



14 November 2016

Bombay Stock Exchange Limited

Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai

Dear Sir

Sub: Compliance as per Regulation 52 of SEBI (LODR)

We, Muthoot Fincorp Limited, a public limited company having its registered office at Muthoot Centre, Punnen Road, Trivandrum – 695034, being listed our Secured debentures and sub debts in the Bombay Stock Exchange are hereby submitting our Half Yearly Unaudited financial results along with the Limited review report by the statutory auditor and disclosures as per regulation 52(4).

Thanking you,

Yours faithfully,



(T.D. Mathai)

Compliance Officer

Encl:

Annexure 1: Unaudited Half Yearly Financials

Annexure 2: Limited Review report by the Statutory Auditor

Annexure 3: Disclosure as per Regulation 52(4)

MUTHOOT FINCORP LIMITED

CIN : U65929KL1997PLC011518

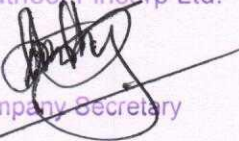
Regd. Office: Muthoot Centre, Punnen Road, Trivandrum, Kerala - 695 039, India., T: +91 471 2331427, 3911400, F: +91 471 2331560, E: muthoot@muthoot.com

www.muthootfincorp.com

Annexure 1: Unaudited Half Yearly Financials

MUTHOOT FINCORP LTD Punnen Road, Trivandrum - 695034 UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016				
Rs (In Lakhs)				
Particulars	6 months (Current 6 Months) ended 30-09-2016	6 months (Corresponding 6 months in the previous year) ended 30-09-2015	Year to Date figures ended 30-09-2016	Previous Year ended 31-03-2016
	Unaudited	Unaudited	Unaudited	Audited
1. Interest earned a+b	99,849.98	92,680.67	99,849.98	2,02,667.79
a. Interest/disc. On advances/ bills	99,570.82	92,508.99	99,570.82	2,02,322.92
b. income on investments	279.17	171.68	279.17	344.88
2. Other income	2,260.59	2,268.73	2,260.59	5,855.09
3. Total income(1+2)	1,02,110.57	94,949.40	1,02,110.57	2,08,522.88
4. Interest expended	54,628.48	53,490.65	54,628.48	1,10,073.68
5. Operating Expenses (i)+(ii)	38,506.65	35,582.79	38,506.65	80,671.27
(i) Employee Cost	18,381.51	16,337.14	18,381.51	36,761.31
(ii) Other operating expenses	20,125.14	19,245.65	20,125.14	43,909.96
6. Total Expenditure ((4+5) excluding provisions	93,135.12	89,073.44	93,135.12	1,90,744.94
7. Operating Profit before prov and contingencies (3-6)	8,975.45	5,875.96	8,975.45	17,777.94
8. Provisions (other than tax) and contingencies	-	-	-	4,062.93
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	8,975.45	5,875.96	8,975.45	13,715.01
11. Tax expense	2,910.29	1,906.45	2,910.29	4,970.84
12. Net Profit from ordinary activites after tax (10-11)	6,065.16	3,969.50	6,065.16	8,744.17
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss(-) for the period (12-13)	6,065.16	3,969.50	6,065.16	8,744.17
15. Paid up equity share capital (f v: Rs 10 per share)	18,656.27	18,656.27	18,656.27	18,656.27
16. Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	1,29,515.40	1,18,675.56	1,29,515.40	1,23,450.24
17. Analytical Ratios			-	
(i) Capital Adequacy Ratio	21.03%	20.62%	21.03%	21.00%
(ii) Earnings Per Share	3.25	2.13	3.25	4.69
18. NPA Ratios			-	
a) % of Gross NPA	1.64%	1.95%	1.64%	1.85%
b) % of Net NPA	0.88%	1.45%	0.88%	0.96%
c) Return on Assets	0.51%	0.72%	0.51%	0.79%
Place: Trivandrum Date: 14/11/2016				
				Sd/- THOMAS JOHN MUTHOOT Managing Director

For Muthoot Fincorp Ltd.


