



Muthoot Finance Limited

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Scrip Code: 533398
Symbol: MUTHOOTFIN

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February 13, 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: Press release on Unaudited Financial Results for the quarter ended December 31, 2016

The Board of Directors at their meeting held on 13th February, 2017 has announced unaudited financial results for the quarter ended December 31, 2016.

We herewith enclose a copy of Press Release proposed to be made in the leading newspapers across the country.

This is for your kind information and record thereon.

Thanking You,

For Muthoot Finance Limited

Maxin James
Company Secretary



Retail Loan Assets Under Management at Rs. 26962crs as on December 31, 2016

Total Income for Q3 FY17 at Rs. 1346 crs & 9M FY17 at Rs. 4033crs

PAT increased y-o-y by 56% for Q3 FY17 at Rs. 291 crs & by 58% for 9M FY17 at Rs. 858 crs

Branch Network of 4308 spread across 29 States including Union Territories

Kochi, February 13, 2017:

Muthoot Finance Ltd, the largest gold financing company in India in terms of loan portfolio, registered an increase in net profit of 56%, at Rs. 291crs for the quarter ended December 31 , 2016 as against Rs. 187crs last year. In the nine months its profit after tax stood at Rs.858crs crossing its previous full year profit after tax of Rs.810crs. Retail loans registered an increase of 11% (Rs. 2583crs) during the nine months of FY 17 as against 7% (Rs.1583crs) during same period last year. Retail Loan AUM stood at Rs. 26962 crs at the end of December 31, 2016.

Company increased its stake in equity share capital of M/s. Belstar Investment and Finance Private Limited (BIFPL) from 57.16% to 64.60% during the quarter . During the nine months period, loan portfolio of Belstar grew by 72% at Rs. 454 crs. It achieved a profit after tax of Rs.7 crs during the nine months period as against last full year profit after tax of Rs.6crs. Its Gross and Net NPA stood at 0.19% and 0.02% respectively as on December 31 ,2016.

The housing finance subsidiary - Muthoot Homefin (India) Ltd during the nine months period of current year increased its loan portfolio by Rs. 173 crs at Rs. 204crs. Total revenue for the 9M FY17 stood at Rs.11crs as against last full year total revenue of Rs.2crs. It achieved a profit after tax of Rs. 73lakhs during the 9M FY17 as against last full year profit after tax of Rs.1.4 lakhs.

Muthoot Insurance Brokers Pvt Limited, the wholly owned subsidiary and a IRDA registered Direct Broker in insurance products has generated a premium collection amounting to Rs. 44crs in 9M FY17 as against Rs. 49crs in last full year.

Asia Asset Finance Plc, our Sri Lankan subsidiary has increased its loan portfolio by 25% at LKR 856crs during the nine months period of current year. Total revenue for the 9M FY17 stood at LKR 155 crs as against last full year total revenue of LKR 139crs. It generated a profit after tax of LKR 19 crs during the nine months period as against last full year profit after tax of LKR 18 crs.

Commenting on the results M G George Muthoot, Chairman stated, "We are glad to announce a 56% growth in profit after tax at Rs.291crs during the quarter. Though disbursements got affected post demonetization process announced by the govt. , we could limit its impact since our digital platforms were ready to manage online disbursements and repayments. We are expecting normalcy coming back during the fourth quarter as cash availability has significantly increased. "

Speaking on the occasion George Alexander Muthoot, Managing Director said, "Our subsidiaries have done extremely well during the last nine months. Housing finance company has stabilized its operations and started



scaling up its business. The micro finance company could increase its loan portfolio by 72%. The NBFC in Sri Lanka has increased its loan portfolio by 25%. Premium collections in the Insurance Broking subsidiary have been stable without having any impact on account of demonetization. We are expecting these businesses to scale up its contributions to group revenue in the quarters to come. "

Financial Highlights:

	Q3FY17 (Rs.in Crs)	Q3FY16 (Rs.in Crs)	YoY Qtly change	9MFY17 (Rs.in Crs)	9MFY16 (Rs.in Crs)	YoY 9M change	Q2FY17 (Rs.in Crs)	Q1FY17 (Rs.in Crs.)	FY16 (Rs.in Crs)
Total Income	1346	1141	18%	4033	3424	18%	1386	1301	4875
Profit Before Tax	446	290	54%	1332	842	58%	462	424	1317
Profit After Tax	291	187	56%	858	544	58%	297	270	810
Earnings Per Share(Basic)	7.29	4.69	55%	21.5	13.68	57%	7.44	6.77	20.34
Retail Loan AUM	26962	24991	8%	26962	24991	8%	27456	25860	24379
Branches	4308	4259	1%	4308	4259	1%	4327	4294	4275

