



**Muthoot Finance Limited**

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

Phone : +91 484 2396478, 2394712  
Fax : +91 484 2396506, 2397399  
mails@muthootgroup.com  
www.muthootgroup.com

Scrip Code: 533398  
Symbol: MUTHOOTFIN

Ref: SEC/MFL/SE/2017/ 2571

August 08, 2017

**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: Muthoot Finance Ltd - Unaudited Financial Results for the quarter ended June 30, 2017**

The Board of Directors of the Company at their meeting held on 08<sup>th</sup> August, 2017 at the Registered Office of the Company have approved the unaudited financial results for the quarter ended June 30, 2017.

We herewith enclose the Unaudited Financial Results along with the Limited Review Report for the quarter ended June 30, 2017 as required under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI - LODR').

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: 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 Standalone Financial Results for the Quarter ended June 30, 2017**

Particulars	Rs. in Lakhs			
	Quarter ended			Year ended
	30.06.2017	31.03.2017	30.06.2016	31.03.2017
	(Unaudited)	(Audited)*	(Unaudited)	(Audited)
Revenue from Operations	1,39,226.07	1,70,963.19	1,29,639.46	5,72,862.71
Other Income	631.89	358.78	442.47	1,807.44
<b>Total Revenue</b>	<b>1,39,857.96</b>	<b>1,71,321.97</b>	<b>1,30,081.93</b>	<b>5,74,670.15</b>
<b>Expenses</b>				
Employee Benefits Expenses	17,729.03	18,015.62	18,489.11	72,804.77
Finance Costs	53,259.57	54,601.86	55,708.47	2,29,381.52
Depreciation and Amortisation	1,042.68	1,331.91	1,169.05	4,825.04
Provisions and Write Offs	663.89	24,301.82	1,755.06	28,159.09
Other Expenditure	11,981.10	14,141.92	10,589.01	47,401.99
<b>Total Expenses</b>	<b>84,676.27</b>	<b>1,12,393.13</b>	<b>87,710.70</b>	<b>3,82,572.41</b>
<b>Profit before exceptional and extraordinary Items and tax</b>	<b>55,181.69</b>	<b>58,928.84</b>	<b>42,371.23</b>	<b>1,92,097.74</b>
Exceptional Items	-	-	-	-
<b>Profit before extraordinary Items and tax</b>	<b>55,181.69</b>	<b>58,928.84</b>	<b>42,371.23</b>	<b>1,92,097.74</b>
Extraordinary Items	-	-	-	-
<b>Profit before tax</b>	<b>55,181.69</b>	<b>58,928.84</b>	<b>42,371.23</b>	<b>1,92,097.74</b>
<b>Tax expenses:-</b>				
Current tax	19,322.00	26,851.11	15,473.43	74,519.55
Deferred tax	752.65	(100.19)	(129.02)	(404.99)
<b>Tax expenses</b>	<b>20,074.65</b>	<b>26,750.92</b>	<b>15,344.41</b>	<b>74,114.56</b>
<b>Profit for the period from continuing operations</b>	<b>35,107.04</b>	<b>32,177.92</b>	<b>27,026.82</b>	<b>1,17,983.18</b>
Profit / (Loss) from discontinuing operations	-	-	-	-
Tax expense of discontinuing operations	-	-	-	-
Profit / (Loss) from discontinuing operations (after tax)	-	-	-	-
<b>Profit for the period</b>	<b>35,107.04</b>	<b>32,177.92</b>	<b>27,026.82</b>	<b>1,17,983.18</b>
Paid up Equity share capital ( Face value Rs.10/- per share)	39,953.63	39,947.55	39,905.09	39,947.55
Reserves (excluding Revaluation Reserves)				6,11,696.58
<b>Earnings Per Share (Not Annualised)</b>				
Basic (Rs.)	8.79	8.06	6.77	29.56
Diluted (Rs.)	8.76	8.03	6.71	29.45
Face value (Rs.)	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

