



Muthoot Finance Limited

Registered Office :
2nd floor, Muthoot Chambers,
Banerji Road, Kochi - 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/2016/2141

May 27, 2016

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 - Press release on Audited Financial Results for the Quarter and Financial Year ended March 31, 2016

The Board of Directors at their meeting held on May 27, 2016 has announced Audited financial results (standalone and consolidated) for the Financial Year ended March 31, 2016.

We herewith enclose a copy of press Release proposed to be made in the leading newspapers across the country. Request you to kindly take on record the same and acknowledge the receipt.

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.24379crs as at 31st March 2016

Total Income for FY16 at Rs.4875crs

PAT for FY16 at Rs.810crs

Branch Network of 4275 spread across 27 States including Union Territories

Kochi, May 27, 2016:

Muthoot Finance Ltd, the largest gold financing company in India in terms of loan portfolio, registered an increase in net profit of 61%, at Rs.265crs for the quarter ended March 2016 as against Rs.165crs last year. Net Profit for FY16 increased by 21% at Rs.810crs as against last year of Rs.671crs. Retail loans registered an increase of 4% of Rs.970crs during the year.

Company acquired 13.93% of equity share capital of M/s. Belstar Investment and Finance Private Limited (BIFPL) in May 2016 and has entered into binding agreement to acquire another 5.57% cumulatively 19.50%. M/s. Belstar is an NBFC engaged in the business of micro finance based out Chennai. It has 76 branches spread over five states of Tamil Nadu, Karnataka, Madhya Pradesh, Maharashtra and Pondicherry and micro finance loan portfolio of Rs.264Cr as on March 31 ,2016. Company is also planning to acquire additional 11.14% subject to regulatory approvals in this regard. Further, Company has entered into binding term sheet to infuse Rs. 40crs. Consequent to the completion of above transaction, Company will be holding 57% of equity share capital of M/s Belstar thereby making it a subsidiary.

Subsequent to receiving regulatory approvals, Company invested Rs.44.91crs in Muthoot Homefin (India) Ltd acquiring 79% of sharecapital making it a subsidiary. It has started its operations primarily in Kerala and Maharashtra . It is primarily focusing on affordable housing segment. As on March 31 ,2016 , it has a loan portfolio of Rs.30crs.

Board has also decided to submit an application to SEBI seeking its approval to act as a sponsor of a Mutual Fund.

Company is awaiting regulatory clearance on 100% acquisition of M/s.Muthoot Insurance Brokers Pvt. Ltd , an IRDA registered Insurance Direct Broker.

Further, Company increased its shareholding in Asia Asset Finance Plc , our Srilankan subsidiary from 51% to 59.70% during the year. AAF has made considerable progress in its business. This will be the first complete financial year after becoming subsidiary of Muthoot Finance. The synergies created is already depicted in its financial results for FY 16. The interest income of the company has increased by 49% at LKR 1.2 Billion, which has contributed to the overall improvement of its profitability by 73% reaching LKR 175Million. Its asset base grew by 52% reaching the LKR 8.1 Billion. The introduction of Gold Loans and the expansion of Micro Finance portfolio have been the key contributors to this year's growth.

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance****Financial Highlights:**

	Q4 FY16 (Rs.in Crs)	Q4 FY15 (Rs.in Crs)	Q4 YoY % change	Q3 FY16 (Rs.in Crs)	Q2 FY16 (Rs.in Crs)	Q1 FY16 (Rs.in Crs)	FY16 (Rs.in Crs)	FY15 (Rs.in Crs)	YoY % change
Total Income	1451	1102	32%	1141	1140	1143	4875	4325	13%
Profit Before Tax	475	257	85%	290	268	283	1317	1028	28%
Profit After Tax	265	165	61%	187	175	183	810	671	21%
Earnings Per Share(Basic) Rs.	6.67	4.16	60%	4.69	4.39	4.60	20.34	16.97	20%
Retail Loan AUM	24379	23408	4%	24991	24873	24409	24379	23408	4%

	FY 16	FY 15
Return on Average Retail Loans	3.32%	3.03%
Return on Average Equity	15.13%	14.35%
Book Value Per Share (Rs.)	140.72	127.59
Income Tax Paid	524	370

	FY 16	FY 15
Capital Adequacy Ratio	24.48%	24.78%
Share Capital & Reserves (Rs. in Crs)	5619	5084