	Q3FY17	Q3FY16	9MFY17	9M FY16	Q2FY17	Q1FY17	FY16
Return on Average Retail Loans	4.28%	2.99%	4.37%	2.97%	4.45%	4.30%	3.32%
Return on Average Equity	18.37%	13.95%	18.91%	13.79%	19.65%	18.78%	15.13%
Book Value Per Share (Rs.)	162.15	136.70	162.15	136.70	154.97	147.51	140.72

	Q3FY17	Q3FY16	Q2FY17	Q1FY17	FY16
Capital Adequacy Ratio	24.66%	23.37%	23.67%	24.27%	24.48%
Share Capital & Reserves (Rs. in Crs)	6482	5446	6189	5892	5619

**Business Highlights:**

Particular	9M FY 17	9M FY 16	Growth (YoY)
Branch Network	4308	4259	1%
Gold Loan Outstanding (Rs Cr)	26902	24941	8%
Credit Losses (Rs. Cr)	6.23	7.16	-13%
% of Credit Losses on Gross Retail Loan AUM	0.023%	0.029%	-20%
Average Gold Loan per Branch(Rs. Cr)	6.24	5.86	6%
No. of Loan Accounts (in lakh)	73	69	6%
Total Weight of Gold Jewellery pledged (in tonnes)	147	145	1%
Average Loan Ticket Size	36753	36134	2%
No. of employees	24150	23070	5%

Other Highlights:**e-KYC**

Company has started using e-KYC to comply with the KYC norms. It is a customer friendly and convenient digital KYC process based on Aadhaar with direct UIDAI link. This paperless and highly secure process enables faster loan processing and ensures 100% integrity in KYC verification. This has been introduced for the first time by a Gold Loan NBFC, with more than 50% adoption rate in the first roll out. Introducing e-Sign by March 2017.

Gold Cash Card (GCC) - DCB VISA

This is a unique concept of cashless loan disbursement introduced for the first time by a Gold Loan NBFC. Loan amount is loaded into a VISA card and given to the customer to be used as per their needs at any merchant outlets, for online/e-commerce shopping and at any VISA enabled PoS. It can also be used to draw cash from ATMs. Bank account is not required for the card issuance.

Direct Credit Facility



Electronic transfer of loan proceeds direct to the Customer's bank account through NEFT/RTGS/IMPS mode of bank transfer. Facilitates instant credit to bank account.

PoS Terminals



Card swiping machines installed at branches to facilitate cashless collection of interest. Accepts debit cards issued by banks and the swiping charges for interest payments is waived off.

ONLINE GOLD LOAN

Muthoot Online



Our online transaction platform – WebPay is available for customers to carry out all their Gold Loan related transactions from the comfort of their Laptop, Desktop, Phone, Tablet. This facility is available on our website online.muthootfinance.com

Mobile App



We have also developed a new **Mobile Application** called **iMuthoot** which allows customers to transact through their smartphones. This is a major step by Muthoot Finance towards a branch-less banking ecosystem for our customers. iMuthoot is available on Google Play for Android Phones & Apple Store for iPhones respectively. Existing customers can view their loan statement and balance before making transactions including Interest and Principal Repayments, Withdrawals, Top-up and Renewal of Loans from the convenience of their smartphones. New Customers can view our latest loan schemes, calculate the loan eligibility, locate branches and fix an appointments with a nearest branch and Apply for a Gold loan - all this from their smart phones. It is available in six languages to choose from.



Our CSR Initiatives:

Muthoot Vivaha Sahayam Project

Muthoot M. George Foundation, the CSR arm of Muthoot Finance has provided financial assistance to girls of widowed mothers who are from economically poor background as Marriage assistance. Muthoot Vivaha Sahayam project was inaugurated by H.H Baselios Mar Thoma Paulose II, Catholicos of the East & Malankara Metropolitan in the presence of Mr. M G George Muthoot, Chairman, The Muthoot Group. Mr. George Thomas Muthoot, Jt. Managing Director, Mr. Thiruvanchoor Radhakrishnanan, MLA, Mr. G. Iijin Lal, BJP District General Secretary, Dr. Paul Manalil, Mr. Babu John Malayil, DGM, Corporate Communications, were present on this occasion.



