

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 2017

Rs. in Lakhs

Particulars	Standalone					Consolidated	
	Quarter ended		Year ended			Year ended	
	31.03.2017 (Audited)*	31.12.2016 (Unaudited)	31.03.2016 (Audited)*	31.03.2017 (Audited)	31.03.2016 (Audited)	31.03.2017 (Audited)	31.03.2016 (Audited)
Revenue from Operations	1,70,963.19	1,34,085.16	1,44,694.64	5,72,862.71	4,86,140.05	5,91,080.08	4,91,998.40
Other Income	358.78	556.96	433.65	1,807.44	1,361.45	2,759.02	2,077.66
Total Income	1,71,321.97	1,34,642.12	1,45,128.29	5,74,670.15	4,87,501.50	5,93,839.10	4,94,076.06
Expenses							
Employee Benefits Expenses	18,015.62	17,339.82	16,071.49	72,804.77	64,187.79	76,423.15	65,382.39
Finance Cost	54,601.86	59,697.63	56,389.89	2,29,381.52	2,25,769.29	2,36,884.00	2,28,562.25
Depreciation and Amortisation	1,331.91	1,216.75	1,465.45	4,825.04	5,751.47	5,192.09	5,865.66
Provisions and Write Offs	24,301.82	388.27	12,988.99	28,159.09	16,243.91	28,632.29	16,640.49
Other Expenditure	14,141.92	11,439.85	10,707.58	47,401.99	43,873.63	50,849.17	44,959.31
Total Expenses	1,12,393.13	90,082.32	97,623.40	3,82,572.41	3,55,826.09	3,97,980.70	3,61,410.10
Profit from ordinary activities before Exceptional Items and Tax	58,928.84	44,559.80	47,504.89	1,92,097.74	1,31,675.41	1,95,858.40	1,32,665.96
Exceptional Items	-	-	-	-	-	-	-
Profit from Ordinary Activities before tax	58,928.84	44,559.80	47,504.89	1,92,097.74	1,31,675.41	1,95,858.40	1,32,665.96
Tax expense:-							
Current tax	26,851.11	15,555.70	21,491.32	74,519.55	52,194.33	75,699.23	52,366.04
Deferred tax	(100.19)	(101.98)	(721.14)	(404.99)	(1,713.49)	(549.49)	(1,723.32)
Taxes relating to Previous Years	-	-	212.58	-	239.26	(17.40)	239.26
Tax expense	26,750.92	15,453.72	20,982.76	74,114.56	50,720.10	75,132.34	50,881.98
Net Profit from Ordinary Activities after tax	32,177.92	29,106.08	26,522.13	1,17,983.18	80,955.31	1,20,726.06	81,783.98
Extraordinary Items	-	-	-	-	-	-	-
Net Profit for the period	32,177.92	29,106.08	26,522.13	1,17,983.18	80,955.31	1,20,726.06	81,783.98
Minority Interest	-	-	-	-	-	(747.51)	(333.92)
Net Profit after Taxes, Minority Interest	32,177.92	29,106.08	26,522.13	1,17,983.18	80,955.31	1,19,978.55	81,450.06
Paid up Equity share capital (Face value Rs.10/- each)	39,947.55	39,945.57	39,900.23	39,947.55	39,900.23	39,947.55	39,900.23
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	6,11,696.58	5,22,024.68	6,13,856.41	5,22,328.50
a)Earnings Per Share (Not Annualised)(before extraordinary Items)(of Rs. 10/- each)							
Basic	8.06	7.29	6.67	29.56	20.34	30.06	20.46
Diluted	8.03	7.23	6.56	29.45	20.10	29.95	20.22
b)Earnings Per Share (Not Annualised) (after extraordinary Items) (of Rs.10/- each)							
Basic	8.06	7.29	6.67	29.56	20.34	30.06	20.46
Diluted	8.03	7.23	6.56	29.45	20.10	29.95	20.22