Commenting on the results M G George Muthoot, Chairman stated "The last quarter of the year witnessed aggressive collection effort on overdue accounts which resulted in higher yields. Further , avoidance of settlement schemes as well as higher realization on auction of overdue loan accounts due to increased gold prices as well as increase in loan portfolio has also enabled us to improve the yield. Thus , we could achieve 61% increase in profit after tax at Rs.265crs for the quarter as against last year. "

Speaking on the occasion George Alexander Muthoot, Managing Director said "Since gold loans are of short duration and consequent to higher level of demand being absent and also due to aggressive recoveries , growth in gold loan portfolio is only 4% during the year. However, we are hopeful of improvement in business in the coming quarters. To meet unforeseen contingencies and as a matter of higher level of investor comfort , we have increased the standard asset provision again from



0.52% to 1% , thus keeping a provision in excess of regulatory requirement of 0.30%. Company has acquired 19.50% of M/s. Belstar Investment and Finance Private Limited , a micro finance company and is further planning to acquire 37.66% through purchase/subscription of further capital , making it a subsidiary ,thus further diversifying Company's business activities. Being a significant player in retail financial services, inorder to broaden its bouquet of retail investment products , Board has decided to seek approval of SEBI to start a Mutual Fund."

Business Highlights:

Particular	FY 16	FY 15	% Growth(YoY)
Branch Network	4275	4245	1%
Gold Loan Outstanding (Rs. in Cr)	24335	23350	4%
Credit Losses (Rs. In Cr)	10.72	19.16	-44%
% of Credit Losses on Gross Retail Loan AUM	0.04%	0.08%	-50%
Average Gold Loan per Branch(Rs. In Cr)	5.69	5.50	3%
No. of Loan Accounts (in lakh)	66	62	6%
Total Weight of Gold Jewellery pledged (in tonnes)	142	131	8%
Average Loan Ticket Size	36639	37865	-3%
No. of employees	22781	22882	0%

Other Highlights:**14th Public Issue of Debentures**

During the quarter , Company successfully completed 14th Public Issue of Debentures of a base issue size of Rs.250crs and a greenshoe option another Rs.250crs. The issue was oversubscribed.

MUTHOOT FINANCE IS INDIA'S MOST TRUSTED FINANCE DIVERSIFIED BRAND

Muthoot Finance Ltd. has been ranked as India's Most Trusted Finance -Diversified Brand in 'The Brand Trust Report, India Study 2016' conducted by TRA Research (formerly Trust Research Advisory). TRA is a leading Data Insights Company involved in understanding and researching aspects that make the intangibles of brands measureable.

The study involved 17,000 hours of fieldwork, 16 cities' survey, 5 million data points and screening of over 20,000 unique brands.



Shri M G George Muthoot, Chairman- The Muthoot Group

Shri M G George Muthoot, Chairman, said, on the occasion, “We thank all our customers, stakeholders and well-wishers for trusting us strongly and making us the country’s most trusted brand in the category.”

Shri Alexander George Muthoot, Director, said, “We feel blessed to have the trust of over 1,26,000 customers who visit our branches every day. Over 42 crore loyal customers serviced globally have shown their trust in us since our inception 129 years ago. Ninety percent of our overall customers are loyal repeat customers. The ‘Brand Trust Report, India Study 2016’ is an acknowledgement of all of this. I am deeply overwhelmed at the continued trust that our customers have shown in us. We, at Muthoot Finance, are committed to protecting this trust and strengthening it.”

Listed on both NSE and BSE, Muthoot Finance Ltd. serves over 1,26,000 satisfied customers daily through its network of 4200+ branches and 22,000+ highly dedicated staff. The wide network of branches offers a bouquet of diversified financial services including Insurance, Foreign Exchange, Money Transfer, Debentures, Muthoot ATMs, etc., all under one roof.

Muthoot Finance Ltd. has been serving millions of underserved and unbanked Indians to bring them under the banking network by providing them with easy Gold Loans. This has in turn led to their Financial Inclusion. Sixty percent of Muthoot Finance branches are located in semi-urban and rural areas, offering an average loan ticket size of Rs 30,000/- to Rs 40,000/- to serve the unbanked masses in rural, semi urban and urban areas of the country.

