

MFL/SEC/BSE/22-23/17

November 11, 2022

Department of Corporate Services

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai - 400 001

Scrip Code - 948016

Company Code: 10054

Dear Sir/Madam,

Sub: Muthoot Fincorp Limited - Outcome of Board Meeting held on November 11, 2022

Ref: Disclosure under Regulation 52 and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

This is to inform you that a meeting of the Board of Directors of the Company was held today i.e., November 11, 2022, and the Board has inter-alia, considered and approved the following:

- 1) The Unaudited Standalone Financial Results of the Company along with the Limited Review Report for the quarter ended September 30, 2022. The Unaudited Financial Results and the Limited Review Report with unmodified opinion issued by the Statutory Auditors thereon are enclosed herewith; and
- 2) Appointment of Mr. Badal Chandra Das (DIN: 09758076) as Additional Independent Director of the Company w.e.f December 01, 2022.

We are also submitting herewith the following:

- 1) Disclosure under Regulation 23(9) of the Listing Regulations; and
- 2) Disclosure under Regulation 52(4) of the Listing Regulations

The Financial Results would be published in one English national daily newspaper as required under Regulations 52(8) of the Listing Regulations.

The meeting commenced at 2.00 PM (IST) and concluded at 5.30 PM (IST).



Request you to kindly take on record the information and disseminate the same to the investors through the website.

Thanking you,

For **Muthoot Fincorp Limited**



Sachu Sivas

Company Secretary

ICSI Membership No. ACS: 60475



Muthoot Fincorp Limited
Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala-695001
CIN - U65929KL1997PLC011518

Statement of Standalone Financial Results for the quarter and half year ended September 30, 2022

(Rs. in lakhs)

Particulars	Quarter Ended September 30, 2022	Quarter Ended-June 30, 2022	Quarter Ended September 30, 2021	Half-Year Ended September 30, 2022	Half-Year Ended September 30, 2021	Year Ended March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations						
Interest income	81,183.82	77,752.88	72,954.05	1,58,936.70	1,59,643.27	3,18,760.74
Dividend income	8.44	3.57	5.81	12.01	8.70	17.44
Rental income	133.51	139.68	127.77	273.18	265.97	533.22
Fees and commission income	2,616.32	2,403.00	2,341.73	5,019.33	3,549.99	9,952.29
Net gain on fair value changes	286.23	44.86	58.58	331.08	58.58	-
Net gain on derecognition of financial instruments under amortised cost category	-	-	51.43	-	51.43	37.53
Others	763.59	667.62	1,704.70	1,431.21	1,985.40	3,332.38
Total Revenue from operations	84,991.91	81,011.60	77,244.07	1,66,003.51	1,65,563.33	3,32,633.60
Other Income	127.11	211.53	23.00	338.63	42.82	158.05
Total Income	85,119.02	81,223.13	77,267.07	1,66,342.15	1,65,606.15	3,32,791.64
Expenses						
Finance costs	37,985.27	37,287.50	42,016.80	75,272.76	83,897.56	1,63,547.79
Impairment on financial instruments	2,666.26	375.80	(1,020.85)	3,042.06	2,099.22	7,152.74
Net Loss on fair value changes	-	-	-	-	-	231.27
Employee benefits expenses	16,582.93	15,145.38	14,662.53	31,728.31	25,954.26	53,690.84
Depreciation, amortization and impairment	4,756.04	4,341.52	4,092.98	9,097.56	9,947.62	21,070.48
Other expenses	8,598.88	11,140.23	9,964.05	19,739.11	16,786.82	40,284.88
Total Expenses	70,589.38	68,290.42	69,715.51	1,38,879.80	1,38,685.48	2,85,978.01
Profit/(loss) before exceptional items and tax	14,529.64	12,932.70	7,551.57	27,462.34	26,920.67	46,813.64
Exceptional items	-	-	-	-	-	-
Profit/(loss) before tax	14,529.64	12,932.70	7,551.57	27,462.34	26,920.67	46,813.64
Tax Expense:						
(1) Current tax	4,339.25	3,698.19	2,058.77	8,037.45	6,901.04	13,719.62
(2) Deferred tax	(643.66)	(172.16)	(105.26)	(815.82)	(105.26)	(1,591.11)
Profit/(loss) for the period	10,834.05	9,406.67	5,598.06	20,240.72	20,124.89	34,685.13
Other Comprehensive Income						
(i) Items that will not be classified to profit or loss:						
Net gain / (loss) on equity instruments measured through other comprehensive income	17,532.99	5,913.40	703.34	23,446.39	703.34	2,167.51
Remeasurement of the defined benefit liabilities	(49.32)	147.58	41.39	98.26	41.39	179.27
(ii) Income tax relating to items that will not be reclassified to profit or loss	(4,400.29)	(1,383.19)	(172.75)	(5,783.48)	(172.75)	(539.05)
Subtotal	13,083.38	4,677.79	571.98	17,761.17	571.98	1,807.73
(i) Items that will be classified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-
Other Comprehensive Income	13,083.38	4,677.79	571.98	17,761.17	571.98	1,807.73
Total Comprehensive Income for the period (Comprising Profit / (Loss) and Other Comprehensive Income for the period)	23,917.42	14,084.46	6,170.04	38,001.89	20,696.87	36,492.86
Earnings per equity share (not annualised for quarters)						
Basic (Rs.)	5.59	4.86	2.89	10.45	10.39	17.91
Diluted (Rs.)	5.38	4.68	2.78	10.06	10.14	17.36

