



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
Fax : +91 484 2396506, 2397399
mails@muthootgroup.com
www.muthootgroup.com

Ref: SEC/MFL/SE/2023/4923

November 11, 2023

National Stock Exchange of India Limited
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

Dear Sir/Madam,

Sub: Newspaper Advertisement of Unaudited Financial Results for the Quarter ended September 30, 2023

We enclose herewith, a copy of the Newspaper Advertisements published on November 11, 2023, in Businessline (All India edition) and Metro Vartha (Kochi Edition) in respect of the Unaudited Financial Results for the Quarter ended September 30, 2023.

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

IN-FAQ



by JOY BHATTACHARJYA

On this day in 1985 Garry Kasparov became the youngest World Chess Champion, beating fellow Soviet Anatoly Karpov. Today's quiz is about sporting prodigies

Questions

- Which footballer actually made his international debut in 1977 at the age of 16, but was controversially left out of his national side for the World Cup a year later on home soil?
- In the 1980s, who became the first unseeded player to win the men's Wimbledon tournament, beating Kevin Curran in four sets in the final?
- What was the name given to the group of club footballers recruited and trained by Joe Armstrong and Jimmy Murphy in the 1940s and 1950s who became stars at Manchester United?
- Who, more recently known for his opinions on the balls provided by the ICC in the current World Cup, became the youngest recorded test player when he made his debut against Zimbabwe in October 1996 at the age of 14 year and 227 days?
- Marjorie Gestring was just 13 and 268 days old when she made history for the United States after capturing the gold medal in the 1936 Berlin Olympic Games. What was her event?
- In 1986, who, at the age of 20 years 4 months, became the youngest heavyweight champion in history when he knocked out Trevor Berbick?
- In 2008, who became the then youngest ever Formula One World Champion in history when he edged out Tino Glock for 5th position in the Brazilian Grand Prix?
- In 2021, Abhimanyu Mishra became the youngest player ever to qualify for the Grandmaster title, at the age of 12 years, 4 months, and 25 days, beating the record of Sergey Karjkin. Which nation does Abhimanyu represent?
- At the age of just 14, Dominic Helena Moceanu became a member of the gold medal winning team in a particular sport in the 1996 Olympics. What was the sport, and why is her record unlikely to be broken?
- In 1981, which legendary sportsperson became the youngest ever World Cup winner in his sport, defeating Geoff Hunt of Australia in the final?

Answers

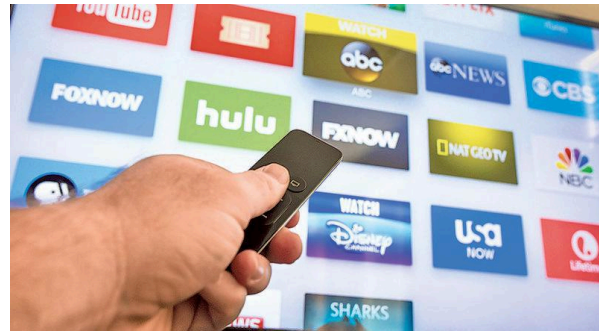
- Diego Maradona.
- Boris Becker, to prove it was not a fluke, he won it again in 1986
- 'Busby's Babes' named after manager Matt Busby
- Hasan Raza of Pakistan
- Diving
- Mike Tyson
- Lewis Hamilton
- USA
- Gymnastics, for the USA. Since 1997, you have to be at least 16 to participate in international gymnastic competitions
- Jehangir Khan, the squash champion

Joy Bhattacharjya is a quiz master. @joybhattacharj

I&B Ministry moots broad sweep Broadcasting Bill

NEW AVATAR. To cover DTH, OTT and digital platforms; provide for content review panels

Meenakshi Verma Ambwani
New Delhi



UP-TO-DATE. The Bill aims to replace the Cable TV Networks (Regulations) Act, 1995, and other policy guidelines that govern the broadcasting sector

The Information & Broadcasting Ministry is proposing to bring in the Broadcasting Services (Regulation) Bill that will provide for a consolidated framework to regulate broadcasting services including DTH, OTT and digital news platforms. The proposed draft Bill, which has been released for public consultation, aims to replace the Cable TV Networks (Regulations) Act 1995 and other policy guidelines that govern this sector.

The draft Bill also provides for content evaluation committees with independent members, more participative Broadcast Advisory Council for self-regulation, differentiated approach for programme and advertisement codes and statutory penalties, among others.