Our CSR Initiatives:

MUTHOOT SNEHASRAYA

‘Muthoot Snehasraya’ is a Mobile Laboratory intended for Prevention and early detection of Kidney related diseases, diabetes and Hyper tension ailments. The mobile ambulance is being operated across Tamil Nadu & Kerala and facilitates blood & urine tests and create awareness among people about the dreaded disease.

Exclusive camps are held at various centres in Kerala & Tamil Nadu, where the blood sample of participants will be collected and tested for possible kidney related diseases. The camps are being organised with the help of local agencies, clubs, etc. The project in Kerala up to March 2016 have conducted 649 camps touching the lives of 72722 people. The project in Tamil Nadu up to March 2016 have conducted 385 camps touching the lives of 39227 people.



MUTHOOT SNEHASAMMANAM

Muthoot Finance launched “Muthoot Sneha Samanam 2016” to honour artists, writers and their widows by providing financial assistance. This initiative is a part of the Corporate Social Responsibility activities undertaken by the company. The first edition of Snehasammanam was launched on January, 2015. 14 beneficiaries were then honoured. Muthoot Snehasammanam 2016 honored 12 more, thus bringing the total number of beneficiaries to 26.

These beneficiaries were selected from applications received from artists, writers, and their dependents. These beneficiaries belong to various different backgrounds, which specialise in their respective work segments namely writers, music directors, ganmela artist, professional painters etc. The initiative aims to help the upcoming generation of artist and writers who could get inspired and learn from the work of these professionals. Perhaps it will also help the young minds of today in learning from their experiences and carrying forward their work in their respective fields.



The snehasammanam 2016 was inaugurated by Shri Thiruvanchur Radhakrishnan, Hon'ble Minister for Forests, Wild Life Protection, Sports, Cinema, Road Transport, and Environment. Mr. George Alexander Muthoot, Managing Director, Mr. George Thomas Muthoot, Jt. Managing Director, Muthoot Finance Ltd., Dr. P.R Sona, Municipal Chairperson, Kottayam were present on the occasion



MUTHOOT SHAPE A SMILE PROJECT

Muthoot Finance Ltd started a project called “Muthoot Shape a Smile” for providing cleft lip & palate surgeries to bring back smiles to children suffering from cleft lip and palate deformity. Through this initiative, Muthoot M. George Foundation aims to spread awareness on this problem and also educate the public that an early surgical intervention can safely correct this defect. Free surgeries are sponsored for children at Kumaran Hospital, Chennai.

The screening of the patients would initially be carried out by a cleft & maxillofacial surgeon. Once the patients are screened and selected, they would be further evaluated by the anesthesiologist, pediatrician, and speech therapist at Kumaran Hospital, Chennai. The necessary laboratory investigations will then be carried out and if found fit for surgery, they will be operated at the same hospital. All treatment costs are free, which include cost of surgery, laboratory investigations, medicines, and hospital stay. The patient can be discharged within 5-7 days from the day of admission.



Before & after surgery



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 76 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 Asia Asset Finance PLC , Srilanka

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 March 31, 2016 , total holding in AAF by Muthoot Finance stood at 501 million equity shares representing 59.7% 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 13 branches across Sri Lanka. It has a total staff strength of 340 currently. Recently , it has entered the space of Gold Loans with assistance of Muthoot Finance.

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 March 31, 2016, Muthoot Finance holds 79% 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 would operate on a 'Hub and Spoke' model, with the centralised processing based out of Corporate Office at Mumbai. MHIL plans to expand its operations in Maharashtra (including Mumbai), Gujarat, Rajasthan, Madhya Pradesh and Kerala shortly.

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance****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 Audited Financial Results for the Quarter & Year ended 31st March 2016**