See accompanying notes to financial results

For and on behalf of the Board of Directors

Thiruvananthapuram, November 11, 2022



Thomas John Muthoot
Thomas John Muthoot
Managing Director
DIN: 00011618

Muthoot Fincorp Limited
Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala-695001
CIN - U65929KL1997PLC011518

Standalone Statement of Assets and Liabilities as at September 30, 2022

(Rs. in lakhs)

Particulars	As at September 30, 2022	As at March 31, 2022
	Unaudited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	1,87,147.45	2,35,980.59
Bank Balance other than above	18,149.47	11,089.14
Receivables		
Trade Receivables	2,959.81	2,630.50
Loans	17,05,744.33	17,01,520.88
Investments	2,12,749.71	1,63,959.06
Other Financial assets	11,664.39	13,049.87
Non-financial Assets		
Current Tax Assets (net)	1,908.25	2,997.82
Investment Property	30,236.60	30,236.55
Property, Plant and Equipment	38,897.37	38,915.42
Other Intangible assets	705.15	937.59
Right-of-use assets	72,450.84	57,939.67
Other non financial assets	31,638.64	31,120.00
Total assets	23,14,252.02	22,90,377.08
LIABILITIES AND EQUITY		
Financial Liabilities		
Payables		
Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	109.61	79.03
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,821.52	4,703.28
Debt Securities	3,50,750.04	3,79,379.03
Borrowings (other than debt securities)	11,44,992.56	11,53,567.02
Lease Liability	79,872.40	64,656.45
Subordinated Liabilities	2,36,933.05	2,38,526.64
Other Financial liabilities	85,088.73	76,253.36
Non-financial Liabilities		
Current tax liabilities (net)	-	-
Provisions	3,192.90	2,959.81
Deferred tax liabilities (net)	28,635.91	23,668.26
Other non-financial liabilities	1,260.02	1,634.89
Equity		
Equity share capital	19,370.56	19,370.56
Other equity	3,62,224.72	3,25,578.77
Total Liabilities and Equity	23,14,252.02	22,90,377.08

See accompanying notes to financial results

For and on behalf of the Board of Directors

Thiruvananthapuram, November 11, 2022



Thomas John Muthoot
 Thomas John Muthoot
 Managing Director
 DIN: 00011618

Muthoot Fincorp Limited

Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala-695001

CIN - U65929KL1997PLC011518

Statement of Standalone Cash Flows as at September 30, 2022

(Rs. in lakhs)

