



**Muthoot Finance Limited**

Registered Office :  
2<sup>nd</sup> floor, Muthoot Chambers,  
Banerji Road, Kochi - 682 018  
Kerala, India.  
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712  
Fax : +91 484 2396506, 2397399  
mails@muthootgroup.com  
www.muthootgroup.com

Scrip Code: 533398  
Symbol: MUTHOOTFIN

Ref: SEC/MFL/SE/2016/2140

May 27, 2016

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

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

Dear Sir/Madam,

**Re: Muthoot Finance Ltd - Audited Financial Results for the Quarter and Financial Year ended March 31, 2016**

Please find enclosed:

1. The Audited financial results (standalone and consolidated) along with Auditor's Report for the Financial Year ended March 31, 2016 as required under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI - LODR').
2. Form A (unmodified opinion) on standalone and consolidated results are enclosed herewith.
3. Disclosure in accordance with Regulation 52(4) of SEBI - LODR is annexed to the results.

The Certificate of the Debenture Trustee as required under Regulation 52(5) of the SEBI - LODR will be sent shortly.

The results would be published in one English and one Vernacular newspaper as required under Regulation 47 of SEBI - LODR.

Request you to kindly take on record the information and disseminate the same to the investors through the website.

Thanking You,

For **Muthoot Finance Limited**

  
Maxin James  
Company Secretary



**MUTHOOT FINANCE LIMITED**  
**Registered and Corporate Office: Muthoot Chambers,**  
**Opposite Saritha Theatre Complex, 2nd Floor, Banerji Road, Kochi 682 018, India.**  
**CIN No. L65910KL1997PLC011300**

Ph .No. 0484 2396478, Fax No. 0484 2396506, Website : www.muthootfinance.com, Email id: mails@muthootgroup.com

**Statement of Audited Financial Results for the Quarter & Year ended 31st March 2016**

Rs. in Lakhs

Particulars	Standalone					Consolidated	
	Quarter ended		Year ended			Year ended	Year Ended
	31.03.2016 (Audited) *	31.12.2015 (Unaudited)	31.03.2015 (Audited) *	31.03.2016 (Audited)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)
Income from Operations	142,905.77	112,346.70	108,704.31	480,066.83	426,226.40	485,784.31	427,238.75
Other Operating Income	1,788.87	1,480.09	1,330.54	6,073.22	5,153.79	6,214.09	5,215.51
<b>Total Income from Operations</b>	<b>144,694.64</b>	<b>113,826.79</b>	<b>110,034.85</b>	<b>486,140.05</b>	<b>431,380.19</b>	<b>491,998.40</b>	<b>432,454.26</b>
<b>Expenses</b>							
Employee Benefits Expenses	16,071.49	15,820.03	15,777.41	64,187.79	63,042.74	65,382.39	63,331.83
Rent	4,364.37	4,293.22	4,233.13	17,129.76	16,495.33	17,216.44	16,504.65
Advertisement	1,494.82	1,289.94	1,562.65	6,261.21	6,506.46	6,288.30	6,507.47
Provisions & Write offs	12,988.99	741.58	2,161.06	16,243.91	3,714.35	16,640.49	3,740.25
Other Expenditure	4,848.39	5,374.71	5,304.33	20,482.66	20,871.49	21,454.57	21,047.86
Depreciation and Amortisation	1,465.45	1,455.59	2,096.63	5,751.47	8,411.86	5,865.66	8,430.17
<b>Total Expenses</b>	<b>41,233.51</b>	<b>28,975.07</b>	<b>31,135.21</b>	<b>130,056.80</b>	<b>119,042.23</b>	<b>132,847.85</b>	<b>119,562.23</b>
Profit from Operations before Other Income, Finance cost & Exceptional Items	103,461.13	84,851.72	78,899.64	356,083.25	312,337.96	359,150.55	312,892.03
Other Income	433.65	289.48	149.65	1,361.45	1,083.42	2,077.66	1,201.11
Profit from ordinary activities before Finance cost & Exceptional Items	103,894.78	85,141.20	79,049.29	357,444.70	313,421.38	361,228.21	314,093.14
Finance Cost	56,389.89	56,158.08	53,324.09	225,769.29	210,635.61	228,562.25	211,226.35
Profit from ordinary activities after Finance cost but before Exceptional Items	47,504.89	28,983.12	25,725.20	131,675.41	102,785.77	132,665.96	102,866.79
Exceptional Items	-	-	-	-	-	-	-
<b>Profit from Ordinary Activities before tax</b>	<b>47,504.89</b>	<b>28,983.12</b>	<b>25,725.20</b>	<b>131,675.41</b>	<b>102,785.77</b>	<b>132,665.96</b>	<b>102,866.79</b>
Tax expense (including deferred tax)	20,982.76	10,316.35	9,206.62	50,720.10	35,733.36	50,881.98	35,712.29
<b>Net Profit from Ordinary Activities after tax</b>	<b>26,522.13</b>	<b>18,666.77</b>	<b>16,518.58</b>	<b>80,955.31</b>	<b>67,052.41</b>	<b>81,783.98</b>	<b>67,154.50</b>
Extraordinary Items	-	-	-	-	-	-	-
<b>Net Profit for the period</b>	<b>26,522.13</b>	<b>18,666.77</b>	<b>16,518.58</b>	<b>80,955.31</b>	<b>67,052.41</b>	<b>81,783.98</b>	<b>67,154.50</b>
<b>Minority Interest</b>	-	-	-	-	-	<b>(333.92)</b>	<b>(50.02)</b>
<b>Net Profit after Taxes , Minority Interest</b>	<b>26,522.13</b>	<b>18,666.77</b>	<b>16,518.58</b>	<b>80,955.31</b>	<b>67,052.41</b>	<b>81,450.06</b>	<b>67,104.48</b>
Paid up Equity share capital ( Face value Rs. 10/- each)	39,900.23	39,804.40	39,796.64	39,900.23	39,796.64	39,900.23	39,796.64
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year				522,024.68	468,553.77	522,328.50	468,605.53
a)Earnings Per Share (before extraordinary Items) (of Rs. 10/- each )							
Basic	6.67	4.69	4.16	20.34	16.97	20.46	16.98
Diluted	6.56	4.65	4.10	20.10	16.80	20.22	16.81
b)Earnings Per Share (after extraordinary Items) (of Rs. 10/- each)							
Basic	6.67	4.69	4.16	20.34	16.97	20.46	16.98
Diluted	6.56	4.65	4.10	20.10	16.80	20.22	16.81