Rs. In Lakhs

Particulars	Standalone					Consolidated	
	Quarter ended			Year ended		Year ended	Year Ended
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
	(Audited) *	(Unaudited)	(Audited) *	(Audited)	(Audited)	(Audited)	(Audited)
Income from Operations	142,905.77	112,346.70	108,704.31	480,066.83	426,226.40	485,784.31	427,238.75
Other Operating Income	1,788.87	1,480.09	1,330.54	6,073.22	5,153.79	6,214.09	5,215.51
Total Income from Operations	144,694.64	113,826.79	110,034.85	486,140.05	431,380.19	491,998.40	432,454.26
Expenses							
Employee Benefits Expenses	16,071.49	15,820.03	15,777.41	64,187.79	63,042.74	65,382.39	63,331.83
Rent	4,364.37	4,293.22	4,233.13	17,129.76	16,495.33	17,216.44	16,504.65
Advertisement	1,494.82	1,289.94	1,562.65	6,261.21	6,506.46	6,288.30	6,507.47
Provisions & Write offs	12,988.99	741.58	2,161.06	16,243.91	3,714.35	16,640.49	3,740.25
Other Expenditure	4,848.39	5,374.71	5,304.33	20,482.66	20,871.49	21,454.57	21,047.86
Depreciation and Amortisation	1,465.45	1,455.59	2,096.63	5,751.47	8,411.86	5,865.66	8,430.17
Total Expenses	41,233.51	28,975.07	31,135.21	130,056.80	119,042.23	132,847.85	119,562.23
Profit from Operations before Other Income, Finance cost & Exceptional Items	103,461.13	84,851.72	78,899.64	356,083.25	312,337.96	359,150.55	312,892.03
Other Income	433.65	289.48	149.65	1,361.45	1,083.42	2,077.66	1,201.11
Profit from ordinary activities before Finance cost & Exceptional Items	103,894.78	85,141.20	79,049.29	357,444.70	313,421.38	361,228.21	314,093.14
Finance Cost	56,389.89	56,158.08	53,324.09	225,769.29	210,635.61	228,562.25	211,226.35
Profit from ordinary activities after Finance cost but before Exceptional Items	47,504.89	28,983.12	25,725.20	131,675.41	102,785.77	132,665.96	102,866.79
Exceptional Items	-	-	-	-	-	-	-
Profit from Ordinary Activities before tax	47,504.89	28,983.12	25,725.20	131,675.41	102,785.77	132,665.96	102,866.79

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release



Muthoot Finance

Tax expense (including deferred tax)	20,982.76	10,316.35	9,206.62	50,720.10	35,733.36	50,881.98	35,712.29
Net Profit from Ordinary Activities after tax	26,522.13	18,666.77	16,518.58	80,955.31	67,052.41	81,783.98	67,154.50
Extraordinary Items	-	-	-	-	-	-	-
Net Profit for the period	26,522.13	18,666.77	16,518.58	80,955.31	67,052.41	81,783.98	67,154.50
Minority Interest	-	-	-	-	-	(333.92)	(50.02)
Net Profit after Taxes , Minority Interest	26,522.13	18,666.77	16,518.58	80,955.31	67,052.41	81,450.06	67,104.48
Paid up Equity share capital (Face value Rs.10/- each)	39,900.23	39,804.40	39,796.64	39,900.23	39,796.64	39,900.23	39,796.64
Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year				522,024.68	468,553.77	522,328.50	468,605.53
a)Earnings Per Share (before extraordinary Items) (of Rs. 10/- each)							
Basic	6.67	4.69	4.16	20.34	16.97	20.46	16.98
Diluted	6.56	4.65	4.10	20.10	16.80	20.22	16.81
b)Earnings Per Share (after extraordinary Items) (of Rs.10/- each)							
Basic	6.67	4.69	4.16	20.34	16.97	20.46	16.98
Diluted	6.56	4.65	4.10	20.10	16.80	20.22	16.81

See accompanying notes to financial results

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance****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

SEGMENT WISE REVENUE, RESULTS AND CAPITAL EMPLOYED

Rs. in Lakhs

Particulars	Standalone					Consolidated	
	Quarter ended			Year to date		Year ended	Year ended
	31.03.2016	31.12.2015	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
	(Audited)*	(Unaudited)	(Audited)*	(Audited)	(Audited)	(Audited)	(Audited)
1 Segment Revenue:							
Financing	144,692.61	113,815.02	110,034.23	486,025.63	431,241.89	491,883.98	432,315.96
Power Generation	2.03	11.77	0.62	114.42	138.30	114.42	138.30
Total Revenue	144,694.64	113,826.79	110,034.85	486,140.05	431,380.19	491,998.40	432,454.26
2 Segment Result:							
Financing	47,638.33	29,187.41	26,100.25	132,266.78	103,596.68	133,257.33	103,677.70
Power Generation	(29.35)	6.02	(16.92)	59.89	68.14	59.89	68.14
Unallocated income	433.65	289.48	149.65	1,361.45	1,083.42	1,361.45	1,083.42
Unallocated expenses	(537.74)	(499.79)	(507.78)	(2,012.71)	(1,962.47)	(2,012.71)	(1,962.47)
Profit Before Tax	47,504.89	28,983.12	25,725.20	131,675.41	102,785.77	132,665.96	102,866.79
Tax expense (including deferred tax)	20,982.76	10,316.35	9,206.62	50,720.10	35,733.36	50,881.98	35,712.29
Profit after Tax	26,522.13	18,666.77	16,518.58	80,955.31	67,052.41	81,783.98	67,154.50
3 Capital Employed (Segment assets - Segment liabilities)							
Financing	567,813.00	540,877.48	514,035.53	567,813.00	514,035.53	568,116.82	514,087.29
Power Generation	427.56	432.42	398.60	427.56	398.60	427.56	398.60
Unallocated Assets/(Liabilities)	(6,315.65)	3,267.90	(6,083.72)	(6,315.65)	(6,083.72)	(6,315.65)	(6,083.72)
Total Capital Employed	561,924.91	544,577.80	508,350.41	561,924.91	508,350.41	562,228.73	508,402.17

