



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

Symbol: MUTHOOTFIN
Scrip Code: 533398

Ref: SEC/MFL/SE/2015/1864

05.05.2015

National Stock Exchange of India Ltd.
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (E), Mumbai - 400 051

Department of Corporate Services
BSE Limited,
P. J. Tower, Dalal Street,
Mumbai 400 001

Dear Sir/Madam,

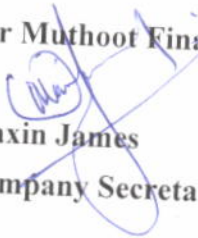
**Re: Audited Standalone and Consolidated Financial Results for the Financial Year ended
March 31, 2015 under Clause 41 of Listing Agreement**

The Board of Directors of the Company at their meeting held at the Registered Office of the Company today (May 05, 2015) has approved the audited standalone and consolidated financial statements for the financial year ended March 31, 2015.

We herewith enclose the said audited financial statements and request you to take on record and disseminate the same through the web site.

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: cs@muthootgroup.com

**PART I: Statement of Audited Financial Results for the Quarter & Year ended
31st March 2015**

Particulars	Standalone					Rs. in Lakhs
	Quarter ended			Year ended		Consolidated
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)	(Audited)
Income from Operations	1,08,704.31	1,05,223.54	1,14,330.49	4,26,226.40	4,89,341.19	4,27,238.75
Other Operating Income	1,330.54	1,537.46	921.80	5,153.79	3,447.01	5,215.51
Total Income from Operations	1,10,034.85	1,06,761.00	1,15,252.29	4,31,380.19	4,92,788.20	4,32,454.26
Expenses						
Employee Benefits Expenses	15,777.41	16,269.06	15,774.16	63,042.74	59,171.22	63,331.83
Rent	4,233.13	4,118.86	4,096.72	16,495.33	15,417.04	16,504.65
Advertisement	1,562.65	1,970.95	2,201.56	6,506.46	7,021.58	6,507.47
Provisions & Write offs	2,161.06	349.73	1,816.83	3,714.35	4,380.87	3,740.25
Other Expenditure	5,304.33	5,360.38	6,258.02	20,871.49	22,052.44	21,047.86
Depreciation and Amortisation	2,096.63	2,167.63	1,274.53	8,411.86	4,746.15	8,430.17
Total Expenses	31,135.21	30,236.61	31,421.82	1,19,042.23	1,12,789.30	1,19,562.23
Profit from Operations before Other Income, Finance cost & Exceptional Items	78,899.64	76,524.39	83,830.47	3,12,337.96	3,79,998.90	3,12,892.03
Other Income	149.65	163.73	656.09	1,083.42	1,955.45	1,201.11
Profit from ordinary activities before Finance cost & Exceptional Items	79,049.29	76,688.12	84,486.56	3,13,421.38	3,81,954.35	3,14,093.14
Finance Cost	53,324.09	52,923.13	56,653.29	2,10,635.61	2,62,598.80	2,11,226.35
Profit from ordinary activities after Finance cost but before Exceptional Items	25,725.20	23,764.99	27,833.27	1,02,785.77	1,19,355.55	1,02,866.79
Exceptional Items	-	-	-	-	-	-
Profit from Ordinary Activities before tax	25,725.20	23,764.99	27,833.27	1,02,785.77	1,19,355.55	1,02,866.79
Tax expense (including deferred tax)	9,206.62	8,320.62	9,738.91	35,733.36	41,348.66	35,712.29
Net Profit from Ordinary Activities after tax	16,518.58	15,444.37	18,094.36	67,052.41	78,006.89	67,154.50
Extraordinary Items	-	-	-	-	-	-
Net Profit for the period (before adjustment for minority interest)	16,518.58	15,444.37	18,094.36	67,052.41	78,006.89	67,154.50
Share of profit transferred to Minority Interest	-	-	-	-	-	(50.02)
Net Profit for the period (after adjustment for minority interest)	16,518.58	15,444.37	18,094.36	67,052.41	78,006.89	67,104.48
Paid up Equity share capital (Face value Rs.10 each)	39,796.64	39,706.38	37,171.28	39,796.64	37,171.28	39,796.64
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year				4,68,553.77	3,89,286.34	4,68,605.53
a)Earnings Per Share (before extraordinary Items)						
Basic	4.16	3.88	4.87	16.97	20.99	16.98
Diluted	4.10	3.85	4.87	16.80	20.99	16.81
b)Earnings Per Share (after extraordinary Items)						
Basic	4.16	3.88	4.87	16.97	20.99	16.98
Diluted	4.10	3.85	4.87	16.80	20.99	16.81

MUTHOOT FINANCE LIMITED

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CIN No. L65910KL1997PLC011300

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PART II: Select information for the Quarter & Year ended 31st March 2015

