



Muthoot Finance Limited

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Ref: SEC/MFL/SE/2023/4588

January 10, 2023

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

Dear Sir/Madam,

Sub: Newspaper Advertisement

We enclose herewith a copy of the newspaper advertisement published on January 10, 2023, in Businessline (All India edition) and Metro Vartha (Kochi Edition) regarding the transfer of equity shares of the Company to Investor Education and Protection Fund (IEPF) Authority.

Thanking You,

For **Muthoot Finance Limited**

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106

QUICKLY.

California winter storms: Biden declares emergency



US President Joe Biden approved an emergency declaration for California after a week of storms killed at least 12 people and knocked out power in the State. The emergency declaration authorises the Federal Emergency Management Agency (FEMA) to coordinate disaster relief efforts and mobilise emergency resources, the White House said in a statement. REUTERS

AstraZeneca to acquire CinCor in \$1.8-billion deal

Bengaluru: AstraZeneca said on Monday it will buy US-based clinical-stage biopharmaceutical firm CinCor Pharma Inc in a deal valued at about \$1.8 billion to strengthen its pipeline of heart and kidney drugs. AstraZeneca said it will pay \$26 per CinCor share in cash, a premium of nearly 121 per cent to the stock's closing price on Friday. REUTERS

Goldman Sachs to cut 3,200 jobs midweek



New York: Goldman Sachs Group will start cutting thousands of jobs across the firm from Wednesday, two sources familiar with the move said. The job cuts are expected to be just over 3,000, one of the sources said. Bloomberg News reported on Sunday that Goldman would eliminate about 3,200 positions. REUTERS

Google knocks at NCLAT door in Play Store case

FIRING FRESH SALVO. Google cites Apple to defend its market conduct; tech giant currently faces two penalties from CCI; appeal to be heard tomorrow

KR Srivastava
New Delhi

Close on the heels of Google challenging the Competition Commission of India's (CCI) ₹1,337.76 crore penalty order for abusing its dominance in multiple markets in the Android ecosystem, the tech giant has fired a fresh salvo by challenging the competition watchdog in the Google Play Store policies matter.

Google currently faces two penalties from CCI in two separate cases — the Android case and the Play Store policies case.

It may be recalled that the CCI on October 25 imposed a penalty of ₹936.44 crore on Google for abusing its dominant position with regard to its Play Store policies. The CCI had also directed Google to allow third-party payment processors.

Sajjan Poovayya, Senior Ad-

vocate on behalf of Google, discussed the matter with NCLAT President on Monday, and the matter will be heard on January 11.

On December 21, Google filed an appeal before NCLAT through law firms Chandhiok & Mahajan and Cyril Amarchand Mangaldas. The competition law provides a sixty-day window for appeal before NCLAT against an order of CCI.

GROUNDS OF APPEAL

Google in the Play Store policies case argued that the order of the CCI is the product of a "defective and one-sided investigation".

Google alleged that the DG arbitrarily excluded key stakeholders from its inquiry, including Google's largest competitor for app distribution — Apple even though the order concedes that Apple's position is a key element of the market-definition exercise.



IN THE FIRING LINE. The CCI had imposed a penalty of ₹936.44 crore on Google for abusing its dominant position with regard to its Play Store policies

Google also alleged in the appeal that the DG posed leading questions to the select group that it chose to include in the inquiry, which is prohibited under the law. The DG report cherry-picked evidence (including answers to leading questions) "while ignoring

swaths of contrary evidence and submissions from Google and third parties".

"The impugned order expressly contradicts settled competition law by denying any need to examine harm to competition in India. The "effects doctrine" (i.e. harm to

competition is a necessary element for a finding of an abuse of dominance) is well established under Section 4 of the Act," added Google in the appeal.

Google also challenged the imposition of a "provisional" penalty by CCI by contending

that the law does not provide so. "The penalty is also calculated on Google's total Indian turnover, rather than on its relevant turnover, contrary to the Supreme Court's holding in Excel Crop," said Google in the memorandum of appeal.

Some of the allegations in the Google Play policies case against the tech giant was that Google stipulates mandatory use of Google Play's payment system for purchasing the apps and in-app purchases (IAPs) in the Play Store; excluding other mobile wallets/UPI apps as one of the effective payment options in the Google Play's payment system.