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31, 2016 | Press Release

**Muthoot Finance****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 ASSETS AND LIABILITIES AS AT 31ST MARCH 2016**

Rs. in Lakhs

Particulars	Standalone		Consolidated	
	As at March 31, 2016	As at March 31, 2015	As at March 31, 2016	As at March 31, 2015
	(Audited)	(Audited)	(Audited)	(Audited)
A EQUITY AND LIABILITIES				
1 Shareholders' funds				
(a) Share capital	39,900.23	39,796.64	39,900.23	39,796.64
(b) Reserves and surplus	522,024.68	468,553.77	522,328.50	468,605.53
Sub Total Shareholders' Funds	561,924.91	508,350.41	562,228.73	508,402.17
2 Minority Interest	-	-	3,767.65	2,893.00
3 Non-current liabilities				
(a) Long-term borrowings	527,625.86	671,255.86	542,655.73	676,649.43
(b) Other Long term liabilities	112,682.91	120,781.01	112,682.91	120,781.01
(c) Long term Provisions	23.91	75.09	78.64	122.77
Sub Total Non-current Liabilities	640,332.68	792,111.96	655,417.28	797,553.21
4 Current liabilities				
(a) Short-term borrowings	836,351.60	776,064.83	837,080.91	776,065.12
(b) Trade Payables & Other current liabilities	615,002.42	570,517.78	628,158.19	583,713.77
(c) Short-term provisions	51,261.68	29,880.15	52,821.95	30,991.86
Sub Total Current Liabilities	1,502,615.70	1,376,462.76	1,518,061.05	1,390,770.75
TOTAL -EQUITIES AND LIABILITIES	2,704,873.29	2,676,925.13	2,739,474.71	2,699,619.13
B ASSETS				
1 Non-current assets				
(a) Fixed assets				
(i) Tangible assets	21,381.19	25,185.18	22,645.36	25,866.49

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance**

	(ii) Intangible assets	467.02	545.10	517.64	599.18
	(iii) Capital work-in-progress	889.05	633.18	1,073.72	633.18
	(iv) Intangible assets under development	-	53.20	-	53.20
(b)	Goodwill on consolidation	-	-	357.80	421.91
(c)	Non-current investments	9,826.18	3,848.73	1,469.70	470.15
(d)	Deferred tax assets (net)	5,197.40	3,483.92	5,635.89	3,922.90
(e)	Long-term loans and advances	10,029.79	9,842.48	23,891.56	19,057.60
	Sub Total Non-current Assets	47,790.63	43,591.79	55,591.67	51,024.61
2	Current assets				
(a)	Current investments	-	-	3,438.70	1,553.09
(b)	Trade receivables	146,726.47	115,389.67	146,791.83	115,499.73
(c)	Cash and Bank Balances	67,910.97	173,661.68	71,405.55	175,712.12
(d)	Short-term loans and advances	2,442,376.88	2,344,050.00	2,461,973.16	2,355,191.22
(e)	Other current assets	68.34	231.99	273.80	638.36
	Sub Total Current Assets	2,657,082.66	2,633,333.34	2,683,883.04	2,648,594.52
	TOTAL - ASSETS	2,704,873.29	2,676,925.13	2,739,474.71	2,699,619.13