A. Particulars of Shareholding	Standalone					Consolidated
	Quarter ended			Year ended		Year ended
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015
Public shareholding						
Number of shares	10,01,68,547	9,92,65,958	7,39,14,896	10,01,68,547	7,39,14,896	10,01,68,547
Percentage of shareholding	25.17%	25.00%	19.88%	25.17%	19.88%	25.17%
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)	74.83%	75.00%	80.12%	74.83%	80.12%	74.83%

B. Investor Complaints	3 months ended 31.03.2015
Pending at the beginning of the quarter	Nil
Received during the quarter	0
Disposed off during the quarter	0
Remaining unresolved at the end of the quarter	Nil

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SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

Rs. in Lakhs

Particulars	Standalone					Consolidated
	Quarter ended			Year ended		Year ended
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)	(Audited)
1 Segment Revenue:						
Financing	1,10,034.23	1,06,754.65	1,15,248.70	4,31,241.89	4,92,651.16	4,32,315.96
Power Generation	0.62	6.35	3.59	138.30	137.04	138.30
Total Revenue	1,10,034.85	1,06,761.00	1,15,252.29	4,31,380.19	4,92,788.20	4,32,454.26
2 Segment Result:						
Financing	26,100.25	24,098.47	27,694.22	1,03,596.68	1,19,325.48	1,03,677.70
Power Generation	(16.92)	(11.19)	(15.07)	68.14	29.10	68.14
Unallocated corporate income	149.65	163.73	656.09	1,083.42	1,955.45	1,083.42
Unallocated corporate expenses	(507.78)	(486.02)	(501.97)	(1,962.47)	(1,954.48)	(1,962.47)
Profit Before Tax	25,725.20	23,764.99	27,833.27	1,02,785.77	1,19,355.55	1,02,866.79
Tax expense (including deferred tax)	9,206.62	8,320.62	9,738.91	35,733.36	41,348.66	35,712.29
Profit after Tax	16,518.58	15,444.37	18,094.36	67,052.41	78,006.89	67,154.50
3 Capital Employed						
Financing	5,14,035.53	4,93,900.89	4,27,656.38	5,14,035.53	4,27,656.38	5,14,087.29
Power Generation	398.60	454.44	381.80	398.60	381.80	398.60
Unallocated Corporate Assets/(Liabilities)	(6,083.72)	6,518.92	(1,580.56)	(6,083.72)	(1,580.56)	(6,083.72)
Total	5,08,350.41	5,00,874.25	4,26,457.62	5,08,350.41	4,26,457.62	5,08,402.17

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PART III: STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH 2015

Rs. in Lakhs

Particulars	Standalone		Consolidated
	As at March 31, 2015	As at March 31, 2014	As at March 31, 2015
	(Audited)	(Audited)	(Audited)
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	39,796.64	37,171.28	39,796.64
(b) Reserves and surplus	4,68,553.77	3,89,286.34	4,68,605.53
Sub Total Shareholders' Funds	5,08,350.41	4,26,457.62	5,08,402.17
2 Minority Interest	-	-	2,893.00
3 Non-current liabilities			
(a) Long-term borrowings	6,71,255.86	6,90,460.32	6,76,649.43
(b) Other Long term liabilities	1,20,781.01	89,750.81	1,20,781.01
(c) Long term Provisions	75.09	187.33	122.77
Sub Total Non-current Liabilities	7,92,111.96	7,80,398.46	7,97,553.21
4 Current liabilities			
(a) Short-term borrowings	7,76,064.83	6,06,428.67	7,76,065.12
(b) Trade Payables & Other current liabilities	5,70,517.78	7,24,318.71	5,83,713.77
(c) Short-term provisions	29,880.15	21,783.94	30,991.86
Sub Total Current Liabilities	13,76,462.76	13,52,531.32	13,90,770.75
TOTAL -EQUITIES AND LIABILITIES	26,76,925.13	25,59,387.40	26,99,619.13
B ASSETS			
1 Non-current assets			
(a) Fixed assets			
(i) Tangible assets	25,185.18	31,197.48	25,866.49
(ii) Intangible assets	545.10	60.66	599.18
(iii) Capital work-in-progress	633.18	837.85	633.18
(iv) Intangible assets under development	53.20	602.67	53.20
(b) Goodwill on consolidation	-	-	421.91
(c) Non-current investments	3,848.73	467.50	470.15
(d) Deferred tax assets (net)	3,483.92	2,104.71	3,922.90
(e) Long-term loans and advances	9,842.48	10,194.52	19,057.60
Sub Total Non-current Assets	43,591.79	45,465.39	51,024.61
2 Current assets			
(a) Current investments	-	3,070.00	1,553.09
(b) Trade receivables	1,15,389.67	1,16,396.80	1,15,499.73
(c) Cash and Bank Balances	1,73,661.68	2,04,892.68	1,75,712.12
(d) Short-term loans and advances	23,44,281.20	21,89,448.96	23,55,422.42
(e) Other current assets	0.79	113.57	407.16
Sub Total Current Assets	26,33,333.34	25,13,922.01	26,48,594.52
TOTAL - ASSETS	26,76,925.13	25,59,387.40	26,99,619.13