Rs. in Lakhs

Particulars	Quarter ended			Year ended
	30.06.2017 (Unaudited)	31.03.2017 (Audited)*	30.06.2016 (Unaudited)	31.03.2017 (Audited)
<b>1 Segment Revenue:</b>				
Financing	1,39,181.84	1,70,969.60	1,29,598.51	5,72,663.17
Power Generation	44.23	(6.41)	40.95	199.54
<b>Total Revenue from Operations</b>	<b>1,39,226.07</b>	<b>1,70,963.19</b>	<b>1,29,639.46</b>	<b>5,72,862.71</b>
<b>2 Segment Result:</b>				
Financing	55,112.29	60,743.89	42,393.70	1,93,817.70
Power Generation	26.09	(24.35)	35.69	127.78
Unallocated income	631.89	358.78	442.47	1,807.44
Unallocated expenses	(588.58)	(2,149.48)	(500.63)	(3,655.18)
<b>Profit Before Tax</b>	<b>55,181.69</b>	<b>58,928.84</b>	<b>42,371.23</b>	<b>1,92,097.74</b>
Tax expenses (including deferred tax)	20,074.65	26,750.92	15,344.41	74,114.56
<b>Profit after Tax</b>	<b>35,107.04</b>	<b>32,177.92</b>	<b>27,026.82</b>	<b>1,17,983.18</b>
<b>3 Segment Assets</b>				
-Financing	31,51,994.08	30,44,302.26	28,37,215.43	30,44,302.26
-Power Generation	489.44	490.99	452.45	490.99
-Unallocated Assets	25,761.28	26,513.93	17,894.34	26,513.93
<b>Total</b>	<b>31,78,244.80</b>	<b>30,71,307.18</b>	<b>28,55,562.22</b>	<b>30,71,307.18</b>
<b>4 Segment Liabilities</b>				
-Financing	24,74,808.83	23,81,765.89	22,54,171.22	23,81,765.89
-Power Generation	-	-	-	-
-Unallocated Liabilities	16,602.98	37,897.16	12,237.97	37,897.16
<b>Total</b>	<b>24,91,411.81</b>	<b>24,19,663.05</b>	<b>22,66,409.19</b>	<b>24,19,663.05</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 August 7 and August 8, 2017.
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 ended June 30, 2017, the company has allotted 60,747 shares under the Muthoot ESOP Scheme 2013. The company has not granted any options during the quarter.
6. The Company has maintained requisite full asset cover by way of mortgage of immovable property and paripassu floating charge on current assets, book debts and loans & advances of the Company on its Secured Listed Non Convertible Debentures aggregating to Rs.553,587.16 lakhs as at June 30, 2017.
7. \*The figures for the quarter ended March 31, 2017 are the balancing figures between the audited figures in respect of the full financial year ended March 31, 2017 and the year to date limited review figures for the nine months ended December 31, 2016.
8. 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  
08.08.2017



  
George Alexander Muthoot  
Managing Director

**RANGAMANI & CO.,**  
Chartered Accountants

'Triden', Ist Floor  
Plakkat Colony  
Kaloor Kadavanthara Road  
Kochi-682017  
Email: info@rangamani.com

**Independent Auditors' Review Report**

To:  
The Board of Directors  
Muthoot Finance Limited  
Cochin – 682 018

We have reviewed the accompanying statement of standalone unaudited financial results of **Muthoot Finance Limited** ('the Company') for the quarter ended June 30, 2017 ('the Statement'), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Circular No. CIR/CFD/FAC/62/2016 dated 5<sup>th</sup> July, 2016. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.

We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit, and accordingly, we do not express an audit opinion.

Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying statement of standalone unaudited financial results prepared in accordance with the applicable Accounting Standards and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated 5<sup>th</sup> July, 2016 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For M/s Rangamani & Co  
Chartered Accountants  
(FRN: 003050 S)



R. Sreenivasan  
Partner (M. No. 020566)

Place: Kochi  
Date: August 8, 2017