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 subsequently approved by the Board of Directors of the Company at its meeting held on May 27,2016.
2. 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.
3. 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).
4. During the year, the company has made a further additional investment of 73,019,415 equity shares amounting to Rs 486.29 lakhs in its subsidiary company Asia Asset Finance PLC, Colombo.
5. During the quarter, the company acquired 39,500,000 equity shares of Muthoot Homefin (India) Limited, for a consideration of Rs 4,491.15 lakhs representing 79 % of the total equity share capital of Muthoot Homefin (India) Limited.
6. During the quarter ended March 31st 2016, the company has allotted 958,336 equity shares under the Muthoot ESOP Scheme 2013.
7. The Board declared second interim dividend for the year 2015-16 at the rate of Rs.2/- per equity share (20% of face value of Rs.10/- each per equity share) at their meeting held on March 5, 2016.
8. 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 Secured Non-Convertible Debentures aggregating to 364,033.19 lakhs as at March 31, 2016.
9. The information pursuant to Regulation 52 (4) and 52 (6) of the Listing Regulation are given in Annexure A.



10. *The figures for the last quarter of the current year and previous year are the balancing figures between audited figures in respect of the full financial year and the year to date results upto the third quarter.

11. 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
27.05.2016

George Alexander Muthoot
Managing Director

**Annexure-A****Additional disclosures required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

(a) Credit rating and change in credit rating (if any):-

Sl. No	Particulars	As at 31 st March, 2016
1	Commercial paper & Non - Convertible Debentures- Short Term	CRISIL A1+, ICRA A1+
2	Bank Loans-Working Capital Demand Loans	ICRA A1+
3	Bank Loans-Cash Credit	ICRA AA-(Stable)
4	Bank Term Loans	ICRA AA-(Stable)
5	Non-Convertible Debentures- Long term	CRISIL AA-(Stable), ICRA AA-(Stable)
6	Subordinated Debt	CRISIL AA-(Stable), ICRA AA-(Stable)

We confirm that there was no change in credit ratings during the year.

(b) Asset Cover available, in case of non-convertible debt securities:- Not Applicable

(c) Debt-Equity Ratio (As at 31st March, 2016): 3.32

(d) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not:

The Company has not issued any preference shares.



Previous due dates for payment of interest and repayment of principal of non-convertible debt securities for the half year ended 31.03.2016 are as under:

Sl. No	Series	Type (Principal/ Interest)	Previous Due date for payment
1	INE414G07811	Interest	October 31, 2015
		Principal	October 31, 2015
2	INE414G07217	Interest	October 31, 2015
		Principal	October 31, 2015
3	INE414G07357	Interest	December 4, 2015
		Principal	December 4, 2015
4	INE414G07381	Interest	December 4, 2015
		Principal	December 4, 2015
5	INE414G07423	Interest	December 4, 2015
		Principal	December 4, 2015
6	INE414G07399	Interest	December 4, 2015
7	INE414G07407	Interest	December 4, 2015
8	INE414G07886	Interest	December 29, 2015
9	INE414G07894	Interest	December 29, 2015
10	INE414G07902	Interest	December 29, 2015
11	INE414G07159	Interest	January 12, 2016
12	INE414G07134	Interest	January 18, 2016
13	INE414G07910	Interest	February 2, 2016
		Principal	February 2, 2016
14	INE414G07456	Interest	February 4, 2016
		Principal	February 4, 2016
15	INE414G07480	Interest	February 4, 2016
		Principal	February 4, 2016
16	INE414G07522	Interest	February 4, 2016
		Principal	February 4, 2016
17	INE414G07498	Interest	February 4, 2016
18	INE414G07506	Interest	February 4, 2016
19	INE414G07225	Interest	March 1, 2016



20	INE414G07266	Interest	March 1, 2016
21	INE414G07274	Interest	March 1, 2016
22	INE414G07365	Interest	March 1, 2016
23	INE414G07373	Interest	March 1, 2016
24	INE414G07464	Interest	March 1, 2016
25	INE414G07472	Interest	March 1, 2016
26	INE414G07555	Interest	March 1, 2016
27	INE414G07563	Interest	March 1, 2016
28	INE414G07571	Interest	March 1, 2016
29	INE414G07654	Interest	March 1, 2016
30	INE414G07662	Interest	March 1, 2016
31	INE414G07670	Interest	March 1, 2016
32	INE414G07753	Interest	March 1, 2016
33	INE414G07761	Interest	March 1, 2016
34	INE414G07779	Interest	March 1, 2016
35	INE414G07852	Interest	March 1, 2016
36	INE414G07860	Interest	March 1, 2016
37	INE414G07878	Interest	March 1, 2016
38	INE414G07951	Interest	March 1, 2016
39	INE414G07969	Interest	March 1, 2016
40	INE414G07977	Interest	March 1, 2016
41	INE414G07AF8	Interest	March 1, 2016
42	INE414G07AG6	Interest	March 1, 2016
43	INE414G07AH4	Interest	March 1, 2016
44	INE414G07AQ5	Interest	March 1, 2016
45	INE414G07AR3	Interest	March 1, 2016
46	INE414G07AS1	Interest	March 1, 2016
47	INE414G09015	Interest	March 28, 2016

