

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:

- 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).





Scan & see



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

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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

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	1.		51.43		51.43	37.53
amortised cost category			51.45		51.45	
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	13,719.63
(2) Deferred tax	(643.66)		(105.26)		(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	34,685.1
Other Comprehensive Income				-1.30		
(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	2,167.5
Remeasurement of the defined benefit liabilities	(49.32)	147.58	41.39	98.26	41.39	179.2
(ii) Income tax relating to items that will not be reclassified to	(4,400.29)	(1,383.19)	(172.75)	(5,783.48)	(172.75)	(539.0
profit or loss						
Subtotal	13,083.38	4,677.79	571.98	17,761.17	571.98	1,807.7
(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	1,807.7
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	36,492.8
Earnings per equity share (not annualised for quarters)		1				
Basic (Rs.)	5.59	4.86	2.89	10.45	10.39	17.9
Diluted (Rs.)	5.38	4.68	2.78	10.06	10.14	17.3

See accompanying notes to financial results

Thiruvananthapuram, November 11, 2022



For and on behalf of the Board of Directors

Selas 1

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

Particulars	As at September 30, 2022	(<i>Rs. in lakhs</i>) As at March 31, 2022
	Unaudited	Audited
SSETS		
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
'otal assets	23,14,252.02	22,90,377.08
JABILITIES AND EQUITY		
Financial Liabilities		
Payables		
Other Payables		
(i) total outstanding dues of micro enterprises and small	109.61	79.03
enterprises	105.01	15.00
(ii) total outstanding dues of creditors other than micro	1,821.52	4,703.28
enterprises and small enterprises	1,021.02	4,705.20
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	64,656.4
Subordinated Liabilities	2,36,933.05	2,38,526.64
Other Financial liabilities	85,088.73	76,253.30
Non-financial Liabilities		
Current tax liabilities (net)	-	
Provisions	3,192.90	2,959.8
Deferred tax liabilities (net)	28,635.91	23,668.2
Other non-financial liabilities	1,260.02	1,634.8
Equity		
Equity share capital	19,370.56	19,370.5
Other equity	3,62,224.72	3,25,578.7
Fotal Liabilities and Equity	23,14,252.02	22,90,377.08

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

See accompanying notes to financial results

For and on behalf of the Board of Directors

M

Thomas John Muthoot Managing Director DIN: 00011618

Thiruvananthapuram, November 11, 2022



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

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
Adjustments to reconcile profit before tax to net cash flows:		
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)	
Less: Income on investments	(419.22)	
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)	
(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)	
Increase/(Decrease) in Trade payables	(2,851.16)	
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)	
Income tax paid	(6,947.87)	(6,219.74
Net cash flows from operating activities	26,741.15	2,79,910.50
B Cash flow from Investing activities		
Purchase of property, plant and equipment and intangible assets	(2,194.60)	
Proceeds from (purchase) / sale of investment funds	163.80	(40.12
Proceeds from (purchase) / sale of equity investments	(237.42)	
Proceeds from (purchase or cost incurred) / redemption of debt securities		370.00
Proceeds from (purchase) / sale of mutual funds	(2,000.00)	Contraction and and the second
Purchase of shares of subsidiary	(23,225.00)	
Dividend income	12.01	8.7
Income on investments	419.22	886.0
Net cash flows from investing activities	(27,061.99)	(570.6
C Cash flow from Financing activities		
Increase / (decrease) in debt securities	(29,034.21)	
Increase / (decrease) in borrowings (other than debt securities)	(8,268.37)	
Increase / (decrease) in subordinated liabilities	(1,098.01)	
Payment of lease liability	(8,755.75)	
Dividend paid (including tax on dividend)	(1,355.94)	
Net cash flows from financing activities	(48,512.29)	(25,035.2
D Net increase/(decrease) in cash and cash equivalents (A+B+C)	(48,833.14)	2,54,304.5
Cash and cash equivalents at April 01, 2022 / April 01, 2021	2,35,980.59	40,917.1
Cash and cash equivalents at September 30, 2022 / September 30, 2021	1,87,147.45	2,95,221.7

See accompanying notes to financial results

For and on behalf of the Board of Directors

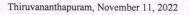
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Thomas John Muthoot Managing Director DIN: 00011618