Company Secretary

A CHERIAN & ASSOCIATES
Chartered Accountants

Puthuparampil,
Manganam P.O.,
Kottayam - 686018
0481-2575155; Mobile : 9847063828
email : abrahamcherian06@yahoo.com

REPORT ON REVIEW OF FINANCIAL STATEMENTS

To,
The Board of Directors
Muthoot Fincorp Limited
Muthoot Centre, Punnen Road
Trivandrum - 695034, Kerala

We have reviewed the accompanying statement of unaudited financial results of Muthoot Fincorp Limited for the period ended 30th September, 2016. This statement is the responsibility of the Company's management. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Revised Standard on Review Engagements (SRE) 2400, "Engagements to Review Financial Statements", issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For A.Cherian & Associates,
Chartered Accountants,
Firm Regn. No. - 011456S



CA. Abraham Cherian
Proprietor
Membership No.: 202759

Place: Thiruvananthapuram
Date: 15.11.2016



Annexure 3: Disclosure as per Regulation 52(4)

Sl No	Particulars	As on September 30th 2016			
1	Credit rating and change in credit rating (if any)	CRISIL A/Stable			
2	Debt-equity ratio	7.12			
3	previous due date for the payment of interest/repayment of principal of non-convertible debt securities and whether the same has been paid or not	Sr No	Series	Due date	Status of Payment
		1	INE549K07097	02-08-16	paid on due date
		2	INE549K07105	01-09-16	paid on due date
		3	INE549K07113	01-09-16	paid on due date
		4	INE549K07121	02-08-16	paid on due date
		5	INE549K07139	02-08-16	paid on due date
		6	INE549K07147	02-08-16	paid on due date
		7	INE549K07154	06-09-15	paid on 05/09/2015
		8	INE549K07162	02-08-16	paid on due date
		9	INE549K07196	04-12-15	paid on due date
		10	INE549K07204	01-09-16	paid on due date
		11	INE549K07212	01-09-16	paid on due date
		12	INE549K07220	30-10-15	paid on due date
		13	INE549K07238	30-10-15	paid on due date
		14	INE549K07246	30-10-15	paid on due date
		15	INE549K07253	04-12-15	paid on due date
		16	INE549K07303	01-09-16	paid on due date
		17	INE549K07311	01-09-16	paid on due date
		18	INE549K07329	01-09-16	paid on due date
		19	INE549K07337	01-09-16	paid on due date
		20	INE549K07287	03-08-16	paid on due date



		21	INE549K08012	29-06-16	paid on due date
		22	INE549K08020	31-08-16	paid on due date
4	Next due date for the payment of Interest /Principal	Sr No	Series	Due Date Interest Principal	Redemption Amount (Rs in lakhs)
		1	INE549K07105	01-10-16 02-08-17	4,468.59
		2	INE549K07113	01-10-16 02-08-19	29.11
		3	INE549K07139	02-08-17 02-08-17	4,549.52
		4	INE549K07147	02-08-17 02-08-19	40.75
		5	INE549K07170	02-08-17 02-08-17	755.86
		6	INE549K07188	02-08-19 02-08-19	22.35
		7	INE549K07204	01-10-16 30-10-16	2,223.71
		8	INE549K07212	01-10-16 30-10-17	4,548.91
		9	INE549K07220	30-10-16 30-10-16	6,177.04
		10	INE549K07238	30-10-16 30-10-17	4,071.93
		11	INE549K07246	30-10-16 30-10-19	35.42
		12	INE549K07261	30-10-16 30-10-16	299.28
		13	INE549K07279	30-10-17 30-10-17	475.04
		14	INE549K07303	01-10-16 09-12-16	3,879.96
		15	INE549K07311	01-10-16 05-11-17	3,421.98
		16	INE549K07329	01-10-16 05-11-18	6,448.69
		17	INE549K07337	01-10-16 05-11-20	76.02
		18	INE549K07345	05-11-16 05-11-17	7,515.13
		19	INE549K07352	05-11-16 05-11-18	5,181.59
		20	INE549K07360	05-11-16 05-11-20	41.70
		21	INE549K07378	09-12-16 09-12-16	1,041.04
		22	INE549K07386	05-11-17 05-11-17	709.65
		23	INE549K07394	05-11-18 05-11-18	1,583.10
		24	INE549K07402	05-11-20 05-11-20	101.14
		25	INE549K07295	27-08-18 27-08-18	4,189.04
5	outstanding redeemable preference shares (quantity and value);	NIL			
6	debenture redemption reserve	20.43 Crores			
7	net worth	1481.71 Crores			
8	net profit after tax	60.65 Crores			
9	earnings per share	3.25			

