



Muthoot Finance Limited

Registered Office :
2nd floor, Muthoot Chambers,
Opp. Saritha Theatre Complex,
Banerji Road, Ernakulam - 682 018
Kerala, India.
CIN : L65910KL1997PLC 011300

Phone : +91 484 2396478, 2394712
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www.muthootgroup.com

Scrip Code: 533398
Symbol: MUTHOOTFIN
November 08, 2017

Ref: SEC/MFL/SE/2017/2679

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 and Half Year ended September 30, 2017

The Board of Directors of the Company at their meeting held on 08th November, 2017 have approved the unaudited financial results for the quarter and half year ended September 30, 2017.

We herewith enclose the following:

1. The unaudited financial results along with the Limited Review Report for the Quarter and Half year ended September 30, 2017 as required under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI - LODR').
2. Disclosure in accordance with Regulation 52(4) of SEBI - LODR is annexed to the results.

The Certificate of the Debenture Trustee as required under Regulation 52(5) of the SEBI - LODR will be sent shortly.

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: 2nd Floor, Muthoot Chambers,
Opposite Saritha Theatre Complex, Banerji Road, Kochi - 682 018, India.
CIN : L65910KL1997PLC011300
Ph. No. : 0484 2396478, Fax No. : 0484 2396506, Website : www.muthootfinance.com,
Email : mails@muthootgroup.com

Statement of Unaudited Standalone Financial Results for the Quarter & Six months ended 30th September 2017

Particulars	Rs. in Lakhs					
	Quarter ended			Period ended		Year ended
	30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)
Revenue from Operations	1,66,489.29	1,39,226.07	1,38,174.90	3,05,715.36	2,67,814.36	5,72,862.71
Other Income	503.73	631.89	449.23	1,135.62	891.70	1,807.44
Total Revenue	1,66,993.02	1,39,857.96	1,38,624.13	3,06,850.98	2,68,706.06	5,74,670.15
Expenses						
Employee Benefits Expenses	19,419.14	18,305.78	19,455.22	37,724.92	38,439.33	76,384.77
Finance Costs	48,893.64	53,259.57	59,373.56	1,02,153.21	1,15,082.03	2,29,381.52
Depreciation and Amortisation	1,057.82	1,042.68	1,107.33	2,100.50	2,276.38	4,825.04
Provisions and Write Offs	11,695.99	663.89	1,713.94	12,359.88	3,469.00	28,159.09
Other Expenses	10,661.81	11,404.35	10,736.21	22,066.16	20,830.22	43,821.99
Total Expenses	91,728.40	84,676.27	92,386.26	1,76,404.67	1,80,096.96	3,82,572.41
Profit before exceptional and extraordinary Items and tax	75,264.62	55,181.69	46,237.87	1,30,446.31	88,609.10	1,92,097.74
Exceptional Items	-	-	-	-	-	-
Profit before extraordinary Items and tax	75,264.62	55,181.69	46,237.87	1,30,446.31	88,609.10	1,92,097.74
Extraordinary Items	-	-	-	-	-	-
Profit before tax	75,264.62	55,181.69	46,237.87	1,30,446.31	88,609.10	1,92,097.74
Tax expenses:-						
Current tax	28,554.31	19,322.00	16,639.31	47,876.31	32,112.74	74,519.55
Deferred tax	1,294.40	752.65	(73.80)	2,047.05	(202.82)	(404.99)
Tax expenses	29,848.71	20,074.65	16,565.51	49,923.36	31,909.92	74,114.56
Profit for the period from continuing operations	45,415.91	35,107.04	29,672.36	80,522.95	56,699.18	1,17,983.18
Profit / (Loss) from discontinuing operations	-	-	-	-	-	-
Tax expense of discontinuing operations	-	-	-	-	-	-
Profit / (Loss) from discontinuing operations (after tax)	-	-	-	-	-	-
Profit for the period	45,415.91	35,107.04	29,672.36	80,522.95	56,699.18	1,17,983.18
Net Profit for the period	45,415.91	35,107.04	29,672.36	80,522.95	56,699.18	1,17,983.18
Paid up Equity share capital (Face value Rs.10/- per share)	39,956.67	39,953.63	39,905.09	39,956.67	39,905.09	39,947.55
Reserves (excluding Revaluation Reserves)						6,11,696.58
Earnings Per Share (Not Annualised)						
Basic (Rs.)	11.36	8.79	7.44	20.15	14.21	29.56
Diluted (Rs.)	11.27	8.76	7.38	20.03	14.09	29.45
Face value (Rs.)	10.00	10.00	10.00	10.00	10.00	10.00

