



RPD/HYC/SEP2017-18/52

13 November 2017

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

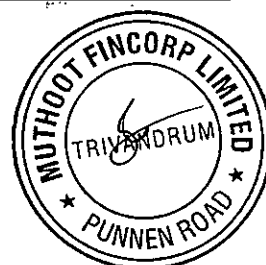
www.muthootfincorp.com

MUTHOOT FINCORP LIMITED				
UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2017				
PARTICULARS	6 months ended	6 months ended	Year to date ended	Previous year Ended
	30-09-17	30-09-16	30-09-17	31-03-17
	UNAUDITED	UNAUDITED	UNAUDITED	AUDITED
Income				
Revenue from operations	105,636.42	100,006.95	105,636.42	196,272.62
Other Income	3,738.80	2,103.62	3,738.80	14,187.15
Total revenue	109,375.22	102,110.57	109,375.22	210,459.77
Expenses				
Employee benefits expense	18,353.69	18,381.51	18,353.69	37,247.56
Finance cost	57,282.31	54,628.48	57,282.31	109,093.44
Depreciation and amortization expense	3,600.26	3,550.75	3,600.26	7,762.09
Other expenses	19,219.51	16,574.39	19,219.51	39,128.84
Total expenses	98,455.77	93,135.12	98,455.77	193,231.93
Profit before exceptional and extra ordinary items	10,919.45	8,975.45	10,919.45	17,227.85
Exceptional items				
Profit Before extra ordinary items and tax	10,919.45	8,975.45	10,919.45	17,227.85
Extra ordinary items				
Profit before tax	10,919.45	8,975.45	10,919.45	17,227.85
Tax expenses				
Current Tax	3,380.88	2,910.29	3,380.88	5,222.65
Deferred Tax	398.13	-	398.13	398.13
Profit for the period from continuing operations	7,140.46	6,065.16	7,140.46	11,607.07
Profit/(Loss) from discontinuing operations	-	-	-	-
Tax expense of discontinuing operation	-	-	-	-
Profit/(Loss) from discontinuing operations	-	-	-	-
Profit for the period	7,140.46	6,065.16	7,140.46	11,607.07
Earnings per equity share (in Rs.)				
i. Basic	3.83	3.25	3.83	5.99
ii. Diluted	3.83	3.25	3.83	5.99
Sd/-				
Place : Trivandrum			THOMAS JOHN MUTHOOT	
Date: 13/11/2017			Managing Director(DIN 00011618)	



Rs in Lakhs

MUTHOOT FINCORP LIMITED		
UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2017		
PARTICULARS	As at Current Half year ended	As at Previous year end
	30-09-17	31-03-17
	UNAUDITED	AUDITED
Equity and Liabilities		
Share Holder's Funds:		
Share Capital	19,370.56	19,370.56
PDI	14,400.00	14,400.00
Reserves And Surplus	154,799.23	149,343.02
Money received against share warrents		
Share Application money pending allotment		
Non Current Liabilities		
Long Term Borrowings	300,803.29	328,212.67
Deferred Tax Liabilities(Net)	38.40	38.40
Other long term liabilities		
Long Term provisions		
Current Liabilities		
Short Term Borrowings	698,601.09	657,340.40
Trade Payables	1,607.46	1,399.64
Other Current Liabilities	169,087.00	158,354.37
Short term provisions	24,716.21	19,687.85
TOTAL	1,383,423.23	1,348,146.91
Assets		
Non Current assets		
Fixed Assets		
Tangible	54,232.96	56,570.21
Intangible	318.78	318.78
Non Current Investments	19,739.21	24,344.34
Deferred tax assets (net)	-	-
Long Term Loans and advances	12,871.35	22,132.56
Other non-current assets	8,554.69	8,683.96
Inventories	30,023.94	30,012.94
Total non current assets	125,740.93	142,062.78
Current assets		
Current Investments	1,481.62	1,433.31
Trade Receivables	2,124.73	2,103.00
Cash and Cash Equivalents	40,824.40	40,788.00
Short term loans and advances	1,148,176.77	1,091,212.53
other current assets	65,074.76	70,547.29
Total current assets	1,257,682.28	1,206,084.13
TOTAL	1,383,423.23	1,348,146.91
Sd/-		
Place : Trivandrum	THOMAS JOHN MUTHOOT	
Date: 13/11/2017	Managing Director(DIN 00011618)	



REPORT ON REVIEW OF FINANCIAL STATEMENTS

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To,

13/11/2017

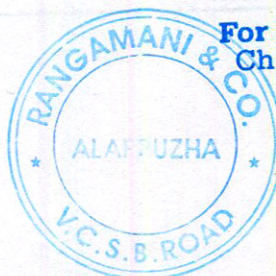
The Board of Directors
Muthoot Fincorp Limited
Muthoot Centre, Punnen
Road Trivandrum - 695034,
Kerala

We have reviewed the accompanying statement of unaudited financial results of Muthoot Fincorp Limited for the period ended 30th September, 2017. 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 **RANGAMANI & Co.**
Chartered Accountants
ERN: 003050 S
R. Sreenivasan
R. SREENIVASAN
Partner
M. No: 020566



Annexure 3: Disclosure as per Regulation 52(4)

1. Credit Rating of the Debentures: CRISIL A-/Stable
2. Debt-Equity Ratio: 6.28
3. Previous due date for the payment of Interest /Principal whether the same has been paid or not:

Sr No	Series	Due date	Status of Payment
1	INE549K07105	02-08-17	Paid on Due date
2	INE549K07212	01-09-17	Paid on Due date
3	INE549K07311	01-09-17	Paid on Due date
4	INE549K07329	01-09-17	Paid on Due date
5	INE549K07113	01-09-17	Paid on Due date
6	INE549K08087	01-09-17	Paid on Due date
7	INE549K07337	01-09-17	Paid on Due date
8	INE549K07139	02-08-17	Paid on Due date
9	INE549K07147	02-08-17	Paid on Due date
10	INE549K07170	02-08-17	Paid on Due date

4. Next due date for the payment of Interest /Principal
Interest

Sr No	Series	Due Date
1	INE549K07113	30-09-17
2	INE549K07212	30-09-17
3	INE549K07246	30-10-17
4	INE549K07311	30-09-17
5	INE549K07329	30-09-17
6	INE549K07337	30-09-17
7	INE549K07352	04-11-17
8	INE549K07360	04-11-17

Principal with Interest

Sr No	Series	Due Date	Redemption Amount (Rs in lakhs)
1	INE549K07238	30-10-17	4,071.93
2	INE549K07279	30-10-17	475.04
3	INE549K07345	04-11-17	7,515.13
4	INE549K07386	04-11-17	709.65

5. Debenture redemption reserve: created reserves of Rs.1466.10 lakhs, Rs.1364.38 lakhs & Rs.1747.01 lakhs totaling to Rs. 4577.49 Crs on April 30th 2017 .
6. Net worth: 1741.70 Crs
7. Net profit after tax: 71.40 Cr
8. Earnings per share: 3.83