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

Rangamani & Co	Krishnan Retna & Associates
Chartered Accountants,	Chartered Accountants,
Rose gardens,	TC 37/1510-133,
Near Iron Bridge,	Nandini Garden, Fort PO,
Alappuzha,	Thiruvananthapuram,
Kerala: 688011	Kerala: 695023

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

- 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	Krishnan Retna & Associates
Chartered Accountants,	Chartered Accountants,
Rose gardens,	TC 37/1510-133,
Near Iron Bridge,	Nandini Garden, Fort PO,
Alappuzha,	Thiruvananthapuram,
Kerala: 688011	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

Place: Alleppey Date: 11.11.2022 UDIN: 22231162BCVCWJ1924

Place: Thiruvananthapuram Date: 11.11.2022

Disclosure of related party transactions for the six months ended September 30, 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. In case any financial indebtedness Details of the party (listed entity In case monies are due to either party as a is incurred to make or give loans. Details of the loans, inter-corporate deposits, advances or /subsidiary) entering into the Details of the counterparty result of the transaction inter-corporate deposits, advances Investments transaction or investments Value of the related Value of transaction party transaction as SL Type of related party transaction during the reporting Purpose for No approved by the audit period Nature of Nature (loan) which the committee Relationship of the funds will be indebtednes advance/ counterparty with (loan/ inter-Secured/ utilised by the Interest PAN PAN Opening balance **Closing balance** Tenure Cost Tenure Name Name the listed entity or Rate (%) ultimate issuance of unsecured corporate its subsidiary debt/ any deposit/ recipient of funds lendother etc.) Investment usage) 4,48,898.69 4,48,898.69 57,347.86 92,523.00 Rental income 12,87,676.00 87.70.965.74 87,70,965.74 **Commission** Income 64 058.00 -1 98 152 35 Expense reimbursements received NΔ 1.31.334.00 82,500.00 2,13,834.00 Security Deposit accepted during the year NA Entity in which 9.274.93 370.00 MUTHOOT Muthoot Pappachan Chits (I) Private Interest expenses NA AACCM1453E promoter directors FINCORP LIMITED Limited Redemption of investment in Debt NA -1,00,000.00 1,52,000.00 52,000.00 are interested Securities 8,00,000.00 8,00,000.00 8,00,000.00 Investment in Equity 6.00.000.00 Investment in Debt Securities NA 3,00,000.00 Travel booking income N/ 30,417.00 31,201.00 Other Receivables NA 8,15,410.00 8,15,410.00 91,639.00 Rent expense Firm in which MUTHOOT AACCM1453E Muthoot Estate Investments promoter directors Security Deposit accepted during the year NA 66,000.00 1,46,700.00 2,12,700.00 2 FINCORP LIMITED are partners 2,27,90,51,260.00 2,27,90,51,260.00 2,27,90,51,260.00 Advance for property / share 12 17 633.22 12,17,633.22 2,92,468.00 2.19.029.00 Rental income Commission Income 2.59.39,706.81 2,59,39,706.81 36 88 852.00 46 19 972.00 53,267.14 53,267.14 32,605.00 4,391.00 Commission expense MUTHOOT 677.00 Travel booking income NA AACCM1453E Muthoot Microfin Limited Subsidiary 3,49,46,43,482.56 1,17,21,43,386.52 3,49,46,43,482.56 FINCORP LIMITED Investment in Equity Other Receivables NA 10.939.00 26,719.00 NA -2.08.131.00 7.93.191.00 5,85,060.00 Security Deposit repaid during the year 22,10,875.00 22,10,875.00 1,44,882.00 4,03,515.00 Rental income Commission expense 28,106.67 28,106.67 Advance received towards land owners 18.60.04.162.58 6 00 00 000 00 9 03 12 856 65 18 60 04 162 58 share Entity in which -1.32,740.99 34,137.00 Expense reimbursements received NA MUTHOOT MPG Hotels & Infrastructure Ventures AACCM1453E promoter directors Hotel and Food expenses NA 6,80,246.93 2,74,269.00 FINCORP LIMITED Private Ltd are interested NA 5,235.00 Travel booking income 2,00,000.00 2,00,000.00 Security Deposit NA Advance for Property 14,87,25,500.00 14 87 25 500 00 14 87 25 500.00 NA 1,16,160.00 1,09,562.00 Other Receivables 6,60,000.00 6,60,000.00 1,24,300.00 Asset Management expense Entity in which MUTHOOT 24,01,229.00 24.01.229.00 4.32.221.40 AACCM1453E Muthoot Motors Private Ltd . promoter directors Rental income FINCORP LIMITED are interested Rental income 56,66,545,78 56,66,545.78 10 28 047 00 7,80,994.14 7,80,994.14 3,20,821.00 4,39,277.00 **Commission Income** -8,07,360.17 87,996.00 2,638.00 Expense reimbursements received NA 47 410 97 13,733.00 12 455 00 Commission expense 47 410 97 Other Receivables NA 1,40,163.00 1,88,735.00 MUTHOOT Muthoot Housing Finance Company AACCM1453E Subsidiary NA 81,700.00 FINCORP LIMITED Limited Security Deposit accepted during the year 14 NA -64,448.00 39,04,039.00 39,21,291.00 NOD Security Deposit repaid during the year 1,47,91,02,000.00 1,47,91,02,000.00 Investment in Equity 1,47,91,02,000.00 33,148.00 NA Travel booking income