Particulars	As at September 30, 2022	As at September 30, 2021
	(Unaudited)	(Unaudited)
A Cash flow from Operating activities		
Net Profit before taxation	27,462.34	26,920.67
<i>Adjustments to reconcile profit before tax to net cash flows:</i>		
Add: Depreciation, amortisation and impairment	9,097.56	9,947.62
Add: Impairment on financial instruments	3,042.06	2,099.22
Add: Finance cost	75,272.76	83,897.56
Add: Provision for Gratuity	24.35	123.84
Add: Provision for Compensated absense	208.75	(36.18)
Less: Gain on fair value changes	(146.65)	(1.92)
Less: Income on investments	(419.22)	(886.00)
Less: Dividend income	(12.01)	(8.70)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	1,14,529.95	1,22,056.10
Adjustments for:		
(Increase)/Decrease in Trade receivables	(329.32)	(117.91)
(Increase)/Decrease in Bank balances other than cash and cash equivalents	(7,060.34)	7,755.82
(Increase)/Decrease in Loans	(7,265.51)	2,19,551.07
(Increase)/Decrease in Other financial asset	476.81	(14,247.99)
(Increase)/Decrease in Other non-financial asset	(518.70)	1,783.49
Increase/(Decrease) in Other financial liabilities	3,841.76	21,407.67
Increase/(Decrease) in Other non financial liabilities	(374.87)	2,620.55
Increase/(Decrease) in Trade payables	(2,851.16)	(1,326.70)
Increase/(Decrease) in Provisions	98.26	41.39
Cash generated / (utilised) from / (for) operations	1,00,546.87	3,59,523.50
Finance cost paid	(66,857.85)	(73,393.21)
Income tax paid	(6,947.87)	(6,219.74)
Net cash flows from operating activities	26,741.15	2,79,910.56
B Cash flow from Investing activities		
Purchase of property, plant and equipment and intangible assets	(2,194.60)	(1,465.37)
Proceeds from (purchase) / sale of investment funds	163.80	(40.12)
Proceeds from (purchase) / sale of equity investments	(237.42)	(329.89)
Proceeds from (purchase or cost incurred) / redemption of debt securities	-	370.00
Proceeds from (purchase) / sale of mutual funds	(2,000.00)	-
Purchase of shares of subsidiary	(23,225.00)	-
Dividend income	12.01	8.70
Income on investments	419.22	886.00
Net cash flows from investing activities	(27,061.99)	(570.68)
C Cash flow from Financing activities		
Increase / (decrease) in debt securities	(29,034.21)	42,916.03
Increase / (decrease) in borrowings (other than debt securities)	(8,268.37)	(38,093.07)
Increase / (decrease) in subordinated liabilities	(1,098.01)	(9,767.98)
Payment of lease liability	(8,755.75)	(8,467.95)
Dividend paid (including tax on dividend)	(1,355.94)	(11,622.33)
Net cash flows from financing activities	(48,512.29)	(25,035.29)
D Net increase/(decrease) in cash and cash equivalents (A+B+C)	(48,833.14)	2,54,304.59
Cash and cash equivalents at April 01, 2022 / April 01, 2021	2,35,980.59	40,917.19
Cash and cash equivalents at September 30, 2022 / September 30, 2021	1,87,147.45	2,95,221.79

See accompanying notes to financial results

For and on behalf of the Board of Directors

Thiruvananthapuram, November 11, 2022




 Thomas John Muthoot
 Managing Director
 DIN: 00011618

Muthoot Fincorp Limited

Registered Office: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala-695001

CIN - U65929KL1997PLC011518

NOTES TO FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2022

- 1 The above unaudited standalone financial results of Muthoot Fincorp Limited ("the Company") were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meetings held on November 11, 2022.
- 2 The above results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act, 2013 and other recognized accounting practices generally accepted in India. These results for the quarter and half year ended September 30, 2022 were reviewed by the joint statutory auditors M/s. Krishnan Retna & Associates and M/s. Rangamani & Co, who have issued unmodified review report thereon. The financial results for the half year ended September 30, 2021 was audited by another firm of Chartered Accountants.
- 3 The Company has during the quarter ended September 30, 2022 declared dividend of Rs.0.70 per equity share (on face value of Rs.10 each).
- 4 The Company has during the quarter ended September 30, 2022 acquired 1,19,18,814 equity shares of its subsidiary M/s. Muthoot Microfin Limited from its promoters, at a price of Rs.194.86, aggregating to Rs.23,225 lakhs.
- 5 The Company has maintained requisite full asset cover by way of mortgage of immovable property, pari passu / subservient charge respectively on current assets, book debts and loans and advances of the Company, on its Secured, Listed Non-Convertible Debentures as at September 30, 2022.
- 6 The Company is primarily engaged in the business of financing and all its operations are in India. Accordingly, there are no separate reportable segments as per Ind AS 108 "Operating Segments".
- 7 Previous period figures have been regrouped / reclassified wherever necessary to correspond with the current period classification / disclosure.



