



Muthoot Finance Limited

Registered Office :
2nd 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/2016/2192

July 28, 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: Unaudited Financial Results for the Quarter ended June 30, 2016

The Board of Directors of the Company at their meeting held on 28th July, 2016 at the Registered Office of the Company have approved the unaudited financial results for the quarter ended June 30, 2016.

We herewith enclose the Unaudited Financial Results along with the Limited Review Report for the Quarter ended June 30, 2016 as required under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI - LODR').

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:
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Statement of Unaudited Financial Results for the Quarter Ended 30th June 2016

Rs. In Lakhs

Particulars	Standalone			
	Quarter ended		Year ended	
	30.06.2016	31.03.2016	30.06.2015	31.03.2016
	(Unaudited)	(Audited)*	(Unaudited)	(Audited)
Income from Operations	127,121.52	142,905.77	112,557.84	480,066.83
Other Operating Income	2,517.94	1,788.87	1,447.80	6,073.22
Total Income from Operations	129,639.46	144,694.64	114,005.64	486,140.05
Expenses				
Employee Benefits Expenses	18,489.11	16,071.49	16,069.52	64,187.79
Rent	4,338.08	4,364.37	4,152.30	17,129.76
Advertisement	1,179.97	1,494.82	1,682.51	6,261.21
Provisions & Write offs	1,755.06	12,988.99	1,056.30	16,243.91
Other Expenditure	5,070.96	4,848.39	4,852.39	20,482.66
Depreciation and Amortisation	1,169.05	1,465.45	1,400.93	5,751.47
Total Expenses	32,002.23	41,233.51	29,213.95	130,056.80
Profit from Operations before Other Income, Finance cost & Exceptional Items	97,637.23	103,461.13	84,791.69	356,083.25
Other Income	442.47	433.65	256.20	1,361.45
Profit from ordinary activities before Finance cost & Exceptional Items	98,079.70	103,894.78	85,047.89	357,444.70
Finance Cost	55,708.47	56,389.89	56,699.69	225,769.29
Profit from ordinary activities after Finance cost but before Exceptional Items	42,371.23	47,504.89	28,348.20	131,675.41
Exceptional Items	-	-	-	-
Profit from Ordinary Activities before tax	42,371.23	47,504.89	28,348.20	131,675.41
Tax expense (including deferred tax)	15,344.41	20,982.76	10,032.21	50,720.10
Net Profit from Ordinary Activities after tax	27,026.82	26,522.13	18,315.99	80,955.31
Extraordinary Items	-	-	-	-
Net Profit for the period	27,026.82	26,522.13	18,315.99	80,955.31
Paid up Equity share capital (Face value Rs.10/- each)	39,905.09	39,900.23	39,800.00	39,900.23
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year				522,024.68
a)Earnings Per Share (Not Annualised) (before extraordinary Items) (of Rs. 10/- each)				
Basic	6.77	6.67	4.60	20.34
Diluted	6.71	6.56	4.56	20.10
b)Earnings Per Share (Not Annualised) (after extraordinary Items) (of Rs.10/- each)				
Basic	6.77	6.67	4.60	20.34
Diluted	6.71	6.56	4.56	20.10

See accompanying notes to financial results



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SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

Rs. In Lakhs

Particulars	Standalone			
	Quarter ended		Year ended	
	30.06.2016 (Unaudited)	31.03.2016 (Audited)*	30.06.2015 (Unaudited)	31.03.2016 (Audited)
1 Segment Revenue:				
Financing	129,598.51	144,692.61	113,995.46	486,025.63
Power Generation	40.95	2.03	10.18	114.42
Total Revenue	129,639.46	144,694.64	114,005.64	486,140.05
2 Segment Result:				
Financing	42,393.70	47,638.33	28,580.98	132,266.78
Power Generation	35.69	(29.35)	(1.48)	59.89
Unallocated income	442.47	433.65	256.20	1,361.45
Unallocated expenses	(500.63)	(537.74)	(487.50)	(2,012.71)
Profit Before Tax	42,371.23	47,504.89	28,348.20	131,675.41
Tax expense (including deferred tax)	15,344.41	20,982.76	10,032.21	50,720.10
Profit after Tax	27,026.82	26,522.13	18,315.99	80,955.31
3 Capital Employed				
(Segment assets - Segment liabilities)				
Financing	579,740.35	567,813.00	536,224.61	567,813.00
Power Generation	452.45	427.56	358.72	427.56
Unallocated Assets/(Liabilities)	8,960.24	(6,315.65)	(9,520.32)	(6,315.65)
Total Capital Employed	589,153.04	561,924.91	527,063.01	561,924.91



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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 July 28, 2016.
- 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 During the quarter, the company acquired 20,00,000 existing equity shares of Belstar Investment and Finance Private Limited, for a consideration of Rs.700 lakhs representing 13.93% of the total capital of Belstar Investment and Finance Private Limited.
- 6 During the quarter, the company acquired 5,00,000 existing equity shares of Muthoot Insurance Brokers Private Limited, for a consideration of Rs. 2,000 lakhs representing 100% of the total capital of Muthoot Insurance Brokers Private Limited.
- 7 During the quarter ended June 30, 2016, the company has allotted 48,602 shares under the Muthoot ESOP Scheme 2013. The company has not granted any options during the quarter.
- 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 Rs.400,435.31 lakhs as at June 30 2016.
- 9 *The figures for the quarter ended March 31, 2016 are the balancing figures between the audited figures in respect of the full financial year ended March 31, 2016 and the year to date limited review figures for the nine months ended December 31, 2015.
- 10 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
28.07.2016



Independent Auditors' Review Report

To:

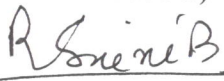
The Board of Directors
Muthoot Finance Limited
Cochin – 682 108

We have reviewed the accompanying statement of standalone unaudited financial results of **Muthoot Finance Limited** ('the Company') for the quarter ended 30th June, 2016 ('the Statement'), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit, and accordingly, we do not express an audit opinion.

Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement of standalone unaudited financial results prepared in accordance with the applicable Accounting Standards and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated 5th July, 2016 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



R. Sreenivasan
Partner (M. No. 020566)

Place: **Kochi**
Date: **July 28, 2016**