For Muthoot Fincorp Ltd. Mem

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T		1		1	T	Rental Income	16,79,800.00	16,79,800.00	1	1,72,044.00	1 1				1	1	
		12.1.2.5		1	1 28 10 500	Commission income	2,41,78,174.24	2,41,78,174.24		35,86,564.00		100		-	-		-
1			A Second Second Second	1000	Contraction of the	Travel booking income	2,41,70,174.24 NA	2,63,046.00				-	-				-
L		1.	The second second second	1			NA	9,48,41,961.60		-			1 1.07	-	-		-
L		10000	NAME OF THE OWNER OF THE	1.1.1.1.1.1.1	1.	Auction of Gold Ornaments	NA						-		-		-
١,	илноот	1 1 1 1 1 1 1		25	Entity in which	Auction Deposit received		50,00,000.00	•	-					-		-
	INCORP LIMITED	AACCM1453E	Muthoot Exim Private Limited	14	promoter directors	Auction Deposit repaid	NA	-35,00,000.00		15,00,000.00			-	-	-		
ľ	INCOM LIMITED				are interested	Purchase of Gold Coins	NA	2,16,700.00					-	-			-
L		11. 12. 13.	Care and the second sec	11.11.13	110.000	Dividend Paid	3,33,340.00	3,33,340.00				and the second	-	-	-		
			Sec. A. Sec. Sec.			Security Deposit repaid during the year	NA	-	S. Same	and a set					11.		
1		1.12		10.00		Interest expenses	NA	5,09,046.67	6,39,852.00	3,93,445.17						NE CONTRA	
1		A		1.1.1.1.1.1.1.1.1.1		Investment received in Debt	NA	1,09,83,000.00	1,06,01,000.00	1,66,19,000.00					1		
L				11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1		Rental income	10,71,769.72	10,71,769.72	2,55,860.00	1,90,955.00							
Ŀ		10000		The second		Commission income	3,50,88,703.97	3,50,88,703.97	68,98,575.00	61,82,868.00						C 10-1-1-1	
L		1.1.1.1.1.1	all y	2		Commission expense	72,915.39	72,915.39	27,177.00	7,531.00					1	1.1.5	
L		1		1	Constant and the	Expense reimbursements received	NA	-31,600.00	9,072.00						1		
I.	итноот	in the second second		8 3 3	Entity in which	Travel booking income	NA	1,83,464.00	-			-					
	NCORP LIMITED	AACCM1453E	Muthoot Capital Services Limited	1.	promoter directors	Interest received	23,01,370.00	23,01,370.00								12 12 - 21%	
ľ	NCON LIMITED				are interested	ICD advanced	35,00,00,000.00	35,00,00,000.00					-		1		-
Ŀ		A COLORADO	2	12.20	1	ICD repaid	-35,00,00,000.00	-35,00,00,000.00						-	1		-
					1000	Security Deposit received	NA		8,16,300.00	8,16,300.00			-	-	1 3		
L				1.	A COLORADO	Collection payable	2,10,806.00		22,094.32	2,10,806.00			-	-	-		-
						Other Receivables	NA		1,60,346.00	1,18,320.00		-	-	-	-		
T		1				Rental income	27,20,868.80	27,20,868.80	1,00,240.00	4,90,133.00		-	-	-	1		
1		1.1.1.1		1.1.1.1.1		Expense reimbursements received	NA	-1,40,762.59	36,200.00	4,90,133.00		-	-	1	-		-
N	UTHOOT		Muthoot Risk Insurance & Broking	1.	Entity in which	Travel booking income	NA	24,116.00	20,661.00	22,969.00					1 1		-
