



28 May 2018

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 and disclosures as per Regulation 52(4).

Regards

(T.D. Mathai)

Compliance Officer

Encl:

Annexure 1: Half Yearly Unaudited Financial reports as per Regulation 52 (1)

Annexure 2: Limited Review Report as per Regulation 52 (2)(a)

Annexure 3: Disclosure as per Regulation 52(4)

MUTHOOT FINCORP LIMITED

CIN : U65929KL1997PLC011518

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www.muthootfincorp.com

MUTHOOT FINCORP LIMITED
UNAUDITED BALANCE SHEET AS AT 31/03/2018

PARTICULARS	As at 31/03/2018	As at 31/03/2017
	Unaudited	Audited
LIABILITIES		
EQUITY AND LIABILITIES		
SHARE HOLDER'S FUNDS:		
SHARE CAPITAL	19,370.56	19,370.56
RESERVES & SURPLUS	1,60,335.62	1,49,343.02
MONEY RECEIVED AGAINST SHARE WARRANTS	-	-
SHARE APPLICATION MONEY PENDING ALLOTMENT	-	-
NON-CURRENT LIABILITIES	-	-
LONG TERM BORROWINGS	2,83,684.24	3,42,612.67
DEFERRED TAX LIABILITIES (NET)	-	38.40
OTHER LONG TERM LIABILITIES	-	-
LONG TERM PROVISIONS	-	-
CURRENT LIABILITIES	-	-
SHORT TERM BORROWINGS	8,59,033.18	6,57,340.40
TRADE PAYABLES	695.88	1,399.64
OTHER CURRENT LIABILITIES	96,270.84	1,58,354.37
SHORT TERM PROVISIONS	27,168.25	19,687.85
TOTAL	14,46,558.57	13,48,146.91
ASSETS		
NON-CURRENT ASSETS		
FIXED ASSETS		
TANGIBLE ASSETS	52,656.40	56,570.21
INTANGIBLE ASSETS	645.16	318.78
CAPITAL WORK IN PROGRESS	-	-
INTANGIBLE ASSETS UNDER DEVELOPMENT	-	-
NON CURRENT INVESTMENTS	27,439.62	24,344.34
DEFERRED TAX ASSETS (NET)	958.25	-
LONG TERM LOANS & ADVANCES	7,558.59	22,132.56
INVENTORIES	30,031.41	30,012.93
OTHER NON CURRENT ASSETS	8,372.73	8,683.96
CURRENT ASSETS	-	-
CURRENT INVESTMENTS	1,678.56	1,433.31
TRADE RECEIVABLES	3,272.54	2,103.00
CASH & CASH EQUIVALENTS	32,461.19	40,788.00
SHORT TERM LOANS & ADVANCES	12,11,102.57	10,91,212.53
OTHER CURRENT ASSETS	70,381.54	70,547.29
TOTAL	14,46,558.57	13,48,146.91



MUTHOOT FINCORP LIMITED
UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED MARCH 31, 2018

PARTICULARS	6 months ended 31/03/2018	6 months ended 31/03/2017	Year to date ended 31/03/2018	Year to date ended 31/03/2017
	Unaudited	Unaudited	Unaudited	Audited
INCOME				
REVENUE FROM OPERATIONS	1,05,550.59	96,265.67	2,11,187.01	1,96,272.61
OTHER INCOME	3,765.74	12,083.53	7,504.54	14,187.15
TOTAL REVENUE	1,09,316.33	1,08,349.20	2,18,691.55	2,10,459.77
EXPENSES				
EMPLOYEE BENEFITS EXPENSE	21,112.15	18,866.05	39,465.84	37,247.56
FINANCE COST	55,364.06	54,464.96	1,12,646.37	1,09,093.44
DEPRECIATION & AMORTIZATION EXPENSE	3,478.34	4,211.34	7,078.60	7,762.09
OTHER EXPENSES	20,682.72	22,554.45	39,902.23	39,128.84
TOTAL EXPENSES	1,00,637.27	1,00,096.80	1,99,093.04	1,93,231.93
PROFIT BEFORE EXCEPTIONAL AND EXTRA ORDINARY ITEMS AND TAX (III-IV)	8,679.06	8,252.40	19,598.51	17,227.84
EXCEPTIONAL ITEMS	-	-	-	-
PROFIT BEFORE EXTRA-PRDINARY ITEMS AND TAX (V-VI)	8,679.06	8,252.40	19,598.51	17,227.84
EXTRA-ORDINARY ITEMS	-	-	-	-
PROFIT BEFORE TAX (VII-VIII)	8,679.06	8,252.40	19,598.51	17,227.84
TAX EXPENSES				
CURRENT TAX	1,914.41	2,312.36	5,295.29	5,222.65
DEFERRED TAX	(1,394.78)	398.13	(996.65)	398.13
PROFIT FOR THE PERIOD FROM CONTINUING OPERATIONS (IX-X)	8,159.43	5,541.91	15,299.87	11,607.06
PROFIT FROM DISCONTINUING OPERATIONS	-	-	-	-
TAX EXPENSE OF DISCONTINUING OPERATIONS	-	-	-	-
PROFIT (LOSS) FROM DISCONTINUING OPERATION AFTER TAX (XII-XIII)	-	-	-	-
PROFIT FOR THE PERIOD (XI-XIV)	8,159.43	5,541.91	15,299.87	11,607.06
EARNINGS PER EQUITY SHARE (in Rs.)				
a) BASIC	4.21	2.97	7.90	6.22
b) DILUTED	4.21	2.97	7.90	6.22