Scholarship Launch – Telengana

The Muthoot M George Excellence award for 10th standard toppers of 200 Government schools in Telengana was inaugurated and distributed by Mr. Eapen Alexander, Director, The Muthoot Group. The other officials present during this occasion include Mrs. Anuradha Devi, Deputy Inspector of Schools, Golconda Mandal, Mrs. P. Veera Lakshmi, Head Mistress, Govt. High School, Trishulpark(Bolaram), Mr Babu John Malayil, DGM Corporate Communications, Muthoot Finance Ltd, Lt.Col. R. Sreekanth, Regional Manager, Hyderabad Region, Lt.Col. Chandrasekharan Suresh, Regional Manager, Secunderabad Region.





Harithateeram Arogya Gramam Project, Chellanam.

As part of CSR activities of Muthoot Finance, we have inaugurated Harithateeram Arogya Gramam project at Chellanam. This project is to develop Chellanam Village by giving educational assistance to children, training and counseling to students, construction of rain water harvesting & toilet, marriage assistance...etc. We have already supported Chellanam Village by giving vegetable grow bags for producing fresh vegetables.

Prof. K.V Thomas, M.P along with Mr. George Alexander Muthoot, Managing Director, The Muthoot Group inaugurated Harithateeram Arogya Gramam Project at Chellanam. Mr. K. J Maxy MLA, Alice Luckose, Director, Win Society, K. K George, Mr. Babu John Malayil, Deputy General Manager, Corporate Communication, The Muthoot Group, Mrs. Annie Joseph were also present on this occasion.



Bag Distribution

As part of CSR activities, School bags were distributed to the deserving and brilliant students of Alamcode Government High School Trivandrum. Mr. George Jacob Muthoot, Joint Managing Director, The Muthoot Group inaugurated the distribution. In the presence of Rev. Fr. Abraham Thomas, Orthodox Church Centre, Ulloor. Mr. Vinod Raj, Regional Manager, Trivandrum North Region, Mr. Muraleedran Nair, RAM, Trivandrum North Region, Mr. Rajan, VO, Trivandrum were present on this occasion.



Awards & Recognition:

Muthoot Finance subsidiary, Belstar Investments awarded microfinance organisation of the year-2016

The Muthoot Group has always been the flag bearer of Financial Inclusion. Our sincere efforts in the direction of Financial Inclusion have yet again been recognized. We are proud to announce that Muthoot Finance's recently acquired subsidiary, Belstar Investments and Finance Pvt. Ltd. has been awarded the Microfinance Organisation of the Year in the Small and Medium Category by the Inclusive Finance India Awards 2016. This award was conferred by Mr. Stuart Mill, CEO, HSBC India, and was received by Dr. Kalpana Shankar, MD, Belstar Investments and Finance Private Limited and Mr. Alexander George Muthoot, Director, The Muthoot Group in a glittering ceremony on 5th December at Hotel Ashoka, New Delhi. Belstar Investment and Finance Pvt. Ltd. is a subsidiary of Muthoot Finance having presence in Tamil Nadu, Maharashtra, Puducherry, Madhya Pradesh, Karnataka and Kerala with 147 branches and 2.5 lakh active borrowers. The company has a loan portfolio of Rs.430 crores.



Muthoot Finance awarded for being amongst the 100 best companies for working women

Muthoot Finance has been awarded the prestigious 2016 "Working Mother & 100 best company for women Award" initiated by Avatar group of companies. Mr. Ramarathinam, CEO, Muthoot Homefin India Ltd along with Ms. Manisha Desai, Deputy Manager Human Resources, Muthoot Group received the Award from Ms. Subha Barry, VP and GM, Working Mother Media & Ms. Saundarya Rajesh, founder president, AVTAR Group.



The Muthoot Group Fair Play Award

Chennaiyin FC was awarded 'The Muthoot Group Fair Play Award' at the closing ceremony of "Hero Indian Super League 2016'. The award trophy was presented by Mr. K.R Bijimon, Chief General Manager, The Muthoot Group to Mr. Abhishek Bachchan and Ms. Vita Jalaj Dani, Co-Owners of Chennaiyin FC.



About Muthoot Finance Ltd:

Muthoot Finance Limited is the largest gold financing company in India in terms of loan portfolio. The company is a 'Systemically Important Non-deposit taking NBFC' headquartered in the southern Indian state of Kerala.

