



17 June 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 annual audited financial results along with the annual audit report and Form A for audit report with unmodified opinion

Thanking you,

Yours faithfully,

A handwritten signature in blue ink, appearing to be 'T.D. Mathai', written over a horizontal line.

(T.D.Mathai)

Compliance Officer

Encl:

**Annexure 1: FORM A (for audit report with unmodified opinion)**

**Annexure 2: Half yearly Financial results in SEBI format**

**Annexure 3: Audited Annual results**

Annexure 1

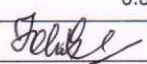
FORM A (for audit report with unmodified opinion)

1.	Name of the company	Muthoot Fincorp Ltd
2.	Annual financial statements for the year ended	31st March 2016
3.	Type of Audit observation	Un Modified
4.	Frequency of observation	NA
5.	To be signed by-	
	☉ CEO/Managing Director	<i>[Signature]</i>
	☉ CFO	<i>[Signature]</i>
	☉ Auditor of the company	<i>[Signature]</i>
	☉ Audit Committee Chairman	<i>[Signature]</i>





**Annexure 2: Half yearly Financial results**

<b>MUTHOOT FINCORP LTD</b>				
Punnen Road, Trivandrum - 695034				
AUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED MARCH 31, 2016				
Particulars	6 months ended	6 months ended	12 months ended	Rs ( In Lakhs )
	31-03-2016	31-03-2015	31-03-2016	ended 31-03-2015
	Unaudited	Unaudited	Audited	Audited
1. Interest earned a+b	109,987.12	103,465.62	202,667.79	191,705.50
a. Interest/disc. On advances/ bills	109,813.93	102,933.82	202,322.92	190,882.08
b. income on investments	173.20	531.80	344.88	823.42
2. Other income	3,586.36	10,729.04	5,855.09	12,181.02
3. Total income(1+2)	<b>113,573.48</b>	114,194.66	<b>208,522.88</b>	<b>203,886.52</b>
4. Interest expended	56,583.03	59,575.21	110,073.68	112,980.76
5. Operating Expenses (i)+(ii)	45,088.47	45,502.47	80,671.27	75,575.45
(i) Employee Cost	20,424.17	19,389.83	36,761.31	34,509.58
(ii) Other operating expenses	24,664.31	26,112.64	43,909.96	41,065.87
6. Total Expenditure((4+5) excluding provisions	<b>101,671.50</b>	<b>105,077.68</b>	<b>190,744.94</b>	<b>188,556.21</b>
7. Operating Profit before prov and contingencies(3-6)	11,901.98	9,116.98	17,777.94	15,330.31
8. Provisions(other than tax) and contingencies	4,062.93	-1,851.34	4,062.93	1,964.81
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	<b>7,839.05</b>	<b>10,968.32</b>	<b>13,715.01</b>	<b>13,365.50</b>
11. Tax expense	3,064.39	4,210.64	4,970.84	4,988.41
12. Net Profit from ordinary activities after tax (10-11)	<b>4,774.67</b>	<b>6,757.68</b>	<b>8,744.17</b>	<b>8,377.09</b>
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss(-) for the period (12-13)	<b>4,774.67</b>	<b>6,757.68</b>	<b>8,744.17</b>	<b>8,377.09</b>
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)	123,450.24	114,706.06	123,450.24	114,706.06
17. Analytical Ratios				
(i) Capital Adequacy Ratio	21.00%	22.06%	21.00%	22.06%
(ii) Earnings Per Share	2.56	3.62	4.69	4.49
18. NPA Ratios				
a) % of Gross NPA	1.85%	2.09%	1.85%	2.09%
b) % of Net NPA	0.96%	1.54%	0.96%	1.54%
c) Return on Assets	0.79%	0.80%	0.79%	0.80%
<b>Place : Trivandrum</b>				
<b>Date : 16/06/2016</b>				
	 <b>Thomas John Muthoot</b> <b>Managing Director</b>			



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