REPORT ON REVIEW OF FINANCIAL STATEMENTS

26/05/2018

To
The Board of Directors
Muthoot Fincorp Limited
Muthoot Centre, Punnen Road,
Thiruvananthapuram – 695 034

We have reviewed the accompanying statement of unaudited financial results of **M/s. Muthoot Fincorp Limited, Muthoot Centre, Punnen Road, Thiruvananthapuram** for the year ended 31st March, 2018. 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 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 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the Accounting Standards issued by the Companies (Accounting Standard) Rules, 2006 which continue to apply as per Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognised accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Clause 29 of the Listing Agreement for debt securities 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 **RANGAMANI & Co.**
Chartered Accountants
FRN: 003050 S

R. Sreenivasan
R. SREENIVASAN
Partner
M. No: 020566

Sl No	Particulars	As on March 31 st 2018			
1	Credit rating and change in credit rating (if any)	Credit rating		Change in Credit Rating	
		CRISIL A/Stable		CRISIL A-/Stable , Reviewed on 18-11-2016	
2	Debt-equity ratio	5.89			
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	02-08-2016	paid on due date
		2	INE549K07105	02-08-2017	paid on due date
		3	INE549K07113	01-04-2018	paid on 28/03/2017
		4	INE549K07121	02-08-2016	paid on due date
		5	INE549K07139	02-08-2017	paid on due date
		6	INE549K07147	02-08-2017	paid on due date
		7	INE549K07154	06-09-2015	paid on 05/09/2015
		8	INE549K07162	02-08-2016	paid on due date
		9	INE549K07170	02-08-2017	paid on due date
		10	INE549K07196	04-12-2015	paid on due date
		11	INE549K07204	30-10-2016	paid on 29/10/2016
		12	INE549K07212	30-10-2017	paid on due date
		13	INE549K07220	30-10-2016	paid on 29/10/2016
		14	INE549K07238	30-10-2018	paid on due date
		15	INE549K07246	30-10-2017	paid on due date
		16	INE549K07253	04-12-2015	paid on due date
		17	INE549K07261	30-10-2016	paid on 29/10/2016
		18	INE549K07279	30-10-2017	paid on due date
		19	INE549K07303	09-12-2016	paid on due date
		20	INE549K07311	05-11-2017	paid on 04/11/2017
		21	INE549K07329	31-03-2018	paid on due date



		22	INE549K07337	31-03-2018	paid on due date	
		23	INE549K07345	05-11-2017	paid on due date	
		24	INE549K07352	05-11-2017	paid on 04/11/2017	
		25	INE549K07360	05-11-2017	paid on 04/11/2017	
		26	INE549K07378	09-12-2016	paid on due date	
		27	INE549K07386	05-11-2017	paid on 04/11/2017	
4	Next due date for the payment of Interest /Principal	Sr No	Series	Due Date		Redemption Amount (Rs in lakhs)
				Interest	Principal	
		1	INE549K07113	01-05-2018	02-08-2019	29.11
		2	INE549K07147	02-08-2018	02-08-2019	40.75
		3	INE549K07188	02-08-2019	02-08-2019	22.35
		4	INE549K07246	30-10-2018	30-10-2019	35.42
		5	INE549K07329	01-05-2018	05-11-2018	6,448.69
		6	INE549K07337	01-05-2018	05-11-2020	76.02
		7	INE549K07352	05-11-2018	05-11-2018	5,181.59
		8	INE549K07360	05-11-2018	05-11-2020	41.7
		9	INE549K07394	05-11-2018	05-11-2018	1,583.10
5	outstanding redeemable preference shares (quantity and value);	NIL				
6	debenture redemption reserve	created reserves of Rs.14.66 Crores, Rs.13.64 Crores & Rs.17.47 Crores totaling to Rs. 45.77 Crs on April 30th, 2017 has been fully utilized towards Redemption.				
7	net worth	1,797.06 Crores				
8	net profit after tax	152.99 Crores				
9	earnings per share	7.90				