It was also alleged that Google skews its search results on the Play Store in favour of Google Pay. Google further privileges Google Pay by displaying it as the first ad when a user searches for another app facilitating payment through UPI. Also, search advertisement manipulation imposes

an unfair and discriminatory condition on apps facilitating payment through UPI.

CCI ORDER

Besides imposing the monetary penalty, the CCI in its nearly 200-page order of October 25 directed Google to modify its conduct within a defined timeline.

The CCI had directed Google to cease and desist from indulging in anti-competitive practices that were violative of competition law — a move that will prize open Google's walled garden 'Play Store'. It was directed, among other things, not to discriminate against other Apps facilitating UPI payments in India against its own UPI app.

It may be recalled that CCI had in November 2020 directed the initiation of a probe into the aspect of mandatory use of Google Play Store's payment system for paid apps and IAPs.

iPhone exports from India double to surpass \$2.5 billion

Bloomberg

Apple Inc. exported more than \$2.5 billion of iPhones from India between April and December, nearly twice the previous fiscal year's total, underscoring how the US tech giant is accelerating a shift from China with geopolitical tensions on the rise.

Foxconn Technology Group and Wistron Corp. have each shipped more than \$1 billion of Apple's marquee devices abroad in the first nine months of the fiscal year ending March 2023, people familiar with the matter said.

GROWING EXPORTS

Pegatron Corp is on track to move about \$500 million of the gadgets overseas by the end of January, the people said, asking not to be identified



RAMPING UP. Foxconn and Wistron Corp. have each shipped more than \$1 billion of Apple devices abroad in the first nine months of the fiscal year

revealing private information. Apple's rapidly growing export numbers illustrate how it is ramping up operations outside of China, where chaos at Foxconn's main plant in Zhengzhou exposed vulnerabilities in the company's supply chain and forced it to trim output estimates.

That compounded a broader problem with evaporating demand for electronics as consumers weigh the risks

of a global recession. Apple began assembling its latest iPhone models in India only last year, a significant break from its practice of reserving factories run by its main Taiwanese assemblers including Foxconn.

China's Covid Zero policies and an episode of violence at the Zhengzhou plant laid bare the dangers of relying on the country. While Beijing has

since dropped that approach to containing the virus, Apple and other global names are exploring alternative locations more than ever before.

India's vast workforce, Modi's support and a thriving local market make it a prime candidate to take on more electronics manufacturing.

One recent selling point is a raft of new government in-

centives. Foxconn has won ₹3.6 billion (\$44 million) of benefits in the first year of the production-linked incentives scheme, while Wistron's claims are currently being processed, the people said.

Representatives for Apple, Foxconn and Wistron didn't respond to emails seeking comment. A Pegatron spokesperson declined to comment.

Apple begins hiring retail store employees in India

Apple Inc. has begun hiring retail store workers in India and has plans to fill other roles as it prepares to open stores in the country, according to a report by the Financial Times. The company's careers page lists several opportunities for workers in India, including business expert, "genius," operations expert and technical specialist. The retail positions, posted on Saturday, were listed for various locations within the country, including Mumbai and New Delhi. Apple didn't immediately comment to FT when reached for comment. BLOOMBERG

Chinese rush to renew passports as Covid border curbs go

Reuters
Beijing

People joined long queues outside immigration offices in Beijing on Monday, eager to renew their passports after China dropped Covid border controls that had largely prevented its 1.4 billion residents from travelling for three years.

Sunday's reopening is one of the last steps in China's dismantling of its "zero-Covid" regime, which began last month after historic protests against curbs that kept the virus at bay but caused widespread frustration among its people. Waiting to renew his passport in a line of more than 100 people in China's capital, 67-year-old retiree Yang Jianguo told Reuters he was planning to travel to the US to see his daughter for the first time in three years.



BACK TO NORMAL. People line up to renew passports, in Beijing, on Monday. REUTERS

eral nations are demanding negative tests from visitors from China. China, too, requires pre-departure negative Covid tests from travellers.