See accompanying notes to financial results



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

Particulars	Standalone						Consolidated	
	Quarter ended			Year to date			Year ended	Year ended
	31.03.2016 (Audited) *	31.12.2015 (Unaudited)	31.03.2015 (Audited) *	31.03.2016 (Audited)	31.03.2015 (Audited)	31.03.2016 (Audited)	31.03.2015 (Audited)	
<b>1 Segment Revenue:</b>								
Financing	144,692.61	113,815.02	110,034.23	486,025.63	431,241.89	491,883.98	432,315.96	
Power Generation	2.03	11.77	0.62	114.42	138.30	114.42	138.30	
<b>Total Revenue</b>	<b>144,694.64</b>	<b>113,826.79</b>	<b>110,034.85</b>	<b>486,140.05</b>	<b>431,380.19</b>	<b>491,998.40</b>	<b>432,454.26</b>	
<b>2 Segment Result:</b>								
Financing	47,638.33	29,187.41	26,100.25	132,266.78	103,596.68	133,257.33	103,677.70	
Power Generation	(29.35)	6.02	(16.92)	59.89	68.14	59.89	68.14	
Unallocated income	433.65	289.48	149.65	1,361.45	1,083.42	1,361.45	1,083.42	
Unallocated expenses	(537.74)	(499.79)	(507.78)	(2,012.71)	(1,962.47)	(2,012.71)	(1,962.47)	
<b>Profit Before Tax</b>	<b>47,504.89</b>	<b>28,983.12</b>	<b>25,725.20</b>	<b>131,675.41</b>	<b>102,785.77</b>	<b>132,665.96</b>	<b>102,866.79</b>	
Tax expense (including deferred tax)	20,982.76	10,316.35	9,206.62	50,720.10	35,733.36	50,881.98	35,712.29	
<b>Profit after Tax</b>	<b>26,522.13</b>	<b>18,666.77</b>	<b>16,518.58</b>	<b>80,955.31</b>	<b>67,052.41</b>	<b>81,783.98</b>	<b>67,154.50</b>	
<b>3 Capital Employed</b>								
(Segment assets - Segment liabilities)								
Financing	567,813.00	540,877.48	514,035.53	567,813.00	514,035.53	568,116.82	514,087.29	
Power Generation	427.56	432.42	398.60	427.56	398.60	427.56	398.60	
Unallocated Assets/(Liabilities)	(6,315.65)	3,267.90	(6,083.72)	(6,315.65)	(6,083.72)	(6,315.65)	(6,083.72)	
<b>Total Capital Employed</b>	<b>561,924.91</b>	<b>544,577.80</b>	<b>508,350.41</b>	<b>561,924.91</b>	<b>508,350.41</b>	<b>562,228.73</b>	<b>508,402.17</b>	