'PIVOTAL LEGISLATION'

Information & Broadcasting Minister, Anurag Thakur, tweeted that the draft Bill is a "pivotal legislation" that will modernise the broadcasting sector's regulatory framework, replacing outdated Acts, Rules, and Guidelines with "a unified, future-focused ap-

proach." He added that it adapts to the "dynamic world" of OTT, digital media, DTH, IPTV and other emerging technologies. Thakur also stated that the bill also caters to the *Dnyangyan* community with comprehensive accessibility

The draft Bill has introduced contemporary and statutory definitions for terms such as broadcasting, broadcasting services and broadcasting network operators among others. For instance, broadcasting network operators include local cable operators, DTH operators, MSOs, OTT platforms, radio broadcasting, IPTV and terrestrial broadcasting network operators. The Bill "extends its

regulatory purview to encompass broadcasting over-the-top (OTT) content and digital news and current affairs currently regulated through IT Act, 2000 and regulations made there under," the official statement added.

SELF-REGULATION

To enhance self-regulation, the draft Bill has provisions that will make it mandatory for broadcasters or broadcasting network operators to have Content Evaluation Committees for self-certification and have independent eminent members from various social groups. I&B Ministry Secretary Apurva Chandra said the Bill has proposed the introduction

of a "broader and more participative" Broadcast Advisory Council which will have both independent experts and government representatives. The Council will make recommendations to the government with regards to content violation complaints and seeks to replace the existing Inter-Departmental Committee mechanism.

The draft Bill also "allows for a differentiated approach" to Programme and Advertisement Codes across various services such as linear content and on-demand content. It also requires self-classification of content by broadcasters and robust access control measures for restricted content, an official statement added. The draft Bill also proposes statutory penalties including advisory, warning, censure, or monetary penalties, for operators and broadcasters.

"Provision for imprisonment and/or fines remains, but only for very serious offences, ensuring a balanced approach to regulation," the statement added. Chandra pointed out that to ensure fairness, the draft Bill proposes monetary penalties linked to investment and turnover of the entity.

Centre approves policy to leverage digital media for public service campaigns

Meenakshi Verma Ambwani
New Delhi

The Information & Broadcasting Ministry has approved the Digital Advertisement Policy 2023, which will enable the Central Bureau of Communication (CBC) to leverage the digital media space to create awareness about government schemes and policies.

The policy empowers CBC to on-board "new communication platforms" in the digital space with the approval of a duly constituted committee.

On Friday, Apurva Chandra, Secretary, Information & Broadcasting Ministry told reporters: "Currently, only about 1 per cent of the CBC's ad expenditure is spent on digital media. There has been a shift in media consumption habits of audience to digital platforms. This policy will enable CBC to advertise public service campaigns in line with the audience's media consumption habits whether its OTT, video-on-demand, music streaming apps, podcasts, audio platforms or other websites and digital platforms. For instance, if the outreach of a public service campaign is for youth, we will advertise more on music apps or podcasts."

The policy empowers CBC to on-board 'new communication platforms' in the digital space with the approval of a duly constituted committee

The official statement added that CBC will empanel agencies and organisations in the OTT, Video on Demand and digital audio space. "With social media platforms becoming one of the popular channels of public conversations, the policy further streamlines the process through which CBC can place advertisements for government clients on these platforms. The policy also empowers CBC to empanel digital media agencies to enhance its outreach through the various platforms," the statement added.

COMPETITIVE BIDDING

The policy also introduces competitive bidding for rate discovery, ensuring transparency and efficiency, it added. Rates discovered through this process will remain valid for three years and will be applicable to all eligible agencies.

Air India's AI-based virtual agent handles 5 lakh queries in seven months

Our Bureau
Mumbai

Air India on Friday said it has handled over half a million customer queries in the past seven months deploying a generative artificial intelligence (AI)-based virtual agent, becoming the first airlines to do so. While passengers can use conventional means like calling the call centre, the Air India website also gives them a platform to seek information on various topics like refunds, baggage allowance and flight status, among others.

Airlines around the world are relying on AI for improv-

ing customer experience. Chatbots for instance are helping airlines answer customer queries. IndiGo too offers round-the-clock self-serve options with an AI-based tools. These however used different forms of AI like natural language processing.

Air India said its generative AI application uses results in much a higher percentage of answered queries with higher accuracy of responses.