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SEGMENT WISE REVENUE, RESULTS, ASSETS AND LIABILITIES

Particulars	Standalone					Consolidated	
	Quarter ended			Year ended		Year ended	Year ended
	31.03.2017 (Audited)*	31.12.2016 (Unaudited)	31.03.2016 (Audited)*	31.03.2017 (Audited)	31.03.2016 (Audited)	31.03.2017 (Audited)	31.03.2016 (Audited)
1 Segment Revenue:							
Financing	1,70,969.60	1,34,045.81	1,44,692.61	5,72,663.17	4,86,025.63	5,89,801.13	4,91,883.98
Power Generation	(6.41)	39.35	2.03	199.54	114.42	199.54	114.42
Insurance broking	-	-	-	-	-	1,079.41	-
Total Revenue	1,70,963.19	1,34,085.16	1,44,694.64	5,72,862.71	4,86,140.05	5,91,080.08	4,91,998.40
2 Segment Result:							
Financing	60,743.89	44,486.34	47,638.33	1,93,817.70	1,32,266.78	1,96,706.49	1,33,257.33
Power Generation	(24.35)	21.41	(29.35)	127.78	59.89	127.78	59.89
Insurance broking	-	-	-	-	-	871.87	-
Unallocated income	358.78	556.96	433.65	1,807.44	1,361.45	1,807.44	1,361.45
Unallocated expenses	(2,149.48)	(504.91)	(537.74)	(3,655.18)	(2,012.71)	(3,655.18)	(2,012.71)
Profit Before Tax	58,928.84	44,559.80	47,504.89	1,92,097.74	1,31,675.41	1,95,858.40	1,32,665.96
Tax expense (including deferred tax)	26,750.92	15,453.72	20,982.76	74,114.56	50,720.10	75,132.34	50,881.98
Profit after Tax	32,177.92	29,106.08	26,522.13	1,17,983.18	80,955.31	1,20,726.06	81,783.98
3 Segment Assets							
-Financing	30,44,302.26	29,76,104.37	26,89,422.16	30,44,302.26	26,89,422.16	32,09,432.28	27,32,382.26
-Power Generation	490.99	502.67	427.56	490.99	427.56	490.99	427.56
-Insurance broking	-	-	-	-	-	1,799.98	-
-Unallocated Assets	26,513.93	38,991.31	15,023.57	26,513.93	15,023.57	6,690.95	6,664.89
Total	30,71,307.18	30,15,598.35	27,04,873.29	30,71,307.18	27,04,873.29	32,18,414.20	27,39,474.71
4 Segment Liabilities							
-Financing	23,81,765.89	23,57,881.40	21,21,609.16	23,81,765.89	21,21,609.16	25,26,614.76	21,55,906.76
-Power Generation	-	-	-	-	-	-	-
-Insurance broking	-	-	-	-	-	98.32	-
-Unallocated Liabilities	37,897.16	9,467.73	21,339.22	37,897.16	21,339.22	37,897.16	21,339.22
Total	24,19,663.05	23,67,349.13	21,42,948.38	24,19,663.05	21,42,948.38	25,64,610.24	21,77,245.98



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STATEMENT OF ASSETS AND LIABILITIES AS AT 31st MARCH 2017

