

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 Audited Financial Results for the Quarter and Year ended
31st March 2013

Particulars	Rs. in Lakhs				
	Quarter ended			Year ended	
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)
Income from Operations	140,112.02	135,391.67	128,413.84	533,847.98	451,754.17
Other Operating Income	507.81	526.29	434.98	2,041.87	1,913.04
Total Income from Operations	140,619.83	135,917.96	128,848.82	535,889.85	453,667.21
Expenses					
Employee Benefits Expenses	14,698.20	14,273.23	12,583.13	54,527.50	41,447.70
Rent	3,552.01	3,293.77	3,009.61	13,092.55	10,420.03
Advertisement	2,426.80	1,219.54	2,250.66	5,791.43	8,662.95
Provisions & Write offs	4,638.50	1,367.96	466.81	8,954.63	4,199.72
Other Expenditure	5,708.83	4,187.64	3,744.57	18,714.28	16,768.85
Depreciation and Amortisation	1,196.31	1,153.09	1,094.15	4,544.30	3,291.68
Total Expenses	32,220.65	25,495.23	23,148.93	105,624.69	84,790.93
Profit from Operations before Other Income, Finance cost & Exceptional Items	108,399.18	110,422.73	105,699.89	430,265.16	368,876.28
Other Income	534.35	608.44	526.25	2,823.82	1,238.36
Profit from ordinary activities before finance cost & Exceptional Items	108,933.53	111,031.17	106,226.14	433,088.98	370,114.64
Finance Cost	74,246.95	70,808.25	71,367.92	281,944.43	236,989.93
Profit from ordinary activities after finance cost but before Exceptional Items	34,686.58	40,222.92	34,858.22	151,144.55	133,124.71
Profit from Ordinary Activities before tax	34,686.58	40,222.92	34,858.22	151,144.55	133,124.71
Tax expense (including deferred tax)	12,682.41	13,215.67	11,344.40	50,720.59	43,922.32
Net Profit from Ordinary Activities after tax	22,004.17	27,007.25	23,513.82	100,423.96	89,202.39
Net Profit for the period	22,004.17	27,007.25	23,513.82	100,423.96	89,202.39
Equity share capital	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				336,385.24	255,401.91
Earnings Per Share (EPS)					
(a) Basic and Diluted EPS (before Extraordinary items) (not annualised)	5.92	7.27	6.33	27.02	24.29
(b) Basic and Diluted EPS (after Extraordinary items) (not annualised)	5.92	7.27	6.33	27.02	24.29



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PART II: Select information for the Quarter and Year ended 31st March 2013

A. Particulars of Shareholding	Quarter ended			Year ended	Year ended
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
Public shareholding					
Number of shares	73,914,896	73,914,896	73,914,896	73,914,896	73,914,896
Percentage of shareholding	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	297,797,872	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%	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%
B. Investor Compliants					
3 months ended 31.03.2013					
Pending at the beginning of the quarter	Nil				
Received during the quarter	6				
Disposed off during the quarter	6				
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 Ended	
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)
1 Segment Revenue:					
Financing	140,614.35	135,897.00	128,842.24	535,643.33	453,490.47
Power Generation	5.48	20.96	6.58	246.52	176.74
Total Revenue	140,619.83	135,917.96	128,848.82	535,889.85	453,667.21
2 Segment Result:					
Financing	34,679.37	40,104.42	34,832.51	150,157.34	133,850.58
Power Generation	(24.67)	(9.70)	(42.64)	124.64	19.02
Unallocated corporate income	534.35	608.45	526.25	2,823.82	1,238.36
Unallocated corporate expenses	(502.47)	(480.25)	(457.90)	(1,961.25)	(1,983.25)
Profit Before Tax	34,686.58	40,222.92	34,858.22	151,144.55	133,124.71
Tax expense (including deferred tax)	12,682.41	13,215.67	11,344.40	50,720.59	43,922.32
Profit after Tax	22,004.17	27,007.25	23,513.82	100,423.96	89,202.39
3 Capital Employed					
Financing	386,428.67	366,166.07	303,805.12	386,428.67	303,805.12
Power Generation	679.46	751.49	712.63	679.46	712.63
Unallocated Corporate Assets/(Liabilities)	(13,551.60)	4,075.44	(11,944.56)	(13,551.60)	(11,944.56)
Total	373,556.53	370,993.00	292,573.19	373,556.53	292,573.19



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STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH 2013

Particulars	Rs. in Lakhs	
	As at March 31, 2013	As at March 31, 2012
A EQUITY AND LIABILITIES	(Audited)	(Audited)
1 Shareholders' funds		
(a) Share capital	37,171.28	37,171.28
(b) Reserves and surplus	336,385.24	255,401.91
Sub Total Shareholders' Funds	373,556.52	292,573.19
2 Non-current liabilities		
(a) Long-term borrowings	795,294.19	624,165.34
(b) Other Long term liabilities	56,338.39	26,869.33
(c) Long term Provisions	24.10	-
Sub Total Non-current Liabilities	851,656.68	651,034.67
3 Current liabilities		
(a) Short-term borrowings	948,024.06	923,868.22
(b) Trade Payables & Other current liabilities	731,559.20	442,276.55
(c) Short-term provisions	36,830.08	27,467.56
Sub Total Current Liabilities	1,716,413.34	1,393,612.33
TOTAL -EQUITIES AND LIABILITIES	2,941,626.54	2,337,220.19
B ASSETS		
1 Non-current assets		
(a) Fixed assets		
(i) Tangible assets	28,880.81	26,210.55
(ii) Intangible assets	56.96	58.40
(iii) Capital work-in-progress	959.64	389.48
(iv) Intangible assets under development	404.32	164.18
(b) Non-current investments	750.50	750.50
(c) Deferred tax assets (net)	1,954.41	38.96
(d) Long-term loans and advances	10,452.25	10,987.00
(e) Other non-current assets	-	5.22
Sub Total Non-current Assets	43,458.89	38,604.29
2 Current assets		
(a) Current investments	7,500.00	9,000.00
(b) Trade receivables	114,817.70	73,402.32
(c) Cash and Bank Balances	134,199.88	79,503.86
(d) Short-term loans and advances	2,641,310.88	2,136,002.22
(e) Other current assets	339.19	707.50
Sub Total Current Assets	2,898,167.65	2,298,615.90
TOTAL - ASSETS	2,941,626.54	2,337,220.19



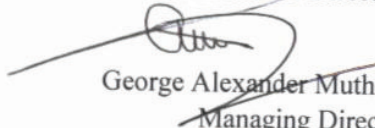
Notes:

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 14th May 2013.
2. The above results for the years ended March 31 2013 and March 31 2012 have been audited by the Statutory Auditors of the Company.
3. The Board of Directors of the Company have recommended a dividend of 45% being Rs 4.50 per equity share, subject to approval of shareholders in the ensuing Annual General Meeting .
4. 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.
5. 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).
- * 6. The figures for the last quarter of the current year and the 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
7. Previous period/year figures have been regrouped / reclassified wherever necessary to conform to current period/year presentation.

Kochi
14.05.2013



For and on behalf of the Board of Directors


George Alexander Muthoot
Managing Director