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**STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH 2016**

Rs. in Lakhs

Particulars	Standalone		Consolidated	
	As at March 31, 2016	As at March 31, 2015	As at March 31, 2016	As at March 31, 2015
	(Audited)	(Audited)	(Audited)	(Audited)
<b>A EQUITY AND LIABILITIES</b>				
<b>1 Shareholders' funds</b>				
(a) Share capital	39,900.23	39,796.64	39,900.23	39,796.64
(b) Reserves and surplus	522,024.68	468,553.77	522,328.50	468,605.53
<b>Sub Total Shareholders' Funds</b>	<b>561,924.91</b>	<b>508,350.41</b>	<b>562,228.73</b>	<b>508,402.17</b>
<b>2 Minority Interest</b>	-	-	3,767.65	2,893.00
<b>3 Non-current liabilities</b>				
(a) Long-term borrowings	527,625.86	671,255.86	542,655.73	676,649.43
(b) Other Long term liabilities	112,682.91	120,781.01	112,682.91	120,781.01
(c) Long term Provisions	23.91	75.09	78.64	122.77
<b>Sub Total Non-current Liabilities</b>	<b>640,332.68</b>	<b>792,111.96</b>	<b>655,417.28</b>	<b>797,553.21</b>
<b>4 Current liabilities</b>				
(a) Short-term borrowings	836,351.60	776,064.83	837,080.91	776,065.12
(b) Trade Payables & Other current liabilities	615,002.42	570,517.78	628,158.19	583,713.77
(c) Short-term provisions	51,261.68	29,880.15	52,821.95	30,991.86
<b>Sub Total Current Liabilities</b>	<b>1,502,615.70</b>	<b>1,376,462.76</b>	<b>1,518,061.05</b>	<b>1,390,770.75</b>
<b>TOTAL -EQUITIES AND LIABILITIES</b>	<b>2,704,873.29</b>	<b>2,676,925.13</b>	<b>2,739,474.71</b>	<b>2,699,619.13</b>
<b>B ASSETS</b>				
<b>1 Non-current assets</b>				
(a) Fixed assets				
(i) Tangible assets	21,381.19	25,185.18	22,645.36	25,866.49
(ii) Intangible assets	467.02	545.10	517.64	599.18
(iii) Capital work-in-progress	889.05	633.18	1,073.72	633.18
(iv) Intangible assets under development	-	53.20	-	53.20
(b) Goodwill on consolidation	-	-	357.80	421.91
(c) Non-current investments	9,826.18	3,848.73	1,469.70	470.15
(d) Deferred tax assets (net)	5,197.40	3,483.92	5,635.89	3,922.90
(e) Long-term loans and advances	10,029.79	9,842.48	23,891.56	19,057.60
<b>Sub Total Non-current Assets</b>	<b>47,790.63</b>	<b>43,591.79</b>	<b>55,591.67</b>	<b>51,024.61</b>
<b>2 Current assets</b>				
(a) Current investments	-	-	3,438.70	1,553.09
(b) Trade receivables	146,726.47	115,389.67	146,791.83	115,499.73
(c) Cash and Bank Balances	67,910.97	173,661.68	71,405.55	175,712.12
(d) Short-term loans and advances	2,442,376.88	2,344,050.00	2,461,973.16	2,355,191.22
(e) Other current assets	68.34	231.99	273.80	638.36
<b>Sub Total Current Assets</b>	<b>2,657,082.66</b>	<b>2,633,333.34</b>	<b>2,683,883.04</b>	<b>2,648,594.52</b>
<b>TOTAL - ASSETS</b>	<b>2,704,873.29</b>	<b>2,676,925.13</b>	<b>2,739,474.71</b>	<b>2,699,619.13</b>