	NCORP LIMITED	AACCM1453E	Services Limited	1	promoter directors		NA							-	1		
1	in chinade			1.1.1	are interested	Security Deposit received	NA		2,08,500.00	2,08,500.00				-	-		
1		1.000		1		Investment received in Debt	NA		10,25,00,000.00	15,35,00,000.00		-	-	-	-	in the second	-
t						Interest expenses	NA	74,58,213.03		-		-	-	-		-	-
N	UTHOOT	AACCM1453E	Muthoot Pappachan Technologies		Subsidiary	Travel booking income	3,00,000,00	2,574.00					-	-			
F	NCORP LIMITED	MACCHIL455E	Limited		Subsidiary	Investment in Equity	8,47,03,959.00	8,47,03,959.00	3,00,000.00	3,00,000.00			-	-	-		_
N	UTHOOT NCORP LIMITED	AACCM1453E	Muthant Banaschan Foundstinn		Trust in which	IT consultancy and support service	2,35,13,476.00	2,35,13,476.00	8,04,641.00	- 13,06,864.00							
FI	NCORP LIMITED	AACCM1453E	Muthoot Pappachan Foundation		are members		NA					_					
	1000	Contract System			A DAY BY AN	Other Receivables	NA			27,010.00			_	-			_
t					Contra la columb	Travel booking income		5,454.00		-			-	-			
	UTHOOT	AACCM1453E	Muthoot Automotive India Private		Entity in which	Rental income	28,14,210.00	28,14,210.00	4,92,550.00	5,06,558.00			-	-	1		-
FI	NCORP LIMITED	AACCIVIT455C	Limited		promoter directors	Repair expenses	NA	53,744.99	-			-					
	итноот				are interested	Travel booking income	NA	678.00	31,447.00			_	_			1.1.1.1	
IM	UTHOOT	AALCM1453E	Muthoot Motors, Cochin		Firm In which	Travel booking income	NA	15,428.00	45,300.00	1,07,042.00			-				
L						Rental income	16,26,653.08	16,26,653.08	2,89,424.00	2,93,362.00		-				1000000	-
M	UTHOOT				Entity in which	ERT & Vigilance support expenses	9,97,32,033.00	9,97,32,033.00	12,273.00	A.S		-	1000				
FI	NCORP LIMITED	AACCM1453E	MPG Security Group Private Limited		promoter directors	Expense reimbursements received	NA	-11,527.00	4,714.00								
1	Cardin States	STORY SH			are interested	Security Deposit received	NA		17,43,000.00	17,43,000.00							
┝				A CONTRACTOR		Other Receivables	NA	-	957.00				-	-			
M	UTHOOT NCORP LIMITED	AACCM1453E	Muthoot Automobile Solutions Private Limited		Entity in which promoter directors are interested	Travel booking income	NA	508,00									
M	UTHOOT NCORP 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							
M	UTHOOT NCORP 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							
M	UTHOOT ICORP LIMITED	AACCM1453E	Muthoot Kuries (I) Private Limited		Entity in which promoter directors are interested	Dividend Paid	83,335.00	83,335.00	-	-						1	
	JTHOOT ICORP LIMITED	AACCM1453E	A Vikraman		Director	Sitting Fee	1,50,000.00	1,50,000.00		•	1.			6	FINCO	20	
	JTHOOT		A.P. Kurian									-		TH A		1151	-

For Muthoot Fincorp Ltd.