Operating history of Muthoot Finance has evolved over a period of 77 years since M George Muthoot (the father of our Promoters) founded a gold loan business in 1939 under the heritage of a trading business established by his father, Ninan Mathai Muthoot, in 1887.

The company provides personal and business loans secured by gold jewellery, or Gold Loans, primarily to individuals who possess gold jewellery but could not access formal credit within a reasonable time, or to whom credit may not be available at all, to meet unanticipated or other short-term liquidity requirements.

Company is listed on both National Stock Exchange and Bombay Stock Exchange.

About Muthoot Insurance Brokers Pvt Limited:

MIBPL is a wholly owned subsidiary of Muthoot Finance Ltd. It is an unlisted private limited company holding a license to act as Direct Broker from IRDA since 2013. It is actively distributing both life and non-life insurance products of various insurance companies. During FY15, It has insured more than 2,92,000 lives with a premium collection of Rs. 35 Crore under Traditional, Term and Health products. The same has increased to 4,59,000 lives with a premium collection of Rs. 49 Crore in FY16.

Key Business Parameters

	Q3 FY 2017	Q2 FY17	Q1 FY17	9M FY 2017	FY16
Premium Collection (Rs. In crs)	15	19	10	44	49
No. of Policies	114,133	139,008	136,212	389,353	458,652

**About Muthoot Homefin (India) Limited:**

MHIL is a Housing Finance Company registered with The National Housing Bank (NHB). It is a subsidiary of Muthoot Finance Limited. As on December 31, 2016, Muthoot Finance holds 86% of equity capital of MHIL.

MHIL's prime goal is to contribute towards financial inclusion of LMI families by opening doors of formal housing finance to them. Its focus is on extending Affordable Housing Finance. MHIL would be concentrating primarily on retail housing loans in the initial stages. It operates on a 'Hub and Spoke' model, with the centralised processing based out of Corporate Office at Mumbai. MHIL has operations in Maharashtra (including Mumbai), Gujarat, Rajasthan, Madhya Pradesh and Kerala .

Recently ICRA assigned long term debt rating of ICRA AA- (Stable) for its bank limits which indicates "High degree of safety with regard to timely servicing of financial obligations and carry very low credit risk"

Key Financial Parameters

(Rs. in millions)

Particulars	Q3 FY 2017	Q2 FY 2017	Q1 FY 2017	9M FY 2017	FY 2016
No. of branches	8	8	2	8	2
No. of Sales Offices	110	39	39	110	0
No. of Employees	105	77	49	105	30
Loan Portfolio	2,040	946	441	2,040	315
Capital Adequacy Ratio	64%	115%	177%	64%	226%
Total Revenue	61	31	14	107	19
Total Expense	46	28	18	93	19
Profit Before Tax	15	3	(4)	14	-
Profit After Tax	9	3	(4)	7	-
Shareholder's Funds	860	851	564	860	-
Total Outside Liabilities	1,232	341	3	1,232	3
Total Assets	2,092	1,193	568	2,092	572

About Belstar Investment and Finance Private Limited (BIFPL):

BIFPL was incorporated on January 1988 at Bangalore and the Company was registered with the RBI in March 2001 as a Non- Banking Finance Company. The Company was reclassified as "NBFC-MFI" by RBI effective from 11th December 2013.

Muthoot Finance holds 64.60% of equity share capital of BIFPL.

BIFPL was acquired by the 'Hand in Hand' group in September 2008 to provide scalable microfinance services to entrepreneurs nurtured by 'Hand in Hand's' Self Help Group (SHG) program. The Company commenced its first lending operations at Havier District of Karnataka in March 2009 to 3 SHGs, 22 members for INR 0.02 crores.

In the last six years of its operations, BIFPL primarily relied on taking over the existing groups formed by Hand in Hand India. BIFPL predominantly follows the SHG model of lending. Effective January 2015, BIFPL started working in JLG model of lending in Pune district, Maharashtra.

As of December 31, 2016, BIFPL operations are spread over five states and 1 UT (Tamil Nadu, Karnataka, Madhya Pradesh, Maharashtra, Kerala and Pondicherry). It has 148 branches, with 23 controlling regional offices and employing 1008 staff. Its loan portfolio has grown from INR 0.02 Crores in March 2009 to INR 264 crores in March 2016. For FY 16, Its Net Profit after Tax was Rs.6.11crs and had a net worth of Rs.39.90crs.