See accompanying notes to financial results



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SEGMENT WISE REVENUE, RESULTS, ASSETS AND LIABILITIES

Particulars	Rs. in Lakhs					
	Quarter ended			Period ended		Year ended
	30.09.2017 (Unaudited)	30.06.2017 (Unaudited)	30.09.2016 (Unaudited)	30.09.2017 (Unaudited)	30.09.2016 (Unaudited)	31.03.2017 (Audited)
1 Segment Revenue:						
Financing	1,66,363.00	1,39,181.84	1,38,049.25	3,05,544.84	2,67,647.76	5,72,663.17
Power Generation	126.29	44.23	125.65	170.52	166.60	199.54
Total Revenue from Operations	1,66,489.29	1,39,226.07	1,38,174.90	3,05,715.36	2,67,814.36	5,72,862.71
2 Segment Result:						
Financing	75,240.49	55,112.29	46,193.77	1,30,352.78	88,587.47	1,93,817.70
Power Generation	108.16	26.09	95.03	134.25	130.72	127.78
Unallocated income	503.73	631.89	449.23	1,135.62	891.70	1,807.44
Unallocated expenses	(587.76)	(588.58)	(500.16)	(1,176.34)	(1,000.79)	(3,655.18)
Profit Before Tax	75,264.62	55,181.69	46,237.87	1,30,446.31	88,609.10	1,92,097.74
Tax expenses (including deferred tax)	29,848.71	20,074.65	16,565.51	49,923.36	31,909.92	74,114.56
Profit after Tax	45,415.91	35,107.04	29,672.36	80,522.95	56,699.18	1,17,983.18
3 Segment Assets						
-Financing	32,05,887.10	31,51,994.08	30,28,539.97	32,05,887.10	30,28,539.97	30,44,302.26
-Power Generation	485.25	489.44	543.00	485.25	543.00	490.99
-Unallocated Assets	38,338.89	25,761.28	25,655.30	38,338.89	25,655.30	26,513.93
Total	32,44,711.24	31,78,244.80	30,54,738.27	32,44,711.24	30,54,738.27	30,71,307.18
4 Segment Liabilities						
-Financing	24,87,958.51	24,74,808.83	24,25,729.18	24,87,958.51	24,25,729.18	23,81,765.89
-Power Generation	-	-	-	-	-	-
-Unallocated Liabilities	24,317.63	16,602.98	10,092.88	24,317.63	10,092.88	37,897.16
Total	25,12,276.14	24,91,411.81	24,35,822.06	25,12,276.14	24,35,822.06	24,19,663.05



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STATEMENT OF ASSETS AND LIABILITIES AS AT 30th SEPTEMBER 2017

Particulars	Standalone	
	As at 30-09-2017 (Unaudited)	As at 31-03-2017 (Audited)
A EQUITY AND LIABILITIES		
1 Shareholders' funds		
(a) Share capital	39,956.67	39,947.55
(b) Reserves and surplus	6,92,478.43	6,11,696.58
Sub Total	7,32,435.10	6,51,644.13
2 Non-current liabilities		
(a) Long-term borrowings	5,73,699.07	4,23,119.12
(b) Other Long term liabilities	43,831.90	67,196.92
(c) Long term Provisions	1,566.49	52.73
Sub Total	6,19,097.46	4,90,368.77
3 Current liabilities		
(a) Short-term borrowings	13,64,229.49	12,75,490.95
(b) Trade Payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	10,955.34	9,292.22
(c) Other current liabilities	4,24,469.84	5,79,420.76
(d) Short-term provisions	93,524.01	65,090.36
Sub Total	18,93,178.68	19,29,294.29
TOTAL	32,44,711.24	30,71,307.19
B ASSETS		
1 Non-current assets		
(a) Fixed assets		
(i) Tangible assets	20,029.40	20,217.86
(ii) Intangible assets	579.71	605.24
(iii) Capital work-in-progress	521.19	997.49
(b) Non-current investments	34,783.55	20,911.55
(c) Deferred tax assets (net)	3,555.34	5,602.39
(d) Long-term loans and advances	11,498.63	10,852.59
Sub Total	70,967.82	59,187.12
2 Current assets		
(a) Current investments	1,05,000.00	-
(b) Trade receivables	1,07,437.16	1,27,060.45
(c) Cash and Bank Balances	1,96,490.08	1,53,425.37
(d) Short-term loans and advances	27,64,649.69	27,31,568.01
(e) Other current assets	166.49	66.24
Sub Total	31,73,743.42	30,12,120.07
TOTAL	32,44,711.24	30,71,307.19