Rs. in Lakhs

Particulars	Standalone		Consolidated	
	As at 31-03-2017	As at 31-03-2016	As at 31-03-2017	As at 31-03-2016
	(Audited)	(Audited)	(Audited)	(Audited)
A EQUITY AND LIABILITIES				
1 Shareholders' funds				
(a) Share capital	39,947.55	39,900.23	39,947.55	39,900.23
(b) Reserves and surplus	6,11,696.58	5,22,024.68	6,13,856.41	5,22,328.50
Sub Total Shareholders' Funds	6,51,644.13	5,61,924.91	6,53,803.96	5,62,228.73
2 Minority Interest	-	-	7,193.80	3,767.65
3 Non-current liabilities				
(a) Long-term borrowings	4,23,119.12	5,27,625.86	4,84,513.37	5,42,655.73
(b) Other Long term liabilities	67,196.92	1,12,682.91	67,196.92	1,12,682.91
(c) Long term Provisions	52.73	23.91	970.52	78.64
Sub Total Non-current Liabilities	4,90,368.77	6,40,332.68	5,52,680.81	6,55,417.28
4 Current liabilities				
(a) Short-term borrowings	12,75,490.95	8,36,351.60	12,76,586.59	8,37,080.91
(b) Trade Payables				
-Total outstanding dues of micro enterprises and small enterprises	-	-	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	9,292.22	6,112.88	9,754.67	6,241.59
(c) Other current liabilities	5,79,420.76	6,08,889.54	6,50,474.07	6,21,916.60
(d) Short-term provisions	65,090.36	51,261.68	67,920.30	52,821.95
Sub Total Current Liabilities	19,29,294.29	15,02,615.70	20,04,735.63	15,18,061.05
TOTAL -EQUITIES AND LIABILITIES	30,71,307.19	27,04,873.29	32,18,414.20	27,39,474.71
B ASSETS				
1 Non-current assets				
(a) Fixed assets				
(i) Tangible assets	20,217.86	21,381.19	22,624.00	22,645.36
(ii) Intangible assets	605.24	467.02	999.19	517.64
(iii) Capital work-in-progress	997.49	889.05	997.83	1,073.72
(iv) Intangible assets under development	-	-	-	-
(b) Goodwill on consolidation	-	-	2,114.95	357.80
(c) Non-current investments	20,911.55	9,826.18	1,590.73	1,469.70
(d) Deferred tax assets (net)	5,602.39	5,197.40	6,351.47	5,635.89
(e) Long-term loans and advances	10,852.59	10,029.79	83,659.78	23,891.56
Sub Total Non-current Assets	59,187.12	47,790.63	1,18,337.95	55,591.67
2 Current assets				
(a) Current investments	-	-	8,062.53	3,438.70
(b) Trade receivables	1,27,060.45	1,46,726.47	1,27,693.14	1,46,791.83
(c) Cash and Bank Balances	1,53,425.37	67,910.97	1,64,487.57	71,405.55
(d) Short-term loans and advances	27,31,568.01	24,42,376.88	27,99,232.26	24,61,973.16
(e) Other current assets	66.24	68.34	600.75	273.80
Sub Total Current Assets	30,12,120.07	26,57,082.66	31,00,076.25	26,83,883.04
TOTAL - ASSETS	30,71,307.19	27,04,873.29	32,18,414.20	27,39,474.71



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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 meeting held on May 18, 2017.
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. During the quarter ended March 31, 2017, the company acquired 17,00,000 existing equity shares of Rs.10/- each at a premium of Rs. 1.37/- per share for a total consideration of Rs.1,93,29,000/- taking the total shareholding to 88.27% of the total equity share capital of Muthoot Homefin (India) Limited.
4. The Board declared an interim dividend for the year 2016-17 of Rs.6/- per equity share (60% of face value of share at Rs.10/- each per equity share) at their meeting held on March 23, 2017.
5. During the quarter ended March 31, 2017, the company allotted 19,810 shares under the Muthoot ESOP Scheme 2013. The company has not granted any options during the quarter.
6. The Company has maintained requisite full 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 on its Secured Listed Non Convertible Debentures aggregating to Rs.370,981.53 lakhs as at March 31, 2017.
7. The information pursuant to Regulation 52(4) and 52 (6) of the Listing regulation are given in Annexure A.
8. The consolidated results of the Group includes financials results of subsidiaries namely Asia Asset Finance PLC, Muthoot Homefin (India) Limited, Belstar Investment and Finance Private Limited and Muthoot Insurance Brokers Private Limited.
9. The Group operates in three segments - Financing, Power Generation and Insurance Broking . These segments have been identified in line with the Accounting Standard on Segment Reporting (AS 17).
10. *The figures for the last quarter of the current year and the previous year are the balancing figures between the 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
18.05.2017



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 st March, 2017	As at 31 st March, 2016
1	Commercial paper & Non - Convertible Debentures- Short Term	CRISIL A1+, ICRA A1+	CRISIL A1+, ICRA A1+
2	Bank Loans-Working Capital Demand Loans	ICRA A1+	ICRA A1+
3	Bank Loans-Cash Credit	ICRA AA(Stable)	ICRA AA-(Stable)
4	Bank Term Loans	ICRA AA(Stable)	ICRA AA-(Stable)
5	Non-Convertible Debentures- Long term	CRISIL AA(Stable), ICRA AA(Stable)	CRISIL AA-(Stable), ICRA AA-(Stable)
6	Subordinated Debt	CRISIL AA (Stable), ICRA AA (Stable)	CRISIL AA-(Stable), ICRA AA-(Stable)