Company Secretary

1.132	0.000	A Second s			Rent expense	6,00,000.00	6,00,000.00		10-2010 - 0100				. Second .		
			1. 1. 1. 1. 1. K. S. S. S.		Remuneration paid	15,00,00,000.00	15,00,00,000.00							Contraction of the second	
NTS NO	1. 13.14.201		North Cold		Interest income on loan	4,18,84,931.51	4,18,84,931.51	25,31,506.85					1000	1.28	1 200
and the second	1123-3100		A CONTRACTOR OF A		Interest expenses	NA	77,31,123.10	-	11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1					1 221	
MUTHOOT	a summer			1 1 1 2 1 2	Advance for Property	5,36,95,597.00	-	5,36,95,597.00	5,36,95,597.00					0.02	-
FINCORP LIMITE	D AACCM1453E	Thomas John Muthoot		Managing Director	Loan advanced / (repaid)	70,00,00,000.00	-70,00,00,000.00	70,00,00,000.00	-		Loan	12%	30 months	Secured	Personal
					Travel booking income	NA	8,235.00	78,675.00	58,982.00			-			-
1.000	1 21/02/2			A Charles and A	Dividend Paid	3,60,19,234.30	3,60,19,234.30					2		-	
1.575.0	1.11.13	1		6	Purchase of shares of Muthoot Microfin Limited	54,24,85,368.50	54,24,85,368.50	-			6. 697	-		1.	1
				- la -	Investment received in Debt	NA	1	12,85,00,000.00	12,85,00,000.00					1.22	
		1000 000 000 000 000 000 000 000 000 00	CITY NO.		Sitting Fee	1,50,000.00	1,50,000.00								
1	1.	Contraction of the second		0.5	Rent expense	9,00,000.00	9,00,000.00	22,500.00							
1000	1 1 1 2 2 2	CALL STREET, SALES			Commission expense	3,00,00,000.00	3,00,00,000.00	1. 10							-
	1.1.1.1.1.1.1.1				Interest income on loan	4,18,84,931.51	4,18,84,931.51	20,71,232.88				-			-
MUTHOOT		and the second	1.183,114.1	The manufacture of the	Interest expenses	NA	68,61,246.97	-	-	_					-
FINCORP LIMITE	D AACCM1453E	Thomas George Muthoot		Director	Advance for Property	5,36,95,597.00		5,36,95,597.00	5,36,95,597.00						
					Loan advanced / (repaid)	70,00,00,000.00	-70,00,00,000.00	70,00,00,000.00			Loan	12%	30 months	Secured	Personal
				and the second	Dividend Paid	3,60,19,214.70	3,60,19,214.70					-	_		-
			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Purchase of shares of Muthoot Microfin Limited	54,23,44,289.86	54,23,44,289.86								
					Investment received in Debt	NA		11,05,00,000.00	13,05,00,000.00						
					Rent expense	46,12,866.00	46,12,866.00								
1.	1		in the second of		Remuneration paid	15,00,00,000.00	15,00,00,000.00								
				1000	Interest income on loan	3,53,03,013.70	3,53,03,013.70	15,51,780.82							
1000					Interest expenses	NA	77,61,204.49							1.	
митноот	AACCM1453E	Thomas Muthoot		Whole Time Director	Advance for Property	5,14,62,101.00		5,14,62,101.00	5,14,62,101.00						
FINCORP LIMITE	D	The first fi	14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	& CFO	Loan advanced / (repaid)	59,00,00,000.00	-59,00,00,000.00	59,00,00,000.00			Loan	12%	30 months	Secured	Personal
				100000000000000000000000000000000000000	Dividend Paid	3,60,19,237.10	3,60,19,237.10		•					1 1	
		Test and the second	S. Carlos	1.1.1	Purchase of shares of Muthoot Microfin Limited	54,43,41,410.00	54,43,41,410.00	-							
1.0					Investment received in Debt	NA		12,90,00,000.00	12,90,00,000.00						1
					Sitting Fee -	1,50,000.00	1,50,000.00		+						-
	1 2			2 1 1 1 1	Interest expenses	NA	24,96,821.97	-							
MUTHOOT	AACCARTAFT	Preethi John Muthoot		-	Dividend Paid	90,39,592.80	90,39,592.80		-		-		10		100
FINCORP LIMITE	D AACCM1453E	Tresse with mathout		Director	Purchase of shares of Muthoot Microfin Limited	23, 16, 81, 330.18	23,16,81,330.18	100.00	100 Mar 199						
1.1.1.2.1.1	1 1 1 1 1				Investment received in Debt	NA		4,15,00,000.00	4,15,00,000.00						-
-					Interest expenses	NA	22,36,729.68	69,585.10	80,233.00			1			-
