

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 and Nine months ended
31st December 2012

Particulars	Rs. in Lakhs					
	Quarter ended			Year to date		Year ended
	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income from Operations	1,35,391.67	1,29,949.24	1,22,611.22	3,93,735.96	3,22,931.71	4,51,754.17
Other Operating Income	526.29	656.82	347.27	1,534.06	1,384.01	1,913.04
Total Income from Operations	1,35,917.96	1,30,606.06	1,22,958.49	3,95,270.02	3,24,315.72	4,53,667.21
Expenses						
Employee Benefits Expenses	14,273.23	13,487.30	11,345.61	39,829.30	28,864.56	41,447.70
Rent	3,293.77	3,217.96	2,801.94	9,540.54	7,410.42	10,420.03
Advertisement	1,219.54	1,524.62	1,828.76	3,364.63	6,412.29	8,662.95
Other Expenditure	5,555.60	5,184.11	4,350.65	17,321.58	16,434.77	20,968.57
Depreciation and Amortisation	1,153.09	1,168.43	868.94	3,347.99	2,214.42	3,291.68
Total Expenses	25,495.23	24,582.42	21,195.90	73,404.04	61,336.46	84,790.93
Profit from Operations before Other Income, Finance cost & Exceptional Items	1,10,422.73	1,06,023.64	1,01,762.59	3,21,865.98	2,62,979.26	3,68,876.28
Other Income	608.44	1,048.55	117.66	2,289.47	1,214.79	1,238.36
Profit from ordinary activities before finance cost & Exceptional Items	1,11,031.17	1,07,072.19	1,01,880.25	3,24,155.45	2,64,194.05	3,70,114.64
Finance Cost	70,808.25	67,255.73	64,438.19	2,07,697.48	1,65,927.55	2,36,989.93
Profit from ordinary activities after finance cost but before Exceptional Items	40,222.92	39,816.46	37,442.06	1,16,457.97	98,266.50	1,33,124.71
Profit from Ordinary Activities before tax	40,222.92	39,816.46	37,442.06	1,16,457.97	98,266.50	1,33,124.71
Tax expense (including deferred tax)	13,215.67	13,014.46	12,354.09	38,038.18	32,577.92	43,922.32
Net Profit from Ordinary Activities after tax	27,007.25	26,802.00	25,087.97	78,419.79	65,688.58	89,202.39
Net Profit for the period	27,007.25	26,802.00	25,087.97	78,419.79	65,688.58	89,202.39
Equity share capital	37,171.28	37,171.28	37,171.28	37,171.28	37,171.28	37,171.28
Face Value in Rs.				Rs10/-		
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year						2,55,401.91
Earnings Per Share (EPS)						
(a) Basic and Diluted EPS (before Extraordinary items) (not annualised)	7.27	7.21	6.77	21.10	17.96	24.29
(b) Basic and Diluted EPS (after Extraordinary items) (not annualised)	7.27	7.21	6.77	21.10	17.96	24.29

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PART II: Select information for the quarter and Nine months ended 31st December 2012

A. Particulars of Shareholding	Quarter ended			Year to date		Year ended
	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
Public shareholding						
Number of shares	7,39,14,896	7,39,14,896	7,39,14,896	7,39,14,896	7,39,14,896	7,39,14,896
Percentage of shareholding	19.88%	19.88%	19.88%	19.88%	19.88%	19.88%
Promoters and Promoter Group Shareholding						
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	29,77,97,872	29,77,97,872	29,77,97,872	29,77,97,872	29,77,97,872	29,77,97,872
Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00%	100.00%	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%	80.12%	80.12%

B. Investor Compliants

3 months ended 31.12.2012

Pending at the beginning of the quarter	Nil
Received during the quarter	1
Disposed off during the quarter	1
Remaining unresolved at the end of the quarter	Nil

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SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

	Rs. in Lakhs					
	Quarter ended			Year to date ended		Year Ended
	31.12.2012	30.09.2012	31.12.2011	31.12.2012	31.12.2011	31.03.2012
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Segment Revenue:						
Financing	1,35,897.00	1,30,455.15	1,22,940.08	3,95,028.98	3,24,145.56	4,53,490.47
Power Generation	20.96	150.91	18.41	241.04	170.16	176.74
Total Revenue	1,35,917.96	1,30,606.06	1,22,958.49	3,95,270.02	3,24,315.72	4,53,667.21
2 Segment Result:						
Financing	40,104.42	39,104.68	37,840.22	1,15,477.97	98,515.39	1,33,850.58
Power Generation	(9.70)	152.95	8.69	149.31	61.66	19.02
Unallocated corporate income	608.45	1,048.55	117.66	2,289.47	1,214.79	1,238.36
Unallocated corporate expenses	(480.25)	(489.72)	(524.48)	(1,458.78)	(1,525.33)	(1,983.25)
Operating profit	40,222.92	39,816.46	37,442.09	1,16,457.97	98,266.51	1,33,124.71
Tax expense (including deferred tax)	13,215.67	13,014.46	12,354.09	38,038.18	32,577.92	43,922.32
Profit after Tax	27,007.25	26,802.00	25,088.00	78,419.79	65,688.59	89,202.39
3 Capital Employed						
Financing	3,66,166.07	3,42,706.07	2,93,095.14	3,66,166.07	2,93,095.14	3,03,805.12
Power Generation	751.49	831.36	737.64	751.49	737.64	712.64
Unallocated Corporate Assets/(Liabilities)	4,075.44	448.33	(7,492.85)	4,075.44	(7,492.85)	(11,944.57)
Total	3,70,993.00	3,43,985.76	2,86,339.93	3,70,993.00	2,86,339.93	2,92,573.19

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Notes:

1. The above unaudited 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 14th January 2013.
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. Previous period/year figures have been regrouped / reclassified wherever necessary as per the format revised by SEBI in conformity with the amended Schedule VI to the Companies Act 1956.



For and on behalf of the Board of Directors


George Alexander Muthoot
Managing Director

Kochi
14.01.2013

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