Change in credit rating during the year ended 31st March, 2017:

CRISIL has upgraded the long term rating from 'CRISIL AA-(Stable)' to 'CRISIL AA(Stable)' and ICRA has upgraded the long term rating from 'ICRA AA-(Stable)' to 'ICRA AA(Stable)'.

(b) Debt-Equity Ratio(Standalone):

	31 st March, 2017	31 st March, 2016
Debt-Equity Ratio	3.24	3.32



- (c) 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 for the period 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 31.03.2017 are as under:

Sl. No.	Series	Type (Principal/ Interest)	Previous Due date for payment
1	INE414G07134	Interest	January 18, 2017
		Principal	January 18, 2017
2	INE414G07225	Interest	March 1, 2017
4	INE414G07274	Interest	March 1, 2017
5	INE414G07365	Interest	December 3, 2016
		Principal	December 3, 2016
6	INE414G07373	Interest	March 1, 2017
7	INE414G07399	Interest	December 3, 2016
		Principal	December 3, 2016
8	INE414G07407	Interest	December 5, 2016
9	INE414G07431	Interest	December 3, 2016
		Principal	December 3, 2016
10	INE414G07464	Interest	February 4, 2017
		Principal	February 4, 2017
11	INE414G07472	Interest	March 1, 2017
12	INE414G07498	Interest	February 4, 2017
		Principal	February 4, 2017
13	INE414G07506	Interest	February 4, 2017
14	INE414G07530	Interest	February 4, 2017
		Principal	February 4, 2017
15	INE414G07563	Interest	March 31, 2017
		Principal	March 31, 2017
16	INE414G07597	Interest	March 31, 2017
		Principal	March 31, 2017
17	INE414G07639	Interest	March 31, 2017
		Principal	March 31, 2017
18	INE414G07571	Interest	March 1, 2017
19	INE414G07662	Interest	March 1, 2017
20	INE414G07670	Interest	March 1, 2017
21	INE414G07761	Interest	March 1, 2017



22	INE414G07779	Interest	March 1, 2017
		Interest	December 29, 2016
23	INE414G07852	Principal	December 29, 2016
24	INE414G07860	Interest	March 1, 2017
25	INE414G07878	Interest	March 1, 2017
		Interest	December 29, 2016
26	INE414G07886	Principal	December 29, 2016
27	INE414G07894	Interest	December 29, 2016
28	INE414G07902	Interest	December 29, 2016
		Interest	December 29, 2016
29	INE414G07928	Principal	December 29, 2016
30	INE414G07951	Interest	March 1, 2017
31	INE414G07969	Interest	March 1, 2017
32	INE414G07977	Interest	March 1, 2017
33	INE414G07AF8	Interest	March 1, 2017
34	INE414G07AG6	Interest	March 1, 2017
35	INE414G07AH4	Interest	March 1, 2017
36	INE414G07AI2	Interest	October 14, 2016
37	INE414G07AJ0	Interest	October 14, 2016
38	INE414G07AK8	Interest	October 14, 2016
		Interest	November 17, 2016
39	INE414G07AL6	Principal	November 17, 2016
40	INE414G07AQ5	Interest	March 1, 2017
41	INE414G07AR3	Interest	March 1, 2017
42	INE414G07AS1	Interest	March 1, 2017
43	INE414G07AT9	Interest	January 20, 2017
44	INE414G07AU7	Interest	January 20, 2017
45	INE414G07AV5	Interest	January 20, 2017
		Interest	February 23, 2017
46	INE414G07AW3	Principal	February 23, 2017
47	INE414G07BA7	Interest	March 1, 2017
48	INE414G07BB5	Interest	March 1, 2017
49	INE414G07BC3	Interest	March 1, 2017
50	INE414G07BO8	Interest	March 1, 2017
51	INE414G07BP5	Interest	March 1, 2017
52	INE414G07BQ3	Interest	March 1, 2017
		Interest	January 12, 2017
53	INE414G07159	Principal	January 12, 2017
54	INE414G09015	Interest	March 27, 2017

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.