Air India's virtual agent called Maharaja is powered by Microsoft's Azure OpenAI service and has answered over a half a million queries since its launch in March, the



AI POWERS AI. Air India's virtual agent called Maharaja is powered by Microsoft's Azure OpenAI service. REUTERS

airline said. Daily it handles around 6,000 queries in Hindi, English, French and German. "About 15 per cent of customer queries today require additional assistance, and Maharaja recognises this

automatically and orchestrates a seamless handoff to Air India's contact centre agents," it said. "We have used several patent-pending innovations in our AI agent Maharaja with a combina-

tion of traditional machine learning techniques and the latest in generative AI to provide a pleasing and effective experience for our customers. Many more innovations are in the pipeline and will be made live in the months to come," said Satya Ramaswamy, the airline's chief digital and technology officer.

Air India said it is also using ChatGPT to analyse complex questions it may not be able to immediately answer to improve customer experience in later interactions.

AI ADOPTION

Other airlines too have begun using generative AI for

operational improvements. For instance, Emirates is using generative AI for cabin crew training. Lufthansa has created a separate business unit to develop digital solutions for improving customer experience.

In its latest insights, air transport IT specialist SITA said that the adoption of AI will continue to increase: airlines (76 per cent) and airports (68 per cent) are planning major programmes, or R&D, for AI by 2025. "Some of these programmes today are directly customer-facing. For example, Etihad plans to use AI to enable passengers to book flights," it said in August.

USFDA okays first vaccine against chikungunya

PT Jyothi Datta
Mumbai

The tools to combat mosquito-linked illnesses received a shot in the arm with the US Food and Drug Administration approving Ixchiq, the first chikungunya vaccine.

Ixchiq from French specialty vaccine company Valneva was approved for individuals 18 years and older, at increased risk of exposure to the chikungunya virus, the US regulator said.

The approval made Ixchiq the world's first licensed chikungunya vaccine, said Valneva. "This indication is approved under accelerated approval based on anti-CHIKV neutralising antibody titers. Continued approval for this indication is contingent upon verification of clinical benefit in confirmatory studies," it added.

GEOGRAPHICAL SPREAD

The virus is primarily transmitted through the bite of an infected mosquito, and the infection is being reported from new geographical areas causing a global increase in prevalence, the USFDA said. Presently, the highest risk of infection is in the tropical and subtropical regions of Africa, Southeast Asia, and parts of the Americas where chikungunya virus-carrying mosquitos are endemic, it said.

Dr Richard Hatchett, CEO, the Coalition for Epidemic Preparedness Innovations (CEPI) said, in the Valneva statement, "Climate change is intensifying the threat posed by chikungunya, which means safe and effective vaccines are needed now more than ever before. Through our partnership with Valneva and Instituto Butantan, CEPI - with support from the EU - will help to make this vaccine accessible to the people most affected by the virus in low- and middle-income countries (LMIC)." Details on access to the vaccine in LMICs were not outlined.

Muthoot Finance

EXTRACT OF STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023
(₹ in Millions)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter Ended		Year Ended	Quarter Ended		Year Ended
		30.09.2023	30.09.2022	31.03.2023	30.09.2023	30.09.2022	31.03.2023
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)
1	Total Revenue from Operations	30,596.73	24,977.31	1,05,148.49	36,061.36	28,248.51	1,18,976.63
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	13,302.17	11,614.31	46,664.26	14,702.10	12,067.71	49,227.80
3	Net Profit for the period before Tax (after Exceptional and Extraordinary items)	13,302.17	11,614.31	46,664.26	14,702.10	12,067.71	49,227.80
4	Net Profit for the period after tax (after Exceptional and Extraordinary items)	9,909.99	8,672.14	34,735.31	10,952.86	9,016.22	36,697.66
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after Tax))	10,033.87	9,048.15	35,195.31	11,036.60	9,404.18	37,126.33
6	Paid Up Equity Share Capital (Face value of Rs.10/- each)	4,014.58	4,014.36	4,014.48	4,014.58	4,014.36	4,014.48
7	Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the Previous Year		2,06,604.80			2,12,643.04	
8	Securities Premium Account as shown in the Audited Balance Sheet of the Previous Year		15,100.28			15,100.28	
9	Earnings Per Share (of Rs. 10/- each)						
	Basic (₹)	24.69	21.61	86.54	26.39	22.22	89.99
	Diluted (₹)	24.68	21.61	86.52	26.39	22.22	89.98