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**Notes:**

1. The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its meeting held on May 27,2016.
2. 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.
3. 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).
4. During the year, the company has made a further additional investment of 73,019,415 equity shares amounting to Rs 486.29 lakhs in its subsidiary company Asia Asset Finance PLC, Colombo.
5. During the quarter, the company acquired 39,500,000 equity shares of Muthoot Homefin (India) Limited, for a consideration of Rs 4,491.15 lakhs representing 79 % of the total equity share capital of Muthoot Homefin (India) Limited.
6. During the quarter ended March 31<sup>st</sup> 2016, the company has allotted 958,336 equity shares under the Muthoot ESOP Scheme 2013.
7. The Board declared second interim dividend for the year 2015-16 at the rate of Rs.2/- per equity share (20% of face value of Rs.10/- each per equity share) at their meeting held on March 5,2016.
8. The Company has maintained hundred percent asset cover by way of mortgage of immovable property and pari passu floating charge on current assets, book debts and loans & advances of the Company for its Listed Secured Non Convertible Debentures aggregating to 364,033.19 lakhs as at March 31 2016.
9. The information pursuant to Regulation 52 (4) and 52 (6) of the Listing Regulation are given in Annexure A.
10. \*The figures for the last quarter of the current year and previous year are the balancing figures between audited figures in respect of the full financial year and the year to date results upto the third quarter.
11. Previous period/year figures have been regrouped / reclassified wherever necessary to conform to current period/year presentation.

For and on behalf of the Board of Directors

  
George Alexander Muthoot  
Managing Director

Kochi  
27.05.2016

**Annexure-A**

**Additional disclosures required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

(a) Credit rating and change in credit rating (if any):-

Sl. No	Particulars	As at 31 <sup>st</sup> March, 2016
1	Commercial paper & Non - Convertible Debentures- Short Term	CRISIL A1+, ICRA A1+
2	Bank Loans-Working Capital Demand Loans	ICRA A1+
3	Bank Loans-Cash Credit	ICRA AA-(Stable)
4	Bank Term Loans	ICRA AA-(Stable)
5	Non-Convertible Debentures- Long term	CRISIL AA-(Stable), ICRA AA-(Stable)
6	Subordinated Debt	CRISIL AA-(Stable), ICRA AA-(Stable)

We confirm that there was no change in credit ratings during the year.

(b) Asset Cover available, in case of non-convertible debt securities:- Not Applicable

(c) Debt-Equity Ratio (As at 31<sup>st</sup> March, 2016): 3.32

(d) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not:

The Company has not issued any preference shares.



Previous due dates for payment of interest and repayment of principal of non convertible debt securities for the half year ended 31.03.2016 are as under:

Sl. No	Series	Type (Principal/ Interest)	Previous Due date for payment
1	INE414G07811	Interest	October 31, 2015
		Principal	October 31, 2015
2	INE414G07217	Interest	October 31, 2015
		Principal	October 31, 2015
3	INE414G07357	Interest	December 4, 2015
		Principal	December 4, 2015
4	INE414G07381	Interest	December 4, 2015
		Principal	December 4, 2015
5	INE414G07423	Interest	December 4, 2015
		Principal	December 4, 2015
6	INE414G07399	Interest	December 4, 2015
7	INE414G07407	Interest	December 4, 2015
8	INE414G07886	Interest	December 29, 2015
9	INE414G07894	Interest	December 29, 2015
10	INE414G07902	Interest	December 29, 2015
11	INE414G07159	Interest	January 12, 2016
12	INE414G07134	Interest	January 18, 2016
13	INE414G07910	Interest	February 2, 2016
		Principal	February 2, 2016
14	INE414G07456	Interest	February 4, 2016
		Principal	February 4, 2016
15	INE414G07480	Interest	February 4, 2016
		Principal	February 4, 2016
16	INE414G07522	Interest	February 4, 2016
		Principal	February 4, 2016
17	INE414G07498	Interest	February 4, 2016
18	INE414G07506	Interest	February 4, 2016
19	INE414G07225	Interest	March 1, 2016
20	INE414G07266	Interest	March 1, 2016
21	INE414G07274	Interest	March 1, 2016
22	INE414G07365	Interest	March 1, 2016
23	INE414G07373	Interest	March 1, 2016
24	INE414G07464	Interest	March 1, 2016
25	INE414G07472	Interest	March 1, 2016
26	INE414G07555	Interest	March 1, 2016



