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	1000 100	Rs. in Lakhs Standalone							
State Stat	Particulars						Year ended		
Name		31.12.2015	30.09.2015	31.12.2014	31.12.2015	31.12.2014			
Title Titl		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)				
1,480.09	Income from Operations	112,346.70	112.256.52	105 223 54	337 161 06	217 522 00	126 226 10		
Total Income from Operations	Other Operating Income	2011 2012 423 434	5.53 E-0.5 * 5.5 C / 5.1 SURCES	25/27/927/4254 25/4/29					
Employee Benefits Expenses Rent Rent 4,293,22 4,319,87 4,118.86 12,765,39 12,262,20 16,495,33 Advertisement 1,289,94 1,799,394 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 5,360,38 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 01cher Income 289,48 382,12 163,73 927,80 933,77 1,083,42 Profit from ordinary activities before Finance cost & Exceptional Items 0289,48 382,12 163,73 927,80 933,77 1,083,42 Profit from Ordinary activities after Finance cost but before Exceptional Items 028,983,12 26,839,20 23,764,99 84,170,52 77,060,57 102,785,77 Profit from Ordinary Activities before tax 28,983,12 26,839,20 23,764,99 84,170,52 77,060,57 102,785,77 Profit from Ordinary Activities after tax Extraordinary Items 18,666,77 17,450,42 15,444,37 54,433,18 50,533,83 67,052,41 Sexery excluding Revaluation Reserves as per balance sheet of previous accounting year a) Examings Per Share (before extraordinary Items) (of Rs, 10/- each) (not annualised) Basic 4,69 4,39 3,88 13,68 13,68 12,81 16,97 16,80 12,81 16,97 16,80 12,81 16,97 16,80 12,81 16,97 16,80 12,81 16,97 16,80 12,81 16,97 16,80 16,80 16,90 16,90 17,450,42 15,444,37 15,443,31 16,97 18,60	Total Income from Operations						5,153.79		
Rent 4,293.22 4,319.87 4,118.86 12,765.39 12,262.20 16,495.33 63,042.74 for the period items	Expenses								
Rent Advertisement Advertisement Advertisement 1,289,94 1,790,95 1,970,95 4,766,39 4,943,81 6,506,46 741,58 1,457,04 349,73 3,254,92 1,553,29 3,711,35 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 289,48 382,12 163,73 297,80 933,77 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 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 28,983,12 26,839,20 23,764,99 84,170,52 27,760,	Employee Benefits Expenses	15 820 03	16 226 75	16 260 06	49 116 20	47.265.22	62.040.04		
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 Chief 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 289,48 382,12 163,73 927,80 933,77 1,083,42 Profit from ordinary activities before Finance cost & 85,141,20 83,360,83 76,688,12 253,549,92 234,372,09 313,421.38 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 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 28,983,12 26,839,20 23,764,99 84,170,52 77,060,57 102,785,77 Exceptional Items 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 28,983,12 26,839,20 23,764,99 84,170,52 77,060,57 102,785,77 Exceptional Items 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 28,983,12 26,839,20 23,764,99 84,170,52 77,060,57 102,785,77 Exceptional Items 10,316,35 9,388,78 8,320,62 29,737,34 26,526,74 35,733,36 Reserve excluding Revaluation Reserves as per halance sheet of previous accounting year 468,553,77 Alphanian Profit for the period 39,	Rent			10.45 × 196 (1.55					
Provisions & Write offs Other Expenditure Depreciation and Amortisation 1,455.59 1,429.50 1,465.59 1,429.50 1,465.59 1,429.50 1,465.59 1,429.50 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,465.60 1,469.60 1,465.60 1,469.60 1,4	Advertisement			W. S.					
Other Expenditure	Provisions & Write offs								
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 284,851.72 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 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 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit for the period 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit for the period 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Profit from Gruinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052	Other Expenditure					200			
Total Expenses 28,975.07 30,634.27 30,236.61 88,823.29 87,907.02 119,042.23 119,0	Depreciation and Amortisation						properties on a property		
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 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 Profit from ordinary activities after Finance cost but before Exceptional Items Finance Cost 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 Exceptional Items Profit from Ordinary Activities after tax 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 28,983.12 26,839.20 23,764.99 84,170.52 77,060.57 102,785.77 102,785.77 102,785.77 103,16.35 104,17.35 104,17.35 104,17.35 104,17.35 104,17.35 104,17.35 104,17.35 105,17.35 104,17.35 104,17.35 104,17.35 104,17.35 104,17.35 104,17.									
Profit from ordinary activities before Finance cost & 85,141.20 83,360.83 76,688.12 253,549.92 234,372.09 313,421.38 Finance Cost					990.000.000.000	12 W 12 12 12 12 12 12 12 12 12 12 12 12 12	312,337.96		
Profit from ordinary activities before Finance cost & Exceptional Items Finance Cost Profit from ordinary activities after Finance cost but before Exceptional Items Profit from Ordinary Activities before tax Exceptional Items Exceptional Items Exceptional Items Profit from Ordinary Activities before tax Exceptional Items Exceptional Items Exceptional Items Profit from Ordinary Activities before tax Exceptional Items		289.48	382.12	163.73	927.80	933 77	1 083 42		