Key Financial Parameters

Rs. in Millions

Particulars	Q3 FY 2017	Q2 FY 2017	Q1 FY 2017	9M FY 2017	FY 2016
No. of branches	148	103	94	148	76
No. of Employees	1,008	828	705	1,008	561
Loan Portfolio	4,537	3,986	2,872	4,537	2,643
Capital Adequacy Ratio	21%	21%	16%	21%	17%
Total Revenue	295	230	179	704	581
Total Expense	259	196	146	601	489
Profit Before Tax	36	34	33	103	92
Profit After Tax	23	22	22	67	61
Shareholder's Funds	866	843	421	866	399
Total Outside Liabilities	4,520	3,836	3,120	4,520	2,881
Total Assets	5,386	4,679	3,541	5,386	3,280

**About Asia Asset Finance PLC, Sri Lanka:**

Asia Asset Finance PLC, (AAF) Colombo, Sri Lanka became a foreign subsidiary of Muthoot Finance Ltd on December 31, 2014. The company formerly known as Finance and Land Sales has been in operation for over 45 years, evolving to serve the growing needs of people of Sri Lanka.

As on December 31, 2016, total holding in AAF by Muthoot Finance stood at 503 million equity shares representing 60% of their total capital. AAF is a Registered Financial Company based in Sri Lanka a fully licensed, deposit-taking institution registered with the Central Bank of Sri Lanka and listed in the Colombo Stock Exchange.

AAF is in lending business since 1970. At present the company is involved in Retail Finance, Hire Purchase & Business Loans and has 15 branches across Sri Lanka. It has total staff strength of 433 currently. In 2015, it entered the space of Gold Loans with assistance of Muthoot Finance.

Key Financial Parameters**LKR in millions**

	Q3 FY 2017	Q2 FY17	Q1 FY17	9M FY 2017	FY16
INR/LKR	0.44929	0.44498	0.44908	0.44929	0.47124
No. of Branches	15	15	15	15	15
No. of Employees	433	410	393	433	358
Loan Portfolio	8,560	8,053	7,421	8,560	6,854
Capital Adequacy Ratio	19%	20%	21%	19%	22%
Total Revenue	572	519	454	1,545	1,392
Total Expenses	482	452	387	1,322	1,183
Profit Before Tax	90	67	67	224	209
Profit After Tax	79	57	56	192	175
Shareholder's Funds	1,654	1,575	1,518	1,654	1,462
Total Outside Liabilities	8,205	8,147	7,477	8,205	6,653
Total Assets	9,859	9,722	8,995	9,859	8,115

MUTHOOT FINANCE LIMITED
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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 2016

Rs. In Lakhs

Particulars	Standalone					
	Quarter ended			Period ended		Year ended
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Income from Operations	1,32,245.38	1,34,972.07	1,12,346.70	3,94,338.97	3,37,161.06	4,80,066.83
Other Operating Income	1,839.78	3,202.83	1,480.09	7,560.55	4,284.35	6,073.22
Total Income from Operations	1,34,085.16	1,38,174.90	1,13,826.79	4,01,899.52	3,41,445.41	4,86,140.05
Expenses						
Employee Benefits Expenses	17,339.82	18,960.22	15,820.03	54,789.15	48,116.30	64,187.79
Rent	4,580.94	4,530.54	4,293.22	13,449.56	12,765.39	17,129.76
Advertisement	1,155.47	1,337.67	1,289.94	3,673.11	4,766.39	6,261.21
Provisions & Write offs	388.27	1,713.94	741.58	3,857.27	3,254.92	16,243.91
Other Expenditure	5,703.44	5,363.00	5,374.71	16,137.40	15,634.27	20,482.66
Depreciation and Amortisation	1,216.75	1,107.33	1,455.59	3,493.13	4,286.02	5,751.47
Total Expenses	30,384.69	33,012.70	28,975.07	95,399.62	88,823.29	1,30,056.80
Profit from Operations before Other Income, Finance cost & Exceptional Items	1,03,700.47	1,05,162.20	84,851.72	3,06,499.90	2,52,622.12	3,56,083.25
Other Income	556.96	449.23	289.48	1,448.66	927.80	1,361.45
Profit from ordinary activities before Finance cost & Exceptional Items	1,04,257.43	1,05,611.43	85,141.20	3,07,948.56	2,53,549.92	3,57,444.70
Finance Cost	59,697.63	59,373.56	56,158.08	1,74,779.66	1,69,379.40	2,25,769.29
Profit from ordinary activities after Finance cost but before Exceptional Items	44,559.80	46,237.87	28,983.12	1,33,168.90	84,170.52	1,31,675.41
Exceptional Items	-	-	-	-	-	-
Profit from Ordinary Activities before tax	44,559.80	46,237.87	28,983.12	1,33,168.90	84,170.52	1,31,675.41
Tax expense (including deferred tax)	15,453.72	16,565.51	10,316.35	47,363.64	29,737.34	50,720.10
Net Profit from Ordinary Activities after tax	29,106.08	29,672.36	18,666.77	85,805.26	54,433.18	80,955.31
Extraordinary Items	-	-	-	-	-	-
Net Profit for the period	29,106.08	29,672.36	18,666.77	85,805.26	54,433.18	80,955.31
Paid up Equity share capital (Face value Rs.10/- each)	39,945.57	39,905.09	39,804.40	39,945.57	39,804.40	39,900.23
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year						5,22,024.68
a)Earnings Per Share (Not Annualised) (before extraordinary Items) (of Rs. 10/- each)						
Basic	7.29	7.44	4.69	21.50	13.68	20.34
Diluted	7.23	7.38	4.65	21.32	13.55	20.10
b)Earnings Per Share (Not Annualised) (after extraordinary Items) (of Rs.10/- each)						
Basic	7.29	7.44	4.69	21.50	13.68	20.34
Diluted	7.23	7.38	4.65	21.32	13.55	20.10