27	INE414G07563	Interest	March 1, 2016
28	INE414G07571	Interest	March 1, 2016
29	INE414G07654	Interest	March 1, 2016
30	INE414G07662	Interest	March 1, 2016
31	INE414G07670	Interest	March 1, 2016
32	INE414G07753	Interest	March 1, 2016
33	INE414G07761	Interest	March 1, 2016
34	INE414G07779	Interest	March 1, 2016
35	INE414G07852	Interest	March 1, 2016
36	INE414G07860	Interest	March 1, 2016
37	INE414G07878	Interest	March 1, 2016
38	INE414G07951	Interest	March 1, 2016
39	INE414G07969	Interest	March 1, 2016
40	INE414G07977	Interest	March 1, 2016
41	INE414G07AF8	Interest	March 1, 2016
42	INE414G07AG6	Interest	March 1, 2016
43	INE414G07AH4	Interest	March 1, 2016
44	INE414G07AQ5	Interest	March 1, 2016
45	INE414G07AR3	Interest	March 1, 2016
46	INE414G07AS1	Interest	March 1, 2016
47	INE414G09015	Interest	March 28, 2016

*The principal and/or interest amounts on the above non-convertible debt securities were paid on due date as per terms of issue of respective prospectus.*

- (e) Next due date for the payment of interest/ dividend of non-convertible preference shares/non-convertible debt securities/ principal along with the amount of interest/ dividend of non-convertible preference shares/ non-convertible debt securities payable and the redemption amount;

The Company has not issued any preference shares.

The next due dates for payment of interest and principal of non-convertible debt securities are as under:

Sl. No.	Series	Type (Principal/ Interest)	Amount (Rs. in lakhs)	Next Due date for payment
1	INE414G07092	Interest	12.00	September 14, 2016
		Principal	100.00	September 14, 2016





2	INE414G07100	Interest	4326.28	September 14, 2016
		Principal	35316.56	September 14, 2016
3	INE414G07183	Interest	281.55	April 18, 2016
4	INE414G07225	Interest	42.39	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
			41.02	May-16 & July-16(1st of each month)
5	INE414G07233	Interest	381.73	April 1, 2016
6	INE414G07266	Interest	93.43	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	90.41	May-16 & July-16(1st of each month)
		Interest	72.33	September 25, 2016
		Principal	9192.08	September 25, 2016
7	INE414G07274	Interest	1.50	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	1.45	May-16 & July-16(1st of each month)
8	INE414G07290	Interest	389.78	September 25, 2016
		Principal	3181.85	September 25, 2016
9	INE414G07308	Interest	28.66	September 25, 2016
10	INE414G07332	Interest	1040.45	September 25, 2016
		Principal	2443.74	September 25, 2016
11	INE414G07365	Interest	106.82	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	103.38	May-16 & July-16(1st of each month)
12	INE414G07373	Interest	1.33	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	1.29	May-16 & July-16(1st of each month)
13	INE414G07464	Interest	163.38	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	158.11	May-16 & July-16(1st of each month)
14	INE414G07472	Interest	1.00	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.97	May-16 & July-16(1st of each month)
15	INE414G07555	Interest	19.91	April 1, 2016
		Interest	0.64	April 2, 2016
		Principal	2137.18	April 2, 2016



