



Mathrubhumi News paper has organized a program named "Students Empowerment for Environmental Development (SEED) sponsored by Muthoot Group with an aim to create awareness among youth about the clean water, clean air, clean energy and clean earth. As a part of this SEED Project they organized quiz competitions in Educational District Level (38 centres), Revenue District Level (14 centers) & State Level. The Final was held at Peechi, Trichur which was attended by Mr. George M George, Executive Director, The Muthoot Group.



As a CSR initiative of the Muthoot Group, with the support of Credai Clean City Movement an E-Toilet was inaugurated at Indira Priyadarshini Childrens Park, Ernakulam. District Collector Mr. Sheik Paredi IAS inaugurated the facility. Credai president Mr. John Manavalan, Muthoot Group Asst. General Manager Mr. Babu John Malayil, Executive Director Mr. George M. George, Credai Executive Director Mr. Jose Joseph Manjeli were present on this occasion.



Muthoot Finance Directors announcing the Q3 result for the year 2011-2012. From Left to right – Mr. Oommen K. Mammen – CFO, Mr. K.P. Padmakumar- Executive Director, Mr. George Jacob Muthoot, Jt. Managing Director, Mr. George Alexander Muthoot, Managing Director, Mr. M.G. George Muthoot, Chairman, Mr. George Thomas Muthoot, Jt. Managing Director.

Q3 FY 2012 Results

- a) Retail Loan Assets under Management ₹ 22885 crores (YoY increase of 66%)
- b) Profit after tax ₹ 251 crores (YoY increase of 61%)
- c) Earnings per share ₹ 6.77 (YoY increase of 34%)
- d) Income from Operations ₹ 1231 crores (YoY increase of 91%)



Muthoot Medical Centre Kozhencherry conducted an Oncology camp on 04.02.12. Adv. Sivadasan Nair MLA inaugurated the camp. Dr. Georgie Kurien Muthoot (Executive Director), Mrs. Valsa Kurien Muthoot (Director), Dr. Abu Abraham Koshy (Oncologist), Mr. Babu George (General Manager), Dr. Samuel Joseph (Medical Superintendent) were present on this occasion.



Muthoot M George foundation organised Christmas Celebration at Ernakulam General Hospital for Cancer Patients. Ernakulam District Collector Mr. Sheik Pared IAS inaugurated the function. Muthoot Group Jt. Managing Director Mr. George Thomas Muthoot, Executive Director Mr. George M George were present on this occasion.



Christmas & Branch Anniversary Celebration at High Court Branch, Ernakulam.



Muthoot Medical Centre Kozhencherry conducted a Piles camp on 21.01.12. Mr. Raju Abraham MLA inaugurated the Camp. Dr. Samuel Joseph (Medical Superintendent), Mrs. Valsa Kurien Muthoot (Director), Dr. Georgie Kurien Muthoot (Executive Director), Dr. Cherian Mathew (Chief Surgeon) and Mr. Jin Joseph, were present on this occasion.



As a part of CSR initiative, Muthoot Group sponsored food for Special Olympics organized by YMCA for mentally challenged children of the state of Kerala. Programme was conducted on 10th & 11th of February, 2012 at Maharajas College ground, Ernakulam. Nearly 2500 mentally challenged children participated in the meet.



As part of M George Muthoot Birth Centenary Celebrations, Muthoot Medical Centre Kozhencherry organized an all Kerala Quiz Competition at Muthoot Nursing College. Dr. Georgie Kurien Muthoot, Executive Director, Muthoot Medical Centre inaugurated the competition.



Muthoot Group distributed food at General Hospital, Ernakulam to all the inpatients of the hospital on 4th & 5th of February 2012 as part of the continuing birth centenary celebration of our Founder Chairman.



Doctor's & Investor's meet, as the part of Founder's day Celebration in UAE, at Hotel Kempinski, Ajman held on 2nd Feb. 2012. Mr. George Jacob Muthoot, Jt. Managing Director, The Muthoot Group addressed the gathering.



Customer Meet Conducted by Muthoot Securities Ltd. in association with NSE on 22.02.2012 at Trivandrum. Muthoot Group Jt. Managing Director Mr. George Jacob Muthoot address the gathering. Director Mr. George M Alexander was also present on this occasion.



Muthoot Securities organized Investors Meet at Kunnankulam. Mr. George M Alexander addressed the gathering.



Under the auspices of Muthoot M George Foundation, 6 Merrit High speed sewing machines were distributed to the Disabled persons at Edakkara, Calicut.



Our Boopalarayarpuram Branch distributed sarees to the poor destitute widows during the St. Antony's cave festival celebration.



Our Thiruverumbur Branch under Trichy Region conducted a blood donation camp on 5th February, 2012.