- (d) 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 for the period April 01, 2017 to September 30, 2017 are as under:

Sl. No.	Series	Type (Principal/ Interest)	Amount (Rs. in lakhs)	Next due date for payment
1	INE414G07142	Principal	9,102.16	July 18, 2017
		Interest	9,102.16	July 18, 2017
2	INE414G07183	Principal	2,124.91	April 18, 2017
		Interest	281.55	April 18, 2017
3	INE414G07225	Interest	42.50	Apr-17, June-17, Aug-17 & Sep-17(1st of each month)
		Interest	41.13	May-17 & July-17(1st of each month)
4	INE414G07233	Interest	381.73	April 1, 2017
5	INE414G07274	Interest	1.50	Apr-17, June-17, Aug-17 & Sep-17(1st of each month)
		Interest	1.46	May-17 & July-17(1st of each month)
6	INE414G07308	Interest	28.66	September 25, 2017
7	INE414G07373	Interest	1.34	Apr-17, June-17, Aug-17 & Sep-17(1st of each month)
		Interest	1.29	May-17 & July-17(1st of each month)
8	INE414G07472	Interest	1.01	Apr-17, June-17, Aug-17 & Sep-17(1st of each month)
		Interest	0.97	May-17 & July-17(1st of each month)



		Interest	0.64	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
9	INE414G07571	Interest	0.62	May-17 & July-17(1st of each month)
10	INE414G07605	Interest	3.99	April 2, 2017
		Principal	12,787.52	July 4, 2017
		Interest	12.09	July 4, 2017
		Interest	124.90	Apr-17,June-17 (1st of each month)
11	INE414G07662	Interest	120.87	May-17 & July-17(1st of each month)
		Interest	2.69	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
12	INE414G07670	Interest	2.60	May-17 & July-17(1st of each month)
		Principal	5,207.60	July 4, 2017
13	INE414G07696	Interest	611.89	July 4, 2017
14	INE414G07704	Interest	37.03	July 4, 2017
		Principal	4,661.35	July 4, 2017
15	INE414G07738	Interest	1,845.61	July 4, 2017
		Principal	12,180.39	September 26, 2017
		Interest	93.86	September 26, 2017
		Interest	116.38	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
16	INE414G07761	Interest	112.63	May-17 & July-17(1st of each month)
		Interest	2.80	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
17	INE414G07779	Interest	2.71	May-17 & July-17(1st of each month)
		Principal	5,641.86	September 26, 2017
18	INE414G07795	Interest	648.81	September 26, 2017
19	INE414G07803	Interest	19.34	September 26, 2017



20	INE414G07837	Principal	4,917.60	September 26, 2017
		Interest	1,899.18	September 26, 2017
21	INE414G07860	Interest	109.24	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
		Interest	105.72	May-17 & July-17(1st of each month)
22	INE414G07878	Interest	2.46	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
		Interest	2.38	May-17 & July-17(1st of each month)
23	INE414G07951	Principal	2,295.84	April 23, 2017
		Interest	14.18	April 23, 2017
		Interest	19.99	April 1, 2017
24	INE414G07969	Interest	72.15	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
		Interest	69.83	May-17 & July-17(1st of each month)
25	INE414G07977	Interest	2.04	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
		Interest	1.98	May-17 & July-17(1st of each month)
26	INE414G07985	Principal	2,713.07	April 23, 2017
		Interest	284.87	April 23, 2017
27	INE414G07993	Interest	453.03	April 23, 2017
28	INE414G07AA9	Interest	25.04	April 23, 2017
29	INE414G07AC5	Principal	1,842.43	April 23, 2017
		Interest	397.06	April 23, 2017
30	INE414G07AF8	Interest	30.61	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
		Interest	29.63	May-17 & July-17(1st of each month)



