

**MUTHOOT FINANCE LIMITED**  
**Registered and Corporate Office: Muthoot Chambers,**  
**Opposite Saritha Theatre Complex, 2nd Floor, Banerji Road,**  
**Kochi 682 018, India**

**Part I: Statement of Unaudited Financial Results for the Quarter ended**  
**30<sup>th</sup> June 2012**

Rs. in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2012 (Unaudited)	31.03.2012 (Unaudited)	30.06.2011 (Unaudited)	31.03.2012 (Audited)
Income from Operations	128,395.05	128,413.84	90,855.18	451,754.17
Other Operating Income	350.95	434.98	403.30	1,913.04
<b>Total Income from Operations</b>	<b>128,746.00</b>	<b>128,848.82</b>	<b>91,258.48</b>	<b>453,667.21</b>
<b>Expenses</b>				
Employee Benefits Expenses	12,068.77	12,583.13	8,151.98	41,447.70
Rent	3,028.81	3,009.61	2,155.98	10,420.03
Advertisement	620.47	2,250.66	2,664.25	8,662.95
Other Expenditure	6,581.87	4,211.38	5,323.54	20,968.57
Depreciation and Amortisation	1,026.47	1,094.15	603.96	3,291.68
<b>Total Expenses</b>	<b>23,326.39</b>	<b>23,148.93</b>	<b>18,899.71</b>	<b>84,790.93</b>
<b>Profit from Operations before Other Income, Interest &amp; Exceptional Items</b>	<b>105,419.61</b>	<b>105,699.89</b>	<b>72,358.77</b>	<b>368,876.28</b>
Other Income	632.48	526.25	708.60	1,238.36
Profit from ordinary activities before finance cost & Exceptional Items	106,052.09	106,226.14	73,067.37	370,114.64
Finance Cost	69,633.50	71,367.92	44,069.34	236,989.93
Profit from ordinary activities after finance cost but before Exceptional Items	36,418.59	34,858.22	28,998.03	133,124.71
<b>Profit from Ordinary Activities before tax</b>	<b>36,418.59</b>	<b>34,858.22</b>	<b>28,998.03</b>	<b>133,124.71</b>
Tax expense (including deferred tax)	11,808.05	11,344.40	9,952.91	43,922.32
<b>Net Profit from Ordinary Activities after tax</b>	<b>24,610.54</b>	<b>23,513.82</b>	<b>19,045.12</b>	<b>89,202.39</b>
<b>Net Profit for the period</b>	<b>24,610.54</b>	<b>23,513.82</b>	<b>19,045.12</b>	<b>89,202.39</b>
Equity share capital	37,171.28	37,171.28	37,171.28	37,171.28
Face Value in Rs.			Rs. 10/-	
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year				255,401.92
<b>Earnings Per Share (EPS)</b>				
(a) Basic and Diluted EPS (before Extraordinary items) (not annualised)	6.62	6.33	5.39	24.29
(b) Basic and Diluted EPS (after Extraordinary items) (not annualised)	6.62	6.33	5.39	24.29

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**PART II: Select information for the Quarter ended 30<sup>th</sup> June 2012**

<b>A. Particulars of Shareholding</b>	<b>Quarter ended</b>			<b>Year ended</b>
	<b>30.06.2012</b>	<b>31.03.2012</b>	<b>30.06.2011</b>	<b>31.03.2012</b>
<b>Public shareholding</b>				
Number of shares	73,914,896	73,914,896	73,914,896	73,914,896
Percentage of shareholding	19.88%	19.88%	19.88%	19.88%
<b>Promoters and Promoter Group Shareholding</b>				
a) Pledged / Encumbered				
Number of shares				
Percentage of shares (as a % of the total shareholding of promoter and promoter group)			Nil	
Percentage of shares (as a % of the total share capital of the company)				
b) Non - encumbered				
Number of shares	297,797,872	297,797,872	297,797,872	297,797,872
Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00%	100.00%	100.00%	100.00%
Percentage of shares (as a % of the total share capital of the company)	80.12%	80.12%	80.12%	80.12%

<b>B. Investor Complaints</b>	<b>3 months ended 30.06.2012</b>
Pending at the beginning of the quarter	Nil
Received during the quarter	397
Disposed off during the quarter	397
Remaining unresolved at the end of the quarter	Nil

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**SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED**

Particulars	Rs. in Lakhs			
	Quarter ended			Year Ended
	30.06.2012	31.03.2012	30.06.2011	31.03.2012
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>1 Segment Revenue:</b>				
Financing	128,676.83	128,842.24	91,209.75	453,490.47
Power Generation	69.17	6.58	48.73	176.74
<b>Total Revenue</b>	<b>128,746.00</b>	<b>128,848.82</b>	<b>91,258.48</b>	<b>453,667.21</b>
<b>2 Segment Result:</b>				
Financing	36,268.87	34,832.51	28,823.64	133,850.58
Power Generation	6.06	(42.64)	(20.27)	19.02
Unallocated corporate income	632.48	526.25	708.60	1,238.36
Unallocated corporate expenses	(488.82)	(457.90)	(513.94)	(1,983.25)
<b>Operating profit</b>	<b>36,418.59</b>	<b>34,858.22</b>	<b>28,998.03</b>	<b>133,124.71</b>
Less: Provision for Taxation	11,808.05	11,344.40	9,952.91	43,922.32
<b>Profit after Tax</b>	<b>24,610.54</b>	<b>23,513.82</b>	<b>19,045.12</b>	<b>89,202.39</b>
<b>3 Capital Employed</b>				
Financing	333,203.87	303,805.12	252,969.10	303,805.12
Power Generation	753.01	712.63	619.40	712.63
Unallocated Corporate Assets/ (Liabilities)	(16,773.14)	(11,944.56)	952.56	(11,944.56)
<b>Total</b>	<b>317,183.74</b>	<b>292,573.19</b>	<b>254,541.06</b>	<b>292,573.19</b>

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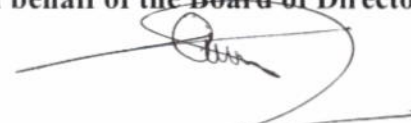
**Notes:**

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 30<sup>th</sup> July 2012.
2. The above results have been subject to Limited Review by the Statutory Auditors of the Company.
3. The working results have been arrived at after considering provisions for standard assets and non-performing assets as per RBI guidelines, depreciation on fixed assets and other usual and necessary provisions.
4. The Company operates in two segments – Financing and Power Generation. These segments have been identified in line with the Accounting Standard on Segment Reporting (AS 17).
5. The company has not recognized any deferred tax asset on provision for standard assets as the company is of the opinion that such provision does not give rise to a timing difference, which has a reasonable certainty of its reversal in future.
6. The proceeds from the Initial Public Offer of equity shares have been utilized as under:

<b>Particulars</b>	<b>(Rs. in Lakhs)</b>
Share issue proceeds	90,125.00
Less: Issue Expenses paid	2,444.41
Given as Retail Loans	87,625.00
Closing Balance of unutilised proceeds at the end of the quarter	55.59
Details of unutilized proceeds are given below:	
Balance as per Bank Account (Escrow Account)	55.59

7. The figures for the last quarter of the previous year are the balancing figures between the audited figures for the full financial year and the published year to date figures upto the third quarter.
8. Previous period/year figures have been regrouped / reclassified wherever necessary.

**For and on behalf of the Board of Directors**



**George Alexander Muthoot**  
**Managing Director**

**Kochi**  
**30.07.2012**