Annual Business Meet of Muthoot Exchange Co. Ltd held at Riviera Suites on 26th & 27th of Feb. 2012. Mr. George Alexander Muthoot, Managing Director, Muthoot Group distributed the awards to the best performers.



MECPL-Kottayam-No. 1 position in canvassing Wire money for 2011-12.



MECPL-Secunderabad-No. 1 position in Currency Card Sale for 2011-12.



MECPL Kochi - Net Profit for the 2011-12 financial year.



MECPL - Thiruvalla - Best branch of Audit Compliance for 2011-12.



MECPL-Kannur branch - Best Emerging Small branch for 2011-12.

ANNUAL SOUTH INDIA AUDITORS MEET - 2012



All Staff Meeting Trivandrum held on 19.02.2012.



Annual meet of audit - in - charges of Southern regions was conducted at Ernakulam from 11.02.2012 to 13.02.2012. Mr. M.G. George Muthoot, Chairman - The Muthoot Group addressed the gathering. Mr. Kiran G, DGM Audit & Inspection, Dr. John V George, Executive Vice President, Mr. George Thomas Muthoot Jt. Managing Director, Mr. C.V. John, GM - HRD, Mr. Mohan Chandran K, GM - Risk Management and Credit Control, Mr. C.V. Balasankar, GM - C & O, Mr. George Alexander Muthoot Managing Director, Mr. K.P. Padmakumar, Executive Director, Mr. K.R. Bijimon, Chief General Manager, were present on this occasion.



The launching ceremony of Muthoot Kanakavrishty Scheme was inaugurated by famous Cine Artist Ms. Kavya Madhavan in the presence of Muthoot Group Director Mr. George M Jacob, Managing Director Mr. George Alexander Muthoot, Director Mr. George M Alexander, Precious Metals CEO Mr. P.E. Mathai, Muthoot Group Executive Director Mr. K.P. Padmakumar.



Press Meet arranged for Launching of Kanakavrishty Scheme. (From Left to Right) Mr. P.E. Mathai, CEO, Muthoot Precious Metals Corporation, Mr. K.P. Padmakumar, Executive Director, Mr. George Alexander Muthoot, Managing Director, Mr. K.R. Bijimon, Chief General Manager, Muthoot Group.



Muthoot Precious Metals Corporation (MPMC) conducted customer meet at Hotel Pan Asia Continental, Sarat Bose Road, Kolkata. Meeting was inaugurated by Mr. P M John -Chairman of METEOR Group of companies in presence of (from right) Mr. P.E. Mathai, CEO of MPMC, Mr. George Kuruvila, Senior Regional Manager of Kolkata, Mr. N.C. Das, RM of Bhubaneswar Region.

MLHS's properties have transitioned this fiscal year to a new brand, Raxa Collective. The name indicates the increased focus on corporate social responsibility (Raxa is derived from the Sanskrit word raksha, for guardian) through ecological conservation and social enterprise efforts sponsored by each of the properties.

Raxa Collective followed the lead of Muthoot Group's generous donation of a paper-folding table to the Kerala Forestry Department's Periyar Reserve. Together with Cardamom County, Raxa leveraged that gift with enterprise startup expertise, skills training, and ongoing management oversight into the creation of a local bag-making enterprise. Raxa's mission is to combine private sector support from its resorts for sustainable social enterprises employing and providing income for members of the local community.



Raxa Collective/Cardamom County sponsored a successful workshop, attended by over 30 women from the local community, plus a handful of enthusiastic men, many of whom are forest guides. Cardamom County has helped organize the local resort community to donate

newspaper to the 2 bag making units and the non-profit organization PaperTrails provides the link between client and bag makers, who are now producing several thousand bags per month for over 4 companies.

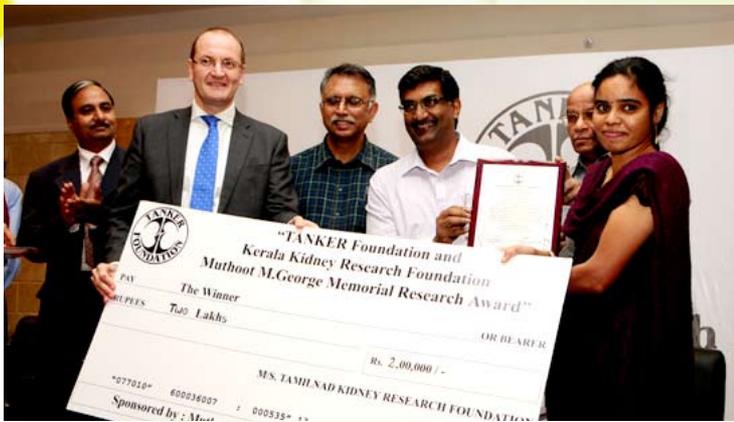
<http://raxacollective.wordpress.com/2011/07/14/papertrail/>



MBA Students of Kenan Flagler Business School, University of North Carolina visited our Corporate Office Cochin on 10th March 2012. Seen in the picture are Jayasankar M Swaminathan (GlaxoSmithKline), Distinguished Professor of Operations, Technology and Operations Management, Muthoot Group Managing Director Mr. George Alexander Muthoot & Vice President Mr. George M Alexander along with the students.



