

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 Unaudited Financial Results for the Quarter & Nine months ended 31st December 2015

Particulars	Rs. in Lakhs					
	Standalone					
	Quarter ended			Year to date		Year ended
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income from Operations	112,346.70	112,256.52	105,223.54	337,161.06	317,522.09	426,226.40
Other Operating Income	1,480.09	1,356.46	1,537.46	4,284.35	3,823.25	5,153.79
Total Income from Operations	113,826.79	113,612.98	106,761.00	341,445.41	321,345.34	431,380.19
Expenses						
Employee Benefits Expenses	15,820.03	16,226.75	16,269.06	48,116.30	47,265.33	63,042.74
Rent	4,293.22	4,319.87	4,118.86	12,765.39	12,262.20	16,495.33
Advertisement	1,289.94	1,793.94	1,970.95	4,766.39	4,943.81	6,506.46
Provisions & Write offs	741.58	1,457.04	349.73	3,254.92	1,553.29	3,714.35
Other Expenditure	5,374.71	5,407.17	5,360.38	15,634.27	15,567.16	20,871.49
Depreciation and Amortisation	1,455.59	1,429.50	2,167.63	4,286.02	6,315.23	8,411.86
Total Expenses	28,975.07	30,634.27	30,236.61	88,823.29	87,907.02	119,042.23
Profit from Operations before Other Income, Finance cost & Exceptional Items	84,851.72	82,978.71	76,524.39	252,622.12	233,438.32	312,337.96
Other Income	289.48	382.12	163.73	927.80	933.77	1,083.42
Profit from ordinary activities before Finance cost & Exceptional Items	85,141.20	83,360.83	76,688.12	253,549.92	234,372.09	313,421.38
Finance Cost	56,158.08	56,521.63	52,923.13	169,379.40	157,311.52	210,635.61
Profit from ordinary activities after Finance cost but before Exceptional Items	28,983.12	26,839.20	23,764.99	84,170.52	77,060.57	102,785.77
Exceptional Items	-	-	-	-	-	-
Profit from Ordinary Activities before tax	28,983.12	26,839.20	23,764.99	84,170.52	77,060.57	102,785.77
Tax expense (including deferred tax)	10,316.35	9,388.78	8,320.62	29,737.34	26,526.74	35,733.36
Net Profit from Ordinary Activities after tax	18,666.77	17,450.42	15,444.37	54,433.18	50,533.83	67,052.41
Extraordinary Items	-	-	-	-	-	-
Net Profit for the period	18,666.77	17,450.42	15,444.37	54,433.18	50,533.83	67,052.41
Paid up Equity share capital (Face value Rs. 10/- each)	39,804.40	39,804.40	39,706.38	39,804.40	39,706.38	39,796.64
Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year						468,553.77
a)Earnings Per Share (before extraordinary Items) (of Rs. 10/- each) (not annualised)						
Basic	4.69	4.39	3.88	13.68	12.81	16.97
Diluted	4.65	4.34	3.85	13.55	12.70	16.80
b)Earnings Per Share (after extraordinary Items) (of Rs.10/- each) (not annualised)						
Basic	4.69	4.39	3.88	13.68	12.81	16.97
Diluted	4.65	4.34	3.85	13.55	12.70	16.80

See accompanying notes to financial results



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SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

Particulars	Rs. in Lakhs					
	Standalone					
	Quarter ended			Year to date		Year ended
	31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014	31.03.2015
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Segment Revenue:						
Financing	113,815.02	113,522.54	106,754.65	341,333.02	321,207.66	431,241.89
Power Generation	11.77	90.44	6.35	112.39	137.68	138.30
Total Revenue	113,826.79	113,612.98	106,761.00	341,445.41	321,345.34	431,380.19
2 Segment Result:						
Financing	29,187.41	26,860.06	24,098.47	84,628.45	77,496.43	103,596.68
Power Generation	6.02	84.70	(11.19)	89.24	85.06	68.14
Un-allocable income	289.48	382.12	163.73	927.80	933.77	1,083.42
Un-allocable expenses	(499.79)	(487.68)	(486.02)	(1,474.97)	(1,454.69)	(1,962.47)
Profit Before Tax	28,983.12	26,839.20	23,764.99	84,170.52	77,060.57	102,785.77
Tax expense (including deferred tax)	10,316.35	9,388.78	8,320.62	29,737.34	26,526.74	35,733.36
Profit after Tax	18,666.77	17,450.42	15,444.37	54,433.18	50,533.83	67,052.41
3 Capital Employed						
(Segment assets - Segment liabilities)						
Financing	540,877.48	552,965.85	493,900.89	540,877.48	493,900.89	514,035.53
Power Generation	432.42	442.18	454.44	432.42	454.44	398.60
Unallocated Assets/(Liabilities)	3,267.90	(27,691.40)	6,518.92	3,267.90	6,518.92	(6,083.72)
Total Capital Employed	544,577.80	525,716.63	500,874.25	544,577.80	500,874.25	508,350.41



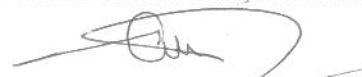
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Notes:

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 January 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 has made a further additional investment of 27,428,963 shares amounting to Rs 206.81 lakhs in its subsidiary company Asia Asset Finance PLC, Colombo.
6. 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 Non Convertible Debentures aggregating to 343,393.64 lakhs as at December 31, 2015.
7. 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
28.01.2016

