

**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 ended**  
**30th June 2013**

Particulars	Quarter ended			Rs. in Lakhs
	30.06.2013	31.03.2013	30.06.2012	Year ended 31.03.2013 (Audited)
Income from Operations	1,27,698.06	1,40,112.02	1,28,395.05	5,33,847.98
Other Operating Income	694.81	507.81	350.95	2,041.87
<b>Total Income from Operations</b>	<b>1,28,392.87</b>	<b>1,40,619.83</b>	<b>1,28,746.00</b>	<b>5,35,889.85</b>
<b>Expenses</b>				
Employee Benefits Expenses	14,084.54	14,698.20	12,068.77	54,527.50
Rent	3,564.06	3,552.01	3,028.81	13,092.55
Advertisement	1,701.60	2,426.80	620.47	5,791.43
Provisions & Write offs	847.53	4,638.50	2,355.60	8,954.63
Other Expenditure	5,011.06	5,708.83	4,226.27	18,714.28
Depreciation and Amortisation	1,068.92	1,196.31	1,026.47	4,544.30
<b>Total Expenses</b>	<b>26,277.71</b>	<b>32,220.65</b>	<b>23,326.39</b>	<b>1,05,624.69</b>
Profit from Operations before Other Income, Finance cost & Exceptional Items	1,02,115.16	1,08,399.18	1,05,419.61	4,30,265.16
Other Income	186.90	534.35	632.48	2,823.82
Profit from ordinary activities before finance cost & Exceptional Items	1,02,302.06	1,08,933.53	1,06,052.09	4,33,088.98
Finance Cost	72,958.56	74,246.95	69,633.50	2,81,944.43
Profit from ordinary activities after finance cost but before Exceptional Items	29,343.50	34,686.58	36,418.59	1,51,144.55
Exceptional Items	-	-	-	-
<b>Profit from Ordinary Activities before tax</b>	<b>29,343.50</b>	<b>34,686.58</b>	<b>36,418.59</b>	<b>1,51,144.55</b>
Tax expense (including deferred tax)	9,954.78	12,682.41	11,808.05	50,720.59
<b>Net Profit from Ordinary Activities after tax</b>	<b>19,388.72</b>	<b>22,004.17</b>	<b>24,610.54</b>	<b>1,00,423.96</b>
<b>Net Profit for the period</b>	<b>19,388.72</b>	<b>22,004.17</b>	<b>24,610.54</b>	<b>1,00,423.96</b>
Equity share capital	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				3,36,385.24
<b>Earnings Per Share (EPS)</b>				
(a) Basic and Diluted EPS (before Extraordinary items) (not annualised)	5.22	5.92	6.62	27.02
(b) Basic and Diluted EPS (after Extraordinary items) (not annualised)	5.22	5.92	6.62	27.02



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**PART II: Select information for the Quarter ended 30th June 2013**

A. Particulars of Shareholding	Quarter ended			Year ended
	30.06.2013	31.03.2013	30.06.2012	31.03.2013
<b>Public shareholding</b>				
Number of shares	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%
<b>Promoters and Promoter Group Shareholding</b>				
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
Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	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%
<b>B. Investor Compliants</b>				
			<b>3 months ended 30.06.2013</b>	
Pending at the beginning of the quarter			Nil	
Received during the quarter			2	
Disposed off during the quarter			2	
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
	30.06.2013	31.03.2013	30.06.2012	31.03.2013
	(Audited)			
<b>1 Segment Revenue:</b>				
Financing	1,28,336.77	1,40,614.35	1,28,676.83	5,35,643.33
Power Generation	56.10	5.48	69.17	246.52
<b>Total Revenue</b>	<b>1,28,392.87</b>	<b>1,40,619.83</b>	<b>1,28,746.00</b>	<b>5,35,889.85</b>
<b>2 Segment Result:</b>				
Financing	29,606.45	34,679.37	36,268.87	1,50,157.34
Power Generation	33.67	(24.67)	6.06	124.64
Unallocated corporate income	186.90	534.35	632.48	2,823.82
Unallocated corporate expenses	(483.52)	(502.47)	(488.82)	(1,961.25)
<b>Profit Before Tax</b>	<b>29,343.50</b>	<b>34,686.58</b>	<b>36,418.59</b>	<b>1,51,144.55</b>
Tax expense (including deferred tax)	9,954.78	12,682.41	11,808.05	50,720.59
<b>Profit after Tax</b>	<b>19,388.72</b>	<b>22,004.17</b>	<b>24,610.54</b>	<b>1,00,423.96</b>
<b>3 Capital Employed</b>				
Financing	4,13,024.47	3,86,428.67	3,33,203.87	3,86,428.67
Power Generation	473.39	679.46	753.01	679.46
Unallocated Corporate Assets/(Liabilities)	(20,552.61)	(13,551.60)	(16,773.14)	(13,551.60)
<b>Total</b>	<b>3,92,945.25</b>	<b>3,73,556.53</b>	<b>3,17,183.74</b>	<b>3,73,556.53</b>



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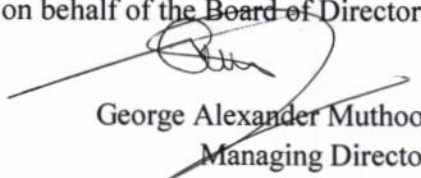
Notes:

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 25<sup>th</sup> July 2013.
2. The above results have been subject to Limited Review by the Statutory Auditors of the Company.
3. The promoters of the company have submitted an application before the Reserve Bank Of India for a banking license. The application is pursuant to the Guidelines issued by RBI for licensing of New Banks in the Private Sector dated February 22, 2013 . The Board of Directors of the Company in its meeting held on June 30, 2013 has noted that if the Promoters are granted an in-principle approval under the guidelines to promote a bank, the shareholding structure and business of the Company is required to be restructured in compliance with the Guidelines within 18 months from the date of grant of in-principle approval.
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. Previous period/year figures have been regrouped / reclassified wherever necessary to conform to current period/year presentation.

Kochi  
25.07.2013



For and on behalf of the Board of Directors

  
George Alexander Muthoot  
Managing Director