See accompanying notes to financial results

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SEGMENT WISE REVENUE, RESULTS, ASSETS AND LIABILITIES

Rs. In Lakhs

Particulars	Standalone					
	Quarter ended			Period ended		Year ended
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1 Segment Revenue:						
Financing	1,34,045.81	1,38,049.25	1,13,815.02	4,01,693.57	3,41,333.02	4,86,025.63
Power Generation	39.35	125.65	11.77	205.95	112.39	114.42
Total Revenue	1,34,085.16	1,38,174.90	1,13,826.79	4,01,899.52	3,41,445.41	4,86,140.05
2 Segment Result:						
Financing	44,486.34	46,193.77	29,187.41	1,33,073.81	84,628.45	1,32,266.78
Power Generation	21.41	95.03	6.02	152.13	89.24	59.89
Unallocated income	556.96	449.23	289.48	1,448.66	927.80	1,361.45
Unallocated expenses	(504.91)	(500.16)	(499.79)	(1,505.70)	(1,474.97)	(2,012.71)
Profit Before Tax	44,559.80	46,237.87	28,983.12	1,33,168.90	84,170.52	1,31,675.41
Tax expense (including deferred tax)	15,453.72	16,565.51	10,316.35	47,363.64	29,737.34	50,720.10
Profit after Tax	29,106.08	29,672.36	18,666.77	85,805.26	54,433.18	80,955.31
3 Segment Assets						
-Financing	29,76,104.37	30,28,539.97	28,04,988.96	29,76,104.37	28,04,988.96	26,89,422.16
-Power Generation	502.67	543.00	432.42	502.67	432.42	427.56
-Unallocated Assets	38,991.31	25,655.30	8,531.80	38,991.31	8,531.80	15,023.57
Total	30,15,598.35	30,54,738.27	28,13,953.18	30,15,598.35	28,13,953.18	27,04,873.29
4 Segment Liabilities						
-Financing	23,57,881.40	24,25,729.18	22,64,111.48	23,57,881.40	22,64,111.48	21,21,609.16
-Power Generation	-	-	-	-	-	-
-Unallocated Liabilities	9,467.73	10,092.88	5,263.90	9,467.73	5,263.90	21,339.22
Total	23,67,349.13	24,35,822.06	22,69,375.38	23,67,349.13	22,69,375.38	21,42,948.38

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

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 February 8, 2017 and February 13, 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, the company acquired 1,728,571 existing equity shares of Rs.10/- each for Rs.726 lakhs taking the total shareholding to 64.60% of the total equity share capital of Belstar Investment and Finance Private Limited (BIFPL).
6. During the quarter ended December 31, 2016, the company has allotted 404,805 shares under the Muthoot ESOP Scheme 2013. The company has not granted any options during the quarter.
7. The Company has maintained requisite full 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 on its Secured Listed Non Convertible Debentures aggregating to Rs.294,744.40 lakhs as at 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
13.02.2017

George Alexander Muthoot
Managing Director