For and on behalf of the Board of Directors

Thomas John Muthoot
Managing Director
DIN: 00011618

Thiruvananthapuram, November 11, 2022

Independent Auditor's Review Report on unaudited standalone financial results of the Company pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors,
Muthoot Fincorp Limited,
Muthoot Centre, Punnen Road,
Thiruvananthapuram – 695 001

1. We have reviewed the accompanying statement of unaudited standalone financial results of **M/s. Muthoot Fincorp Limited, TC No 27/3022, Muthoot Centre, Punnen Road, Thiruvananthapuram – 695001** ("the Company") for the quarter and half year ended September 30, 2022 ("Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with relevant circulars issued by SEBI.
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (IND AS 34), prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations read with relevant circulars issued by the SEBI. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our Review in accordance with the Standard on Review Engagements (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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of standalone, unaudited financial results prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms

Rangamani & Co
Chartered Accountants,
Rose gardens,
Near Iron Bridge,
Alappuzha,
Kerala: 688011

Krishnan Retna & Associates
Chartered Accountants,
TC 37/1510-133,
Nandini Garden, Fort PO,
Thiruvananthapuram,
Kerala: 695023

of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, 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,
ICAI FRN:003052S

For Krishnan Retna & Associates
Chartered Accountants,
ICAI FRN: 001536S

R. Krishnan
(Partner)
M.No.025927

Nikhil R Kumar
(Partner)
M.No.231162

UDIN: 22025927BCUMSE4450

UDIN: 22231162BCVCWJ1924

Place: Alleppey
Date: 11.11.2022

Place: Thiruvananthapuram
Date: 11.11.2022

										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)	
1	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Pappachan Chits (I) Private Limited		Entity in which promoter directors are interested	Rental income	4,48,898.69	4,48,898.69	57,347.86	92,523.00									
						Commission Income	87,70,965.74	87,70,965.74	-	12,87,676.00									
						Expense reimbursements received	NA	-1,98,152.35	64,058.00	-									
						Security Deposit accepted during the year	NA	1,31,334.00	82,500.00	2,13,834.00									
						Interest expenses	NA	9,274.93	370.00	-									
						Redemption of Investment in Debt Securities	NA	-1,00,000.00	1,52,000.00	52,000.00									
						Investment in Equity	8,00,000.00	-	8,00,000.00	8,00,000.00									
						Investment in Debt Securities	NA	-	3,00,000.00	6,00,000.00									
						Travel booking income	NA	30,417.00	-	-									
						Other Receivables	NA	-	31,201.00	-									
2	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Estate Investments		Firm in which promoter directors are partners	Rent expense	8,15,410.00	8,15,410.00	91,639.00	-									
						Security Deposit accepted during the year	NA	66,000.00	1,46,700.00	2,12,700.00									
3	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Microfin Limited		Subsidiary	Advance for property / share	2,27,90,51,260.00	-	2,27,90,51,260.00	2,27,90,51,260.00									
						Rental income	12,17,633.22	12,17,633.22	2,92,468.00	2,19,029.00									
						Commission Income	2,59,39,706.81	2,59,39,706.81	36,88,852.00	46,19,922.00									
						Commission expense	53,267.14	53,267.14	32,605.00	4,391.00									
						Travel booking income	NA	677.00	-	-									
						Investment in Equity	3,49,46,43,482.56	-	1,17,21,43,386.52	3,49,46,43,482.56									
						Other Receivables	NA	-	10,939.00	26,719.00									
						Security Deposit repaid during the year	NA	-2,08,131.00	7,93,191.00	5,85,060.00									
						Rental income	22,10,875.00	22,10,875.00	1,44,882.00	4,03,515.00									
						Commission expense	28,106.67	28,106.67	-	-									
4	MUTHOOT FINCORP LIMITED	AACCM1453E	MPG Hotels & Infrastructure Ventures Private Ltd		Entity in which promoter directors are interested	Advance received towards land owners share	18,60,04,162.58	6,00,00,000.00	9,03,12,856.66	18,60,04,162.58									
						Expense reimbursements received	NA	-1,32,740.99	34,137.00	-									
						Hotel and Food expenses	NA	6,80,246.93	2,74,269.00	-									
						Travel booking income	NA	5,235.00	-	-									
						Security Deposit	NA	-	2,00,000.00	2,00,000.00									
						Advance for Property	14,87,25,500.00	-	14,87,25,500.00	14,87,25,500.00									
						Other Receivables	NA	-	1,16,160.00	1,09,562.00									
						Asset Management expense	6,60,000.00	6,60,000.00	1,24,300.00	-									
						Rental income	24,01,229.00	24,01,229.00	-	4,32,221.40									
						Commission income	56,66,545.78	56,66,545.78	-	10,28,047.00									
6	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Housing Finance Company Limited		Subsidiary	Commission income	7,80,994.14	7,80,994.14	3,20,821.00	4,39,277.00									
						Expense reimbursements received	NA	-8,07,360.17	87,996.00	2,638.00									
						Commission expense	47,410.97	47,410.97	13,733.00	12,455.00									
						Other Receivables	NA	-	1,40,163.00	1,88,735.00									
						Security Deposit accepted during the year	NA	81,700.00	-	-									
						Security Deposit repaid during the year	NA	-64,448.00	39,04,039.00	39,21,291.00									
						Investment in Equity	1,47,91,02,000.00	-	1,47,91,02,000.00	1,47,91,02,000.00									
						Travel booking income	NA	33,148.00	-	-									
						Rental income	56,66,545.78	56,66,545.78	-	10,28,047.00									
						Commission income	7,80,994.14	7,80,994.14	3,20,821.00	4,39,277.00									