Additional disclosures required under Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sl. No.	Particulars	Quarter Ended	Year Ended
		30.09.2023	31.03.2023
1	Networth	2,21,476.05	2,10,217.74
2	Paid Up Debt Capital / Outstanding Debt	5,53,217.69	4,97,343.07
3	Outstanding Redeemable Preference Shares	Nil	Nil
4	Debt-Equity Ratio	2.49	2.36
5	Capital Redemption Reserve	Nil	Nil

Note:
1. The above is an extract of the detailed format of Unaudited Financial Results filed with Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results are available on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com) where the Securities of the Company are listed and on the website of the Company at www.muthootfinance.com
2. For the other line items referred in Regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges BSE Limited and National Stock Exchange of India Limited and can be accessed on the URL www.bseindia.com and www.nseindia.com

Muthoot Finance Limited
Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India.
CIN:L65910K11997PLC011300, Ph.No. 0484 2396478, Fax No. 0484 2396506. Website: www.muthootfinance.com, Email: mails@muthootgroup.com.

For and on behalf of the Board of Directors
For Muthoot Finance Limited
Sd/-
George Alexander Muthoot
Managing Director
(DIN: 00016787)

A Muthoot M George Enterprise

മുതൂത്ത് ഫാർമിംഗ്



Muthoot Finance

EXTRACT OF STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023

(₹ in Millions)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter Ended		Year Ended	Quarter Ended		Year Ended
		30.09.2023	30.09.2022	31.03.2023	30.09.2023	30.09.2022	31.03.2023
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	
1	Total Revenue from Operations	30,596.73	24,977.31	1,05,148.49	36,061.36	28,248.51	1,18,975.63
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	13,302.17	11,614.31	46,664.26	14,702.10	12,067.71	49,227.80
3	Net Profit for the period before Tax (after Exceptional and Extraordinary Items)	13,302.17	11,614.31	46,664.26	14,702.10	12,067.71	49,227.80
4	Net Profit for the period after tax (after Exceptional and Extraordinary items)	9,909.99	8,672.14	34,735.31	10,952.86	9,016.22	36,697.66
5	Total Comprehensive Income for the period (Comprising Profit for the period (after tax) and Other Comprehensive Income (after Tax))	10,033.87	9,048.15	35,195.31	11,036.60	9,404.18	37,125.33
6	Paid Up Equity Share Capital (Face value of Rs.10/- each)	4,014.58	4,014.36	4,014.48	4,014.58	4,014.36	4,014.48
7	Other Equity (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the Previous Year		2,06,604.80			2,12,643.04	
8	Securities Premium Account as shown in the Audited Balance Sheet of the Previous Year		15,100.28			15,100.28	
9	Earnings Per Share (of Rs. 10/- each)						
	Basic (₹)	24.69	21.61	86.54	26.39	22.22	89.99
	Diluted (₹)	24.68	21.61	86.52	26.39	22.22	89.98

Additional disclosures required under Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sl. No.	Particulars	Quarter Ended	Year Ended
		30.09.2023	31.03.2023
1	Newworth	2,21,476.05	2,10,217.74
2	Paid Up Debt Capital / Outstanding Debt	5,53,217.69	4,97,343.07
3	Outstanding Redeemable Preference Shares	Nil	Nil
4	Debt-Equity Ratio	2.49	2.36
5	Capital Redemption Reserve	Nil	Nil

Note:

- The above is an extract of the detailed format of Unaudited Financial Results filed with Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Unaudited Financial Results are available on the website of BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com) where the Securities of the Company are listed and on the website of the Company at www.muthootfinance.com
- For the other line items referred in Regulation 52 (4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchanges BSE Limited and National Stock Exchange of India Limited and can be accessed on the URL www.bseindia.com and www.nseindia.com

For and on behalf of the Board of Directors
For Muthoot Finance Limited

Muthoot Finance Limited

Place : Kochi
Date : 09.11.2023

Registered and Corporate Office: 2nd Floor, Muthoot Chambers, Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India.
CIN:L65910KL1997PLC011300, Ph.No: 0484 2396478, Fax No: 0484 2396506. Website: www.muthootfinance.com, Email: mails@muthootgroup.com.

Sd/-
George Alexander Muthoot
Managing Director
(DIN: 00016787)

A Muthoot M George Enterprise