The principal and/or interest amounts on the above non-convertible debt securities were paid on due date as per terms of issue of respective prospectus.

- (e) Next due date for the payment of interest/ dividend of non-convertible preference shares/non-convertible debt securities/ principal along with the amount of interest/ dividend of non-convertible preference shares/ non-convertible debt securities payable and the redemption amount;

The Company has not issued any preference shares.



The next due dates for payment of interest and principal of non-convertible debt securities are as under:

Sl. No.	Series	Type (Principal/ Interest)	Amount (Rs. in lakhs)	Next Due date for payment
1	INE414G07092	Interest	12.00	September 14, 2016
		Principal	100.00	September 14, 2016
2	INE414G07100	Interest	4326.28	September 14, 2016
		Principal	35316.56	September 14, 2016
3	INE414G07183	Interest	281.55	April 18, 2016
4	INE414G07225	Interest	42.39	Apr-16, June-16, Aug-16 & Sep-16 (1st of each month)
			41.02	May-16 & July-16 (1st of each month)
5	INE414G07233	Interest	381.73	April 1, 2016
6	INE414G07266	Interest	93.43	Apr-16, June-16, Aug-16 & Sep-16 (1st of each month)
		Interest	90.41	May-16 & July-16 (1st of each month)
		Interest	72.33	September 25, 2016
		Principal	9192.08	September 25, 2016
7	INE414G07274	Interest	1.50	Apr-16, June-16, Aug-16 & Sep-16 (1st of each month)
		Interest	1.45	May-16 & July-16 (1st of each month)
8	INE414G07290	Interest	389.78	September 25, 2016
		Principal	3181.85	September 25, 2016
9	INE414G07308	Interest	28.66	September 25, 2016
10	INE414G07332	Interest	1040.45	September 25, 2016
		Principal	2443.74	September 25, 2016
11	INE414G07365	Interest	106.82	Apr-16, June-16, Aug-16 & Sep-16 (1st of each month)
		Interest	103.38	May-16 & July-16 (1st of each month)

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance**

12	INE414G07373	Interest	1.33	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	1.29	May-16 & July-16(1st of each month)
13	INE414G07464	Interest	163.38	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	158.11	May-16 & July-16(1st of each month)
14	INE414G07472	Interest	1.00	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.97	May-16 & July-16(1st of each month)
15	INE414G07555	Interest	19.91	April 1, 2016
		Interest	0.64	April 2, 2016
		Principal	2137.18	April 2, 2016
16	INE414G07563	Interest	50.09	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	48.47	May-16 & July-16(1st of each month)
17	INE414G07571	Interest	0.64	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.62	May-16 & July-16(1st of each month)
18	INE414G07589	Interest	349.24	April 2, 2016
		Principal	3036.86	April 2, 2016
19	INE414G07597	Interest	211.17	April 2, 2016
20	INE414G07605	Interest	3.99	April 2, 2016
21	INE414G07621	Interest	394.80	April 2, 2016
		Principal	1623.15	April 2, 2016
22	INE414G07654	Interest	42.01	Apr-16 & June-16(1st of each month)
		Interest	40.66	May-16 & July-16(1st of each month)
		Interest	4.07	July 4, 2016
		Principal	4509.08	July 4, 2016
23	INE414G07662	Interest	124.56	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	120.54	May-16 & July-16(1st of each month)