16	INE414G07563	Interest	50.09	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	48.47	May-16 & July-16(1st of each month)
17	INE414G07571	Interest	0.64	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.62	May-16 & July-16(1st of each month)
18	INE414G07589	Interest	349.24	April 2, 2016
		Principal	3036.86	April 2, 2016
19	INE414G07597	Interest	211.17	April 2, 2016
20	INE414G07605	Interest	3.99	April 2, 2016
21	INE414G07621	Interest	394.80	April 2, 2016
		Principal	1623.15	April 2, 2016
22	INE414G07654	Interest	42.01	Apr-16 & June-16(1st of each month)
		Interest	40.66	May-16 & July-16(1st of each month)
		Interest	4.07	July 4, 2016
		Principal	4509.08	July 4, 2016
23	INE414G07662	Interest	124.56	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	120.54	May-16 & July-16(1st of each month)
24	INE414G07670	Interest	2.68	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	2.59	May-16 & July-16(1st of each month)
25	INE414G07688	Interest	670.27	July 4, 2016
		Principal	5828.46	July 4, 2016
26	INE414G07696	Interest	611.89	July 4, 2016
27	INE414G07704	Interest	37.03	July 4, 2016
28	INE414G07720	Interest	1007.19	July 4, 2016
		Principal	4140.89	July 4, 2016
29	INE414G07753	Interest	21.41	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	20.72	May-16 & July-16(1st of each month)
		Interest	17.27	September 26, 2016
		Principal	2351.64	September 26, 2016
30	INE414G07761	Interest	116.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)



		Interest	112.32	May-16 & July-16(1st of each month)
		Interest	2.79	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
31	INE414G07779	Interest	2.70	May-16 & July-16(1st of each month)
		Interest	350.35	September 26, 2016
32	INE414G07787	Principal	3185.02	September 26, 2016
33	INE414G07795	Interest	648.81	September 26, 2016
34	INE414G07803	Interest	19.34	September 26, 2016
		Interest	756.66	September 26, 2016
35	INE414G07829	Principal	3260.07	September 26, 2016
		Interest	31.02	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
36	INE414G07852	Interest	30.02	May-16 & July-16(1st of each month)
		Interest	108.94	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
37	INE414G07860	Interest	105.43	May-16 & July-16(1st of each month)
		Interest	2.45	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
38	INE414G07878	Interest	2.37	May-16 & July-16(1st of each month)
		Interest	19.93	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
39	INE414G07951	Interest	19.29	May-16 & July-16(1st of each month)
		Interest	71.96	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
40	INE414G07969	Interest	69.64	May-16 & July-16(1st of each month)
		Interest	2.04	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
41	INE414G07977	Interest	1.97	May-16 & July-16(1st of each month)
42	INE414G07985	Interest	284.87	April 23, 2016
43	INE414G07993	Interest	453.03	April 23, 2016
44	INE414G07AA9	Interest	25.04	April 23, 2016
		Interest	478.57	May 27, 2016
45	INE414G07AB7	Principal	4440.66	May 27, 2016
46	INE414G07AF8	Interest	30.53	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)



		Interest	29.54	May-16 & July-16(1st of each month)
		Interest	121.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
47	INE414G07AG6	Interest	117.15	May-16 & July-16(1st of each month)
		Interest	0.92	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
48	INE414G07AH4	Interest	0.89	May-16 & July-16(1st of each month)
		Interest	27.16	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
49	INE414G07AQ5	Interest	26.28	May-16 & July-16(1st of each month)
		Interest	95.47	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
50	INE414G07AR3	Interest	92.39	May-16 & July-16(1st of each month)
		Interest	1.07	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
51	INE414G07AS1	Interest	1.04	May-16 & July-16(1st of each month)

*The principal and/or interest amounts on the above non-convertible debt securities will be paid on due date(s) as per terms of issue of respective prospectus.*

(f) (i) Capital Redemption Reserve: NIL

(ii) Debenture Redemption Reserve: Rs.155,178 lakhs.

(g) Net Worth (Standalone):

INR (Rs. in Lakhs)	31 <sup>st</sup> March, 2016	31 <sup>st</sup> March, 2015
Net Worth	561,925	508,350



(h) Net Profit after tax (Standalone):

<b>INR (Rs. in Lakhs)</b>	<b>FY 2016</b>	<b>FY 2015</b>
Net Profit after tax	80,955	67,052

(i) Earnings Per Share (Standalone):

<b>INR (Rs.)</b>	<b>FY 2016</b>	<b>FY 2015</b>
Basic	20.34	16.97
Diluted	20.10	16.80



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**Auditor's Report On Quarterly Standalone Financial Results and Year to Date Standalone Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**To:**  
**The Board of Directors**  
**Muthoot Finance Limited**  
**Cochin – 682 108**

We have audited the accompanying Statement of Standalone Financial Results of **Muthoot Finance Limited** ('the Company') for the quarter and year ended March 31, 2016, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement of standalone financial results, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of related standalone financial statements which are in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement of standalone financial results based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us, these quarterly standalone financial results as well as the year to date standalone financial results:

- (i) are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- (ii) give a true and fair view of the net profit and other financial information for the quarter ended March, 31 2016 and for the year ended March 31, 2016.