China's top health officials and State media have repeatedly said Covid infections are peaking across the country and they are playing down the threat now posed by the disease. Officially, China has reported just 5,272 Covid-related deaths as of January 8, one of the lowest rates of death from the infection in the world.

But the WHO has said China is under-reporting the scale of the outbreak and international virus experts estimate more than one million people in the country could die from the disease this year.

Shrugging off those gloomy forecasts, Asian shares climbed to a five-month high on Monday while China's yuan firmed to its strongest level against the dollar since mid-August.

CAPITOL HILL REDUX



ANARCHY RULES. Hundreds of supporters of Brazil's far-right ex-president Jair Bolsonaro broke through police barricades and stormed into Congress, the presidential palace and the Supreme Court on Sunday, in a dramatic protest against President Luiz Inacio Lula da Silva's inauguration last week. AFP

Seattle public schools blame tech giants for social media harm

Reuters

Seattle's public school district filed a lawsuit against Big Tech claiming that the companies were responsible for a worsening mental health crisis among students and directly affected the schools' ability to carry out their educational mission.

The complaint, filed on Friday against Alphabet Inc., Meta Platforms Inc, Snap Inc and TikTok-owner ByteDance with the US District Court, claimed they purposefully designed their products to hook young people to their platforms and were creating a mental health crisis.

The lawsuit says the companies' actions have been a substantial factor in causing a youth mental health crisis.

The lawsuit seeks compensation for monetary damages and other penalties.

Ocugen sees 'positive' trial results for Covaxin in US

Naga Sridhar
Hyderabad

Ocugen, the US partner of vaccine maker Bharat Biotech, announced "positive" results from the Phase 2/3, observer-blind, immunobridging, and broadening study of its Covid-19 vaccine candidate, Covaxin, in the US.

Covaxin, a whole-virion inactivated Covid-19 investigational vaccine candidate of Bharat Biotech uses the same core cell manufacturing platform that has been used in the production of polio vaccines for decades.

BROADER RESPONSE

Covaxin, an inactivated virus vaccine adjuvanted with a TLR7/8 agonist, has been demonstrated in clinical trials to generate a broader immune response against the whole

virus, covering important antigens such as S-protein, RBD, and N-protein, whereas currently approved vaccines in the US target only the S-protein antigen. Additionally, in contrast to other inactivated vaccines, clinical trials have demonstrated that the TLR7/8 agonist adjuvant in Covaxin generates a Th1-biased im-

mune response that induces robust long-term memory B- and T-cell responses.

"The successful completion of this study represents an important milestone on the ongoing management of Covid-19," Shankar Musunuri, Chairman, Chief Executive Officer, and Co-Founder, Ocugen, said in a release.

TATA CONSULTANCY SERVICES LIMITED

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e-mail: investor.relations@tcs.com website: www.tcs.com CIN: L22210MH1995PLC084781

Extract of the audited consolidated interim financial results for the quarter ended December 31, 2022

	Three month period ended December 31, 2022	Nine month period ended December 31, 2022	Three month period ended December 31, 2021
Revenue from operations	58,229	1,66,296	48,885
Profit before tax	14,644	41,516	13,191
Profit after tax	10,883	30,867	9,806
Total comprehensive income for the period	11,689	31,020	9,555
Paid up equity share capital (Face value: ₹1 per share)	366	366	370
Total reserves (including non-controlling interests)*	89,480	89,480	86,738
Earnings per equity share:- Basic and diluted (₹)	29.64	84.05	26.41

*Balances for three month and nine month period ended December 31, 2022 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2022 and balances for three month period ended December 31, 2021 represent balances as per the audited consolidated balance sheet for the year ended March 31, 2021 as required by Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Extract of the audited standalone interim financial results for the quarter ended December 31, 2022

	Three month period ended December 31, 2022	Nine month period ended December 31, 2022	Three month period ended December 31, 2021
Revenue from operations	49,275	1,40,574	40,845
Profit before tax	13,942	38,645	12,879
Profit after tax	10,659	29,306	9,959
Total comprehensive income for the period	10,470	28,742	9,885

Notes:

- The audited consolidated interim financial results and audited standalone interim financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 9, 2023. The statutory auditors have expressed an unmodified audit opinion on these results.
- On April 21, 2022, Epic invoked payment of ₹1,158 crore (US \$140 million) out of ₹3,641 crore (US \$440 million) Letter of Credit provided as security, towards compensatory damages awarded by the District Court and confirmed by the Appeals Court, already provided for in the earlier years. On July 1, 2022, the District Court passed an Order affirming the punitive damages at ₹1,158 crore (US \$140 million). The Company has filed an appeal on November 16, 2022, in the Appeals Court to reduce the punitive damages awarded by the District Court, which is pending. Pursuant to encashment of the Letter of Credit towards compensatory damages, the value of Letter of Credit made available to Epic stands reduced to ₹1,258 crore (US \$152 million).
- The Board of Directors at its meeting held on January 9, 2023, has declared an interim dividend of ₹8.00 per equity share and special dividend of ₹67.00 per equity share.
- The above is an extract of the detailed format of Financial Results filed with the Stock Exchanges under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format for three month and nine month period ended December 31, 2022, are available on the BSE Limited website (URL: www.bseindia.com), the National Stock Exchange of India Limited website (URL: www.nseindia.com) and on the Company's website (URL: www.tcs.com/investors).

For and on behalf of the Board of Directors

Mumbai
January 9, 2023

Rajesh Gopinathan
CEO and Managing Director



Muthoot Finance Ltd

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നോട്ടീസ്

**ഇൻവെസ്റ്റർ എഡ്യൂക്കേഷൻ ആൻഡ് പ്രൊട്ടക്ഷൻ ഫണ്ട് അതോറിറ്റിയിലേക്കുള്ള
(ഐഇപിഎഫ്) കമ്പനിയുടെ ഇക്വിറ്റി ഓഹരികളുടെ കൈമാറ്റം**

കമ്പനിസ് നിയമം 2013 -ലെ 124 -ാം വകുപ്പിലെ വ്യവസ്ഥകൾ, 2016 സെപ്റ്റംബർ ഏഴിനു ബാധകമാകും വിധം കോർപ്പറേറ്റ് കാര്യ മന്ത്രാലയം വിജ്ഞാപനം ചെയ്ത ഇൻവെസ്റ്റർ എഡ്യൂക്കേഷൻ ആൻഡ് പ്രൊട്ടക്ഷൻ ഫണ്ട് അതോറിറ്റി (അക്കൗണ്ടിങ്, ഓഡിറ്റ്, ട്രാൻസ്ഫർ ആൻഡ് റീഫണ്ട്) ചട്ടങ്ങൾ, 2016 ('ചട്ടങ്ങൾ'), അതിലെ ഭേദഗതികൾ എന്നിവ പ്രകാരം നൽകുന്ന നോട്ടീസ്.

ചട്ടങ്ങൾ പ്രകാരം 2022 - 23 സാമ്പത്തിക വർഷം ഐഇപിഎഫ് അതോറിറ്റിക്കു കൈമാറാൻ നിയമപരമായി ബാധ്യതയുള്ള പ്രസക്ത ഓഹരികളുടെ വിവരം കമ്പനിയുടെ 2023 ജനുവരി 9 -ലെ കത്തു പ്രകാരം ബന്ധപ്പെട്ട ഓഹരി ഉടമകളെ അറിയിക്കുകയും അത്തരത്തിലുള്ള ഓഹരി ഉടമകളുടെ പട്ടിക കമ്പനിയുടെ വെബ്സൈറ്റായ www.muthootfinance.comൽ അപ്ലോഡിങ് നടത്തുകയും ചെയ്തിട്ടുള്ളതാണ്. ഇതു പരിശോധിക്കാൻ ഓഹരി ഉടമകളോട് അഭ്യർത്ഥിക്കുന്നു.