Mr. P.C. George, Hon'ble Chief Whip, Govt. of Kerala inaugurated our Erattupetta Aruvithura Branch in the presence of Mr. George Thomas Muthoot, Jt. Managing Director, Muthoot Group.



The Muthoot Group has instituted an award of ₹ 2 lakhs in cash and a citation – in memory of our founder Chairman Late Mr. M George Muthoot to be presented every year to the best young researcher in Nephrology. This year the Muthoot M George Memorial Research award for the best young researcher in Nephrology was presented to Dr. Lakshmi by Dr. Georgie Kurien, Executive Director, Muthoot Medical Centre in a glittering ceremony held in Chennai on 25th January, 2012.



Mr. M.G. George Muthoot, Chairman, The Muthoot Group was conferred with 'Business Leadership' for the year 2012' at Golden Peacock Awards, Bangalore in the presence of Hon'ble Union Minister for Corporate Affairs, Dr. M. Veerappa Moily.

GOLDEN PEACOCK NATIONAL TRAINING AWARD FOR THE YEAR 2011



St. George's School very proudly announces a new leaf in the book of achievements-the most coveted Golden Peacock National Training Award for the year 2011. St. George's School was adjudged a clear winner by the eminent jury under the Chairmanship of Justice P.N. Bhagwati amidst stiff competition. The award was presented by Hon'ble Dr. M. Veerappa Moily, Union Minister for Corporate Affairs along with Justice M.N. Venkatchaliah, Chairman IOD Advisory Council and former Chief Justice of India, The Rt. Hon'ble Baroness Sandip Verma, Lords Minister for Business, Innovation and Skills and Equalities and Women and the Whip for the Cabinet Office, British Govt. and Lt. Gen. J.S. Ahluwalia, PVSM (Retd.), President, Institute of Directors, India at an elite function on 20th January, 2012 in Bangalore. The award was received by St. George's School Principal Dr. Sara George.

- Financial Services • Hospitality • Real Estate
- Education • Healthcare • IT • Media • Forex
- Money Transfer • Wealth Management
- Precious Metals • Power Generation
- Travel Services • Securities Trading
- Commodities & Currency Trading
- Plantations • Vehicle & Assets Finance Ltd.



Muthoot Group

INTEREST RATES OF GOLD BONDS

Fixed Income Gold Bond (w.e.f: 12.12.2011)

| Monthly Interest Scheme | | |
|-------------------------|---------|--------------------|
| Period | General | Special Category** |
| 12 months | 11.50 % | 12.00 % |
| 400 days | 12.00 % | 12.50 % |
| 18 months | 12.50% | 13.00 % |
| 24 months | 12.50% | 13.00% |
| 30 months | 12.50% | 13.00% |
| 36 months | 12.50% | 13.00% |
| 60 months | 11.50% | 12.00% |

| Annual Interest Scheme | | |
|------------------------|---------|--------------------|
| Period | General | Special Category** |
| 12 months | 12.00% | 12.50% |
| 400 days | 12.50% | 13.00% |
| 18 months | 13.00% | 13.50% |
| 24 months | 13.00% | 13.50% |
| 30 months | 13.00% | 13.50% |
| 36 months | 13.00% | 13.50% |
| 60 months | 12.00% | 12.50% |

Multiplier Bond (w.e.f: 12.12.2011)

| Period | General | | Special Category** | |
|-----------|----------------|------------------------|--------------------|------------------------|
| | Maturity value | Effective Yield (p.a.) | Maturity value | Effective Yield (p.a.) |
| 36 months | 1447 | 14.90 | 1468 | 15.60 |
| 60 months | 1762 | 15.24 | 1806 | 16.12 |

* Interest rate for Special Category is applicable to (a) Senior Citizens, (b) State / Central Government Pensioners, (c) Ex-Servicemen and their widows, (d) Central / State Award Winners and (e) Single investment of Rs.25 lakhs and above.

Muthoot Doubling Bond Plus (w.e.f: 12.12.2011)*

| Period | Maturity value of Rs.1000* | Effective Yield* (p.a.) |
|-----------|----------------------------|-------------------------|
| 66 months | 2080 | 19.63% |

*Minimum investment Rs.25,000/-

Call free from BSNL Landline: 1800 425 1887. Customer Care Cell: 98470 91119.

Tel: 0484 2396478, 2394712.

Fax: 0484 2396506.

e-mail: mails@muthootgroup.com

www.muthootgroup.com

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