The Statement of standalone financial results includes the results for the quarter ended March 31, 2016 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to nine months ended December 31, 2015 of the current financial year which were subject to limited review by us.

For M/s Rangamani & Co  
Chartered Accountants  
(FRN: 003050 S)



R. Sreenivasan  
Partner (M. No. 020566)

Place: Kochi  
Date: May 27, 2016





**Muthoot Finance Limited**

Registered Office :  
2<sup>nd</sup> floor, Muthoot Chambers,  
Banerji Road, Kochi - 682 018  
Kerala, India.  
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712  
Fax : +91 484 2396506, 2397399  
mails@muthootgroup.com  
www.muthootgroup.com

**FORM A (For audited Standalone Financial Results)**

1.	Name of the company	Muthoot Finance Limited
2.	Annual financial statements for the year ended	31 <sup>st</sup> March, 2016 (Standalone)
3.	Type of Audit observation	Un Modified
4.	Frequency of observation	-

**George Alexander Muthoot**  
Managing Director

**George Joseph**  
Audit Committee Chairman

**Oommen K. Mammen**  
Chief Financial Officer

For **Rangamani & Co.**  
Chartered Accountants  
(FRN: 003050 S)

**R. Sreenivasan**  
Partner  
Membership No. 020566

Place: Ernakulam  
Date: 27/05/2016



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**Auditor's Report On Consolidated Year to Date Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**To:**

**The Board of Directors  
Muthoot Finance Limited  
Cochin – 682 108**

We have audited the accompanying Statement of Consolidated Financial Results of **Muthoot Finance Limited** ("the Holding Company) and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group"), for the year ended March 31, 2016, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement of consolidated financial results, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared on the basis of related consolidated financial statements which are in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement of consolidated financial results based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

We did not audit the financial statements of one subsidiary included in the consolidated financial results, whose financial statements reflect total assets of Rs. 36,882.14 lakhs as at March 31, 2016 as well as total revenue from operations of Rs.5,849.06 lakhs for the year ended March 31,2016. These financial statements and other financial information have been audited by other auditor whose report has been furnished to us, and our opinion on the year to date results, to the extent they have been derived from such financial statements is based solely on the reports of such other auditors.

Our opinion on the Statement of consolidated financial results is not modified in respect of the above matters with regard to our reliance on the work done and the reports of the other auditor.



In our opinion and to the best of our information and according to the explanations given to us the consolidated year to date financial results:

(i) include the financial results of the following subsidiaries:

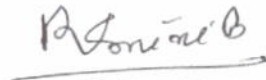
Asia Asset Finance PLC

Muthoot Homefin (India) Limited

(ii) have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and

(iii) give a true and fair view of the consolidated net profit and other financial information for the year ended March 31, 2016.

For M/s Rangamani & Co  
Chartered Accountants  
(FRN: 003050 S)



**R. Sreehivasan**  
Partner (M. No. 020566)

Place: **Kochi**

Date: **May 27, 2016**





**Muthoot Finance Limited**

Registered Office :  
2<sup>nd</sup> floor, Muthoot Chambers,  
Banerji Road, Kochi - 682 018  
Kerala, India.  
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Phone : +91 484 2396478, 2394712  
Fax : +91 484 2396506, 2397399  
mails@muthootgroup.com  
www.muthootgroup.com

**FORM A (For audited Consolidated Financial Results)**

1.	Name of the company	Muthoot Finance Limited
2.	Annual financial statements for the year ended	31 <sup>st</sup> March, 2016 (Consolidated )
3.	Type of Audit observation	Un Modified
4.	Frequency of observation	-

**George Alexander Muthoot**  
Managing Director

**George Joseph**  
Audit Committee Chairman

**Oommen K. Mammen**  
Chief Financial Officer

For Rangamani & Co.  
Chartered Accountants  
(FRN: 003050 S)

**R. Sreenivasan**  
Partner  
Membership No. 020566

Place: Ernakulam  
Date: 27/05/2016