കൃത്യം ചെയ്യാത്ത ലാഭവിഹിതവും അനുബന്ധപ്പെട്ട പ്രസക്ത ഓഹരികളും അത്തരത്തിലുള്ള ഓഹരികളിൽമേൽ ഉണ്ടായേക്കാവുന്ന എല്ലാ നേട്ടങ്ങളും അടക്കം ഐഇപിഎഫ് അതോറിറ്റിക്കു കൈമാറുന്നതാണെന്ന് ഓഹരി ഉടമകൾ മനസ്സിലാക്കുക. ചട്ടങ്ങളിൽ നിഷ്കർഷിച്ചിട്ടുള്ള പ്രക്രിയകൾ പിന്തുടർന്നുകൊണ്ട് ഇവ ഐഇപിഎഫ് അതോറിറ്റിയിൽ നിന്നു തിരികെ വാങ്ങാവുന്നതാണ്.

സർട്ടിഫിക്കറ്റ് രൂപത്തിൽ, കൈവശം വച്ചിരിക്കുന്ന പ്രസക്ത ഓഹരികളും ഐഇപിഎഫ് അതോറിറ്റിക്ക് കൈമാറ്റം ചെയ്തു കൊടുക്കാൻ ബാധ്യതയുള്ളതാണെന്ന് ബന്ധപ്പെട്ട ഓഹരി ഉടമകൾ മനസ്സിലാക്കേണ്ടതാണ്. ഈ കൈമാറ്റത്തോടെ അവരുടെ പേരിൽ രജിസ്റ്റർ ചെയ്യപ്പെട്ടിട്ടുള്ള ഓഹരി(കൾ) സ്വയമായി നശിക്കുകയും കൈമാറ്റം ചെയ്യാനാവാത്ത വിധത്തിൽ ഡീംഡ് നോൺ-ട്രാൻസ്ഫറബിൾ ആകുന്നതുമാണ്. ബന്ധപ്പെട്ട ചട്ടങ്ങൾ പ്രകാരം ഐഇപിഎഫ് അതോറിറ്റിക്ക് കൈമാറ്റം ചെയ്യുന്ന ആവശ്യത്തിനായി വെബ്സൈറ്റിൽ കമ്പനി അപ്ലോഡ് ചെയ്തിട്ടുള്ള വിവരങ്ങൾ ഈ ആവശ്യത്തിനായുള്ള കൃത്യമായ നോട്ടീസ് ആയി കണക്കാക്കേണ്ടതാണ്.

കൃത്യം ചെയ്തിട്ടില്ലാത്ത ലാഭവിഹിതം 2023 ഏപ്രിൽ 10 നു മുൻപ് കൃത്യം ചെയ്യുവാൻ ബന്ധപ്പെട്ട ഓഹരി ഉടമകളോട് അഭ്യർത്ഥിക്കുന്നു. ഇതുണ്ടായില്ലെങ്കിൽ പ്രസക്ത ഓഹരികൾ ചട്ടങ്ങളിൽ നിഷ്കർഷിച്ചിട്ടുള്ള പ്രക്രിയകൾ അനുസരിച്ച് യുക്തമായ ഒരു തീയതിയിൽ ഐഇപിഎഫ് അതോറിറ്റിക്ക് കൈമാറ്റം ചെയ്യുന്നതും അതിനുശേഷം പ്രസക്ത ഓഹരികൾ സംബന്ധിച്ച് കമ്പനിക്ക് എതിരെ ഓഹരി ഉടമകൾക്ക് ഒരു ക്ലെയിമു നൽകാനാവാത്തതുമാണ്. ഈ വിഷയത്തിൽ ഓഹരി ഉടമകൾക്ക് എന്തെങ്കിലും ചോദ്യങ്ങൾ ഉണ്ടെങ്കിൽ കമ്പനിയുടെ രജിസ്റ്റാർ ആൻഡ് ട്രാൻസ്ഫർ ഏജന്റ് ആയ **Link Intime India Pvt. Ltd., Surya 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore - 641028, Tel No.: 0422-2314792, E-mail: iepf.shares@linkintime.co.in.** നെ ബന്ധപ്പെടാം.

മുത്തൂറ്റ് ഫിനാൻസ് ലിമിറ്റഡിനു വേണ്ടി
ഒപ്പ്
ജോർജ്ജ് അലക്സാണ്ടർ മുത്തൂറ്റ്
മാനേജിങ് ഡയറക്ടർ

സ്ഥലം : കൊച്ചി
തീയതി : 09.01.2023