		Interest	121.39	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
31	INE414G07AG6	Interest	117.47	May-17 & July-17(1st of each month)
		Interest	0.93	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
32	INE414G07AH4	Interest	0.90	May-17 & July-17(1st of each month)
		Interest	27.23	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
33	INE414G07AQ5	Interest	26.35	May-17 & July-17(1st of each month)
		Interest	95.73	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
34	INE414G07AR3	Interest	92.65	May-17 & July-17(1st of each month)
		Interest	1.08	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
35	INE414G07AS1	Interest	1.04	May-17 & July-17(1st of each month)
		Interest	27.93	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
36	INE414G07BA7	Interest	27.03	May-17 & July-17(1st of each month)
		Interest	114.45	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
37	INE414G07BB5	Interest	110.76	May-17 & July-17(1st of each month)
		Interest	1.33	Apr-17,June-17,Aug-17 & Sep-17(1st of each month)
38	INE414G07BC3	Interest	1.29	May-17 & July-17(1st of each month)
39	INE414G07BD1	Interest	437.67	May 12, 2017
40	INE414G07BE9	Interest	974.77	May 12, 2017
41	INE414G07BF6	Interest	11.69	May 12, 2017



42	INE414G07BG4	Principal	3,418.12	June 16, 2017
		Interest	330.26	June 16, 2017
43	INE414G07BO8	Interest	3.87	Apr-17, June-17, Aug-17 & Sep-17 (1st of each month)
		Interest	3.75	May-17 & July-17 (1st of each month)
44	INE414G07BP5	Interest	20.20	Apr-17, June-17, Aug-17 & Sep-17 (1st of each month)
		Interest	19.55	May-17 & July-17 (1st of each month)
45	INE414G07BQ3	Interest	8.51	Apr-17, June-17, Aug-17 & Sep-17 (1st of each month)
		Interest	8.23	May-17 & July-17 (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.

(e) (i) Capital Redemption Reserve as at 31st March, 2017: NIL

(ii) Debenture Redemption Reserve (Standalone):

INR (Rs. in Lakhs)	31 st March, 2017	31 st March, 2016
Debenture Redemption Reserve	203,359	155,178

(f) Net Worth (Standalone):

INR (Rs. in Lakhs)	31 st March, 2017	31 st March, 2016
Net Worth	651,644	561,925

(g) Net Profit after tax (Standalone):

INR (Rs. in Lakhs)	FY 2017	FY 2016
Net Profit after tax	117,983	80,955



(h) Earnings Per Share (Standalone):

INR (Rs.)	FY 2017	FY 2016
Basic	29.56	20.34
Diluted	29.45	20.10



RANGAMANI & CO.,
Chartered Accountants

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Kaloor Kadavanthara Road
Kochi-682017
Email: info@rangamani.com

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 – 682 018

We have audited the accompanying Statement of Standalone Financial Results of **Muthoot Finance Limited** ('the Company') for the quarter and year ended March 31, 2017, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.

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 there under 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, read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016; and

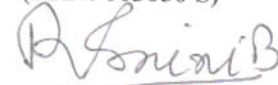


(ii) give a true and fair view of the net profit and other financial information for the quarter ended March, 31 2017 and for the year ended March 31, 2017.

The Statement of standalone financial results includes the results for the quarter ended March 31, 2017 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, 2016 of the current financial year which were subject to limited review by us.

Place: **Kochi**
Date: **May 18,2017**

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



R. Sreenivasan
Partner (M. No. 020566)

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 – 682 018

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, 2017, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.

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 three subsidiaries included in the consolidated year to date financial results, whose financial statements reflect total assets of Rs.124,645.86 lakhs as at March 31, 2017 as well as total revenue from operations of Rs.16,065.85 lakhs for the year ended March 31,2017. 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.

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 year to date financial results of the following subsidiaries:

Asia Asset Finance PLC

Muthoot Homefin (India) Limited

Muthoot Insurance Brokers Private Limited


Belstar Investment and Finance Private Limited

(ii) have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.; and

(iii) give a true and fair view of the consolidated net profit and other financial information for the year ended March 31, 2017.

Place: **Kochi**
Date: **May 18,2017**

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



R. Sreenivasan
Partner (M. No. 020566)