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance**

		Interest	2.68	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
24	INE414G07670	Interest	2.59	May-16 & July-16(1st of each month)
		Interest	670.27	July 4, 2016
25	INE414G07688	Principal	5828.46	July 4, 2016
26	INE414G07696	Interest	611.89	July 4, 2016
27	INE414G07704	Interest	37.03	July 4, 2016
		Interest	1007.19	July 4, 2016
28	INE414G07720	Principal	4140.89	July 4, 2016
		Interest	21.41	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	20.72	May-16 & July-16(1st of each month)
		Interest	17.27	September 26, 2016
29	INE414G07753	Principal	2351.64	September 26, 2016
		Interest	116.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
30	INE414G07761	Interest	112.32	May-16 & July-16(1st of each month)
		Interest	2.79	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
31	INE414G07779	Interest	2.70	May-16 & July-16(1st of each month)
		Interest	350.35	September 26, 2016
32	INE414G07787	Principal	3185.02	September 26, 2016
33	INE414G07795	Interest	648.81	September 26, 2016
34	INE414G07803	Interest	19.34	September 26, 2016
		Interest	756.66	September 26, 2016
35	INE414G07829	Principal	3260.07	September 26, 2016
		Interest	31.02	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
36	INE414G07852	Interest	30.02	May-16 & July-16(1st of each month)
		Interest	108.94	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
37	INE414G07860	Interest	105.43	May-16 & July-16(1st of each month)
38	INE414G07878	Interest	2.45	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release



Muthoot Finance

		Interest	2.37	May-16 & July-16(1st of each month)
		Interest	19.93	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
39	INE414G07951	Interest	19.29	May-16 & July-16(1st of each month)
		Interest	71.96	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
40	INE414G07969	Interest	69.64	May-16 & July-16(1st of each month)
		Interest	2.04	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
41	INE414G07977	Interest	1.97	May-16 & July-16(1st of each month)
42	INE414G07985	Interest	284.87	April 23, 2016
43	INE414G07993	Interest	453.03	April 23, 2016
44	INE414G07AA9	Interest	25.04	April 23, 2016
		Interest	478.57	May 27, 2016
45	INE414G07AB7	Principal	4440.66	May 27, 2016
		Interest	30.53	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
46	INE414G07AF8	Interest	29.54	May-16 & July-16(1st of each month)
		Interest	121.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
47	INE414G07AG6	Interest	117.15	May-16 & July-16(1st of each month)
		Interest	0.92	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
48	INE414G07AH4	Interest	0.89	May-16 & July-16(1st of each month)
		Interest	27.16	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
49	INE414G07AQ5	Interest	26.28	May-16 & July-16(1st of each month)
		Interest	95.47	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
50	INE414G07AR3	Interest	92.39	May-16 & July-16(1st of each month)

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance**

51	INE414G07AS1	Interest	1.07	Apr-16, June-16, Aug-16 & Sep-16 (1st of each month)
		Interest	1.04	May-16 & July-16 (1st of each month)

The principal and/or interest amounts on the above non-convertible debt securities will be paid on due date(s) as per terms of issue of respective prospectus.

(f) (i) Capital Redemption Reserve: NIL

(ii) Debenture Redemption Reserve: Rs.155,178 lakhs.

(g) Net Worth (Standalone):

INR (Rs. in Lakhs)	31 st March, 2016	31 st March, 2015
Net Worth	561,925	508,350

(h) Net Profit after tax (Standalone):

INR (Rs. in Lakhs)	FY 2016	FY 2015
Net Profit after tax	80,955	67,052

(i) Earnings Per Share (Standalone):

INR (Rs.)	FY 2016	FY 2015
Basic	20.34	16.97
Diluted	20.10	16.80

MUTHOOT FINANCE (NSE: MUTHOOTFIN, BSE:533398)

Audited Financial Results for the year ended March 31,2016 | Press Release

**Muthoot Finance****Asia Asset Finance PLC****Synopsis of Key Financials**

(LKR in millions)

Particulars	FY 2016	FY 2015	FY 2014
LKR/INR	0.471235	0.4619	0.4586
Total Revenue	1,383	948	774
Total Expense	1,174	845	731
Profit Before Tax	209	103	43
Profit After Tax	175	101	47
Shareholders Funds	1,462	1,286	741
Total Liabilities	6,653	4,058	3,199
Total Assets	8,115	5,344	3,940

Muthoot Homefin (India) Private Limited**Synopsis of Key Financials**

(Rs. in millions)

Particulars	FY 2016
Total Revenue	19.33
Total Expense	18.60
Profit Before Tax	0.73
Profit After Tax	0.14
Shareholders Funds	568.68
Total Liabilities	3.36
Total Assets	572.03