



Muthoot Finance Limited

Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712
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mails@muthootgroup.com
www.muthootgroup.com

Ref: SEC/MFL/SE/2019/3224

Symbol: MUTHOOTFIN

Scrip code: 533398

July 29, 2019

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

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

Dear Sir/Madam,

Sub: Filing disclosure under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Reg: News Article in Business Line on 26th July 2019 on Muthoot Finance Ltd

Gold prices have seen a huge spike in the last two months and is on a record high as on date. During the last one month, we have been moderating our gold loan advances by reducing the Maximum 'Loan to Value' (LTV) to 70% of the gold price as against the RBI norms of up to 75%.

In spite of this, our gold loan portfolio has been steadily growing, in the last 2 months. From a loan portfolio of Rs.33,585 Crs as on March 31, 2019, it has gone up to Rs. 35,800 crs as on July 24, 2019, an increase of Rs.2215crs (6.59%), as Muthoot is perceived as the gold loan Company of 1st choice to its millions of customers.

In order to further moderate the gold loan growth, fresh gold loan advance were temporarily stopped in some branches for 3 days from July 25, 2019 till July 27, 2019. The servicing of all existing customers are continued as usual without any disruption.

Fresh advances have been resumed from today i.e, July 29, 2019.

Since Gold loans are self-liquidating (average tenure of the loan is only 3-4 months), Company resorts to these measures as a Liquidity Management Tool.



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This unique liquidity management tool is available only on gold loan portfolios. 90% of the Company's consolidated AUM is Gold loan only, which are fully secured and highly liquid with a loan loss of less than 0.08% of the loan portfolio.

Request you to kindly take on record the information.

Thank you,

For Muthoot Finance Limited

Maxin James
Company Secretary