For Muthoot Fincorp Ltd.



7	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Exim Private Limited	Entity in which promoter directors are interested	Rental Income	16,79,800.00	16,79,800.00	-	1,72,044.00										
					Commission Income	2,41,78,174.24	2,41,78,174.24	-	35,86,564.00										
					Travel booking income	NA	2,63,046.00	-	-										
					Auction of Gold Ornaments	NA	9,48,41,961.60	-	-										
					Auction Deposit received	NA	50,00,000.00	-	-										
					Auction Deposit repaid	NA	-35,00,000.00	-	15,00,000.00										
					Purchase of Gold Coins	NA	2,16,700.00	-	-										
					Dividend Paid	3,33,340.00	3,33,340.00	-	-										
					Security Deposit repaid during the year	NA	-	-	-										
					Interest expenses	NA	5,09,046.67	6,39,852.00	3,93,445.17										
					Investment received in Debt	NA	1,09,83,000.00	1,06,01,000.00	1,66,19,000.00										
					Rental Income	10,71,769.72	10,71,769.72	2,55,860.00	1,90,955.00										
					Commission Income	3,50,88,703.97	3,50,88,703.97	68,98,575.00	61,82,868.00										
					Commission expense	72,915.39	72,915.39	27,177.00	7,531.00										
					Expense reimbursements received	NA	-31,600.00	9,072.00	-										
					Travel booking income	NA	1,83,464.00	-	-										
					Interest received	23,01,370.00	23,01,370.00	-	-										
					ICD advanced	35,00,00,000.00	35,00,00,000.00	-	-										
					ICD repaid	-35,00,00,000.00	-35,00,00,000.00	-	-										
					Security Deposit received	NA	-	8,16,300.00	8,16,300.00										
					Collection payable	2,10,806.00	-	22,094.32	2,10,806.00										
					Other Receivables	NA	-	1,60,346.00	1,18,320.00										
					Rental income	27,20,868.80	27,20,868.80	-	4,90,133.00										
					Expense reimbursements received	NA	-1,40,762.59	36,200.00	-										
					Travel booking income	NA	24,116.00	20,661.00	22,969.00										
					Security Deposit received	NA	-	2,08,500.00	2,08,500.00										
					Investment received in Debt	NA	-	10,25,00,000.00	15,35,00,000.00										
					Interest expenses	NA	74,58,213.03	-	-										
					Travel booking income	NA	2,574.00	-	-										
					Investment in Equity	3,00,000.00	-	3,00,000.00	3,00,000.00										
					IT consultancy and support service	8,47,03,959.00	8,47,03,959.00	-	-										
11	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Pappachan Foundation	Trust in which promoter directors are members	Advance paid for CSR	2,35,13,476.00	2,35,13,476.00	8,04,641.00	13,06,864.00										
					Other Receivables	NA	-	-	27,010.00										
					Travel booking income	NA	5,454.00	-	-										
					Rental income	28,14,210.00	28,14,210.00	4,92,550.00	5,06,558.00										
					Repair expenses	NA	53,744.99	-	-										
					Travel booking income	NA	678.00	31,447.00	-										
13	MUTHOOT	AACCM1453E	Muthoot Motors, Cochin	Firm in which	Travel booking income	NA	15,428.00	45,300.00	1,07,042.00										
					Rental Income	16,26,653.08	16,26,653.08	2,89,424.00	2,93,362.00										
					ERT & Vigilance support expenses	9,97,32,033.00	9,97,32,033.00	12,273.00	-										
					Expense reimbursements received	NA	-11,527.00	4,714.00	-										
					Security Deposit received	NA	-	17,43,000.00	17,43,000.00										
					Other Receivables	NA	-	957.00	-										
15	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Automobile Solutions Private Limited	Entity in which promoter directors are interested	Travel booking income	NA	508.00	-	-										
16	MUTHOOT FINCORP LIMITED	AACCM1453E	Speckle Internet Solutions Private Limited	Entity in which promoter directors are directors	Investment in Equity	2,00,00,000.00	-	2,00,00,000.00	2,00,00,000.00										
17	MUTHOOT FINCORP LIMITED	AACCM1453E	The Thinking Machine Media Private Limited	Entity in which promoter directors are interested	Investment in Equity	9,00,000.00	-	9,00,000.00	9,00,000.00										
18	MUTHOOT FINCORP LIMITED	AACCM1453E	Muthoot Kuries (I) Private Limited	Entity in which promoter directors are interested	Dividend Paid	83,335.00	83,335.00	-	-										
19	MUTHOOT FINCORP LIMITED	AACCM1453E	A Vikraman	Director	Sitting Fee	1,50,000.00	1,50,000.00	-	-										
20	MUTHOOT FINCORP LIMITED	AACCM1453E	A.P. Kurian	Director	Sitting Fee	1,50,000.00	1,50,000.00	-	-										