Profit from ordinary activities after Finance cost but before Exceptional Items 28,983.12		85,141.20	83,360.83	76,688.12			313,421.38		
Profit from ordinary activities after Finance cost but before Exceptional Items 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 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 Extraordinary Items Extraordinary Items 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) Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year 468,553.77 AlEarnings Per Share (before extraordinary Items) (of Rs. 10/e 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 Passic 4.69 4.39 3.88 13.68 12.81 16.97 Basic 4.69 4.39 3.88 13.68 12.81 16.97 Profit for the profit for extraordinary Items) (of Rs. 10/e each) (not annualised) Basic 4.69 4.39 3.88 13.68 12.81 16.97 Basic 4.69 4.39 3.88 13.68 12.81 16.97		56,158.08	56,521.63	52,923.13	169.379.40	157.311.52	210 635 61		
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 Extraordinary Items 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 Extraordinary Items 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) 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 Distarnings Per Share (after extraordinary Items) (of Rs. 10/each) (not annualised) Basic 4.69 4.39 3.88 13.68 12.81 16.97 Distarnings Per Share (after extraordinary Items) (of Rs. 10/each) (not annualised) Basic 4.69 4.39 3.88 13.68 12.81 16.97	before Exceptional Items	28,983.12	26,839.20				102,785.77		
Tax expense (including deferred tax) 10,316.35 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 Extraordinary Items 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 28,666.77 17,450.42 18,666.77 17,450.42 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 28,666.77 17,450.42 18,666.77 17,450.42 18,666.77 17,450.42 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 28,666.77 17,450.42 18,666.77 17,450.42 18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41 28,666.77 29,786.77 29,786.78 20,786	Control of the Contro			-					
Net Profit from Ordinary Activities after tax Extraordinary Items Net Profit for the period Paid up Equity share capital (Face value Rs. 10/each) Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year a)Earnings Per Share (before extraordinary Items) (of Rs. 10/each) (not annualised) Basic Diluted 4.69 4.69 4.39 3.88 13.68 12.81 16.97 16.80 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97 16.97	Profit from Ordinary Activities before tax	28,983.12	26,839.20	23,764.99	84,170.52	77,060.57	102,785.77		
Extraordinary Items Net Profit for the period Paid up Equity share capital (Face value Rs. 10/each) Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year a)Earnings Per Share (before extraordinary Items) (of Rs. 10/-each) (not annualised) Basic Diluted 4.69 4.69 4.39 3.88 13.68 12.81 16.97 16.80 16.97		10,316.35	9,388.78	8,320.62	29,737.34	26,526.74	35,733.36		
18,666.77 17,450.42 15,444.37 54,433.18 50,533.83 67,052.41		18,666.77	17,450.42	15,444.37			67,052.41		
Paid up Equity share capital (Face value Rs. 10/- each) Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year 39,804.40 39,804.40 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,706.38 39,804.40	Net Profit for the period	18,666,77	17,450.42	15,444.37		50,533,83	67.052.41		
balance sheet of previous accounting year 468,553.77 A)Earnings Per Share (before extraordinary Items) (of Rs. 10/- each) (not annualised) Basic		39,804.40	39,804.40	39,706.38					
Rs. 10/- each) (not annualised) Basic							468,553.77		
Diluted 4.65 4.34 3.85 13.55 12.70 16.80 Diluted 4.65 4.34 3.85 13.55 12.70 16.80 Diluted A.65 4.34 3.85 13.55 12.70 16.80 Diluted A.69 4.39 3.88 13.68 12.81 16.97 Diluted A.69 4.39 3.88 13.68 12.81 16.97									
Diluted 4.65 4.34 3.85 13.55 12.70 16.80 D)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		4.69	4.39	3.88	13.68	12.81	16.97		
Rs.10/- each) (not annualised) Basic 4.69 4.39 3.88 13.68 12.81 16.97		4.65	4.34	3.85					
7.57 5.60 15.06 12.61 10.97	Rs.10/- each) (not annualised)								
Diluted 4.65 4.34 3.85 13.55 12.70 16.80		****	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

		Rs. in Lakhs Standalone								
	Particulars		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			
1	Segment Revenue:	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)			
	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	25 722 26			
	Profit after Tax	18,666.77	17,450.42	15,444.37	54,433.18	50,533.83	35,733.36 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	51402552			
	Power Generation	432.42	442.18	454.44	432.42	454.44	514,035.53 398.60			
	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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Ph.No. 0484 2396478, Fax No. 0484 2396506, Website: www.muthootfinance.com, Email id: mails@muthootgroup.com

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 paripassu 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

Kochi 28.01.2016 George Alexander Muthoot Managing Director

