



Muthoot Finance Limited

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Ref: SEC/MFL/NSE/2012/19

Symbol: MUTHOOTFIN

January 31, 2012

Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza,
Plot no. C/1, G Block,
Bandra-Kurla Complex
Bandra (E)
Mumbai - 400 051

Sir,

Re: Highlights of Performance – Quarter ended December 31, 2011

The Board of Directors of the Company at their meeting held on January 31, 2012 has approved the unaudited financial results for the quarter ended December 31, 2011. The following were the few highlights of performance of the Company during the said quarter:

	Q3 FY 12 (Rs. In Crs.)	Q3 FY 11 (Rs. In Crs.)	YoY Change	9M FY 12 (Rs. In Crs.)	9M FY 11 (Rs. In Crs.)	YoY Change
Total Income	1231	646	91%	3255	1558	109%
Profit Before Tax	374	232	61%	982	533	84%
Profit After Tax	251	155	61%	657	355	85%
Earnings Per Share	6.77	5.05	34%	17.96	11.41	57%

	Q3 FY 12	Q3 FY 11	9M FY 12	9M FY 11
Interest Income To Average Retail Loans	22.38%	20.24%	22.29%	19.40%
Interest Expense To Average Retail Loans	11.58%	9.00%	11.15%	8.77%
Net Interest Margin	10.81%	11.24%	11.14%	10.62%
Operating Expense To Average Retail Loans	3.90%	3.94%	4.34%	3.96%
Return on Average Retail Loans	4.58%	4.91%	4.52%	4.46%
Return on Average Equity	36.66%	55.71%	41.74%	53.19%

	Q3 FY 12	Q3 FY 11
Capital Adequacy Ratio	18.33%	15.29%



We also herewith enclose a copy of the Press Release proposed to be made in the leading news papers across the country. Request you to kindly taken on record the same.

Thank you.

For Muthoot Finance Limited


Rajesh A
Company Secretary