For Muthoot Fincorp Ltd.

Nachin
Company Secretary



Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half-year ended September 30, 2022*

(Rs. in lakhs)

Sr. No.	Particulars	Amount / Ratios
A	Debt-equity ratio	4.70
B	Debt service coverage ratio	Not Applicable
C	Interest service coverage ratio	Not Applicable
D	Outstanding redeemable preference shares (quantity)	Nil
E	Outstanding redeemable preference shares (value)	Nil
F	Capital redemption reserve	Nil
G	Debenture redemption reserve	Not Applicable
H	Net worth	3,81,595.27
I	Net profit after tax - For the quarter ended 30/09/2022	10,834.05
	Net profit after tax - For the half year ended 30/09/2022	20,240.72
J	Earnings per share:	
	Basic (Rs.) - For the quarter ended 30/09/2022 - not annualized	5.59
	Basic (Rs.) - For the half year ended 30/09/2022	10.45
	Diluted (Rs.) - For the quarter ended 30/09/2022 - not annualized	5.38
	Diluted (Rs.) - For the half year ended 30/09/2022	10.06
K	Current ratio	Not Applicable
L	Long term debt to working capital	Not Applicable
M	Bad debts to Account receivable ratio	Not Applicable
N	Current liability ratio	Not Applicable
O	Total debts to total assets	77.44%
P	Debtors turnover	Not Applicable
Q	Inventory turnover	Not Applicable
R	Operating margin (%)	Not Applicable
S	Net profit margin (%) - For the quarter ended 30/09/2022	12.73%
	Net profit margin (%) - For the half year ended 30/09/2022	12.17%
T	Sector specific equivalent ratios	
	Stage III Loan Assets to Gross Loan Assets	3.45%
	Net Stage III Loan Assets to Gross Loan Assets	2.06%
	Provision Coverage Ratio	40.25%

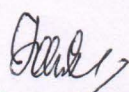
* Based on Standalone Financial Results

Notes:

- Fields marked as "Not Applicable" are those ratios / figures that are generally not applicable to the Company as it is registered under the Reserve Bank of India Act, 1934.
- Debt-Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / [Equity Share Capital + Other Equity]
- Net Worth = Equity Share Capital + Other Equity
- Total debts to total assets(%) = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / Total Assets
- Net Profit Margin(%) = Net Profit After Tax / Total Income
- Stage III Loan Assets to Gross Loan Assets = Stage III Loan Assets / Gross Loan Assets
- Net Stage III Loan Assets to Gross Loan Assets = [Stage III Loan Assets - Provision for Expected Credit Loss against Stage III Loan Assets / Gross Loan Assets]
- Provision Coverage Ratio = Expected Credit Loss provision for Stage III loan assets / Stage III loan assets

For and on behalf of the Board of Directors




 Thomas John Muthoot
 Managing Director
 DIN: 00011618

Thiruvananthapuram, November 11, 2022