					Dividend Paid	90.39.592.80	90,39,592.80	03,303.40	-						-
MUTHOOT FINCORP LIMITE	AACCM1453E	Nina George		Relative of Directo	Purchase of shares of Muthoot Microfin	23,18,22,408.82	23,18,22,408.82						-		
Concerned in the					Limited		and the second second second								-
					Investment received in Debt	NA	-	3,76,70,000.00	3,76,70,000.00					-	-
	1				Interest expenses	NA	5,94,864.20	10,15,945.00	13,97,727.00			-			-
MUTHOOT					Dividend Paid	90,39,592.80	90,39,592.80	-				+ +			-
FINCORP LIMITE	AACCM1453E	Remmy Thomas		Relative of Director	Purchase of shares of Muthoot Microfin Limited	22,98,25,288.68	22,98,25,288.68	-							
		and the second			Travel booking income	NA	424.00	-		_					
					Investment received in Debt	NA	•	1,25,00,000.00	1,25,00,000.00						-
MUTHOOT	AACCM1453E	Janamma Thomas		Relative of Director	Advance for Property	1,33,86,705.00	•	1,33,86,705.00	1,33,86,705.00			-			-
FINCORP LIMITE	,				Dividend Paid	727.30	727.30				-	-		-	-
MUTHOOT FINCORP LIMITE	AACCM1453E	Sachu Sivas (CS)		Company Secretary	Remuneration paid	NA	3,46,589.00	-			0				
Lumpicer.					Interest expenses	NA	5,00,338.88	20,54,446.98	25,01,924.22						-
FINCORP LIMITE	AACCM1453E	Tina Suzanne George		Relative of Director	Redemption of Investment received in	NA	-1,50,000.00	84,74,000.00	83,24,000.00						
митноот	AACCM1453E	Thomas M John		Relative of Director	Debt Remuneration paid	NA	11,53,353.00								
FINCORP LIMITE			-		Interest expenses	NA	48,043.69	1,92,393.31	3,54,466.00						-
митноот	Company and				Investment received in Debt	NA	10,013.03	8,41,000.00	8,41,000.00						-
FINCORP LIMITE	AACCM1453E	Suzannah Muthoot	() (S () ()	Relative of Director	Travel booking income	NA	508.00		17,403.00						1
and the second s					Remuneration paid	NA	7,65,391.00								1
and the second second					Interest expenses	NA	5,04,751.32	19,98,125.98	24,57,754.00						
MUTHOOT	AACCM1453E	Ritu Elizabeth George		Relative of Director	Investment received in Debt	NA	-	85,74,000.00	85,74,000.009						
FINCORP LIMITED		and caravent devile	i devige	neigtive of Director	Remuneration paid	NA	2,27,649.00	-	-				-		
Summer and					Interest expenses	NA	4,908.02	30,289.98	35,198.00						
MUTHOOT	AACCM1453E	Shweta Ann George	1 1 1 1 2 1 1	Relative of Director	Investment received in Debt	NA	50,000.00	74,000.00	1,24,000.00						
FINCORP LIMITED			num occurge Re		Remuneration paid	NA	2,45,843.00		-					-	
					Investment received in Debt	NA		6,00,000.00	6,00,000.00				1.50	VCOO	
MUTHOOT FINCORP LIMITED	AACCM1453E	Hannah Muthoot	1.	Relative of Director	Interest expenses	NA	28,872.00	60,953.00	89,825.00			1	OF	1000	
			the second se		Remuneration paid	NA	81,065.00					11	11/1	20	11

For Muthoot Fincorp Ltd.

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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*

Particulars	Amount / Ratios
	4.70
	Not Applicable
	Not Applicable
	Nil
	Nil
	Nil
Debenture redemption reserve	Not Applicable
Net worth	3,81,595.27
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
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
Current ratio	Not Applicable
Long term debt to working capital	Not Applicable
Bad debts to Account receivable ratio	Not Applicable
Current liability ratio	Not Applicable
Total debts to total assets	77.44%
Debtors turnover	Not Applicable
Inventory turnover	Not Applicable
	Not Applicable
	12.73%
	12.17%
Stage III Loan Assets to Gross Loan Assets	3.45%
	2.06%
	40.25%
	Net profit after tax - For the quarter ended 30/09/2022 Net profit after tax - For the half year ended 30/09/2022 Earnings per share: Basic (Rs.) - For the quarter ended 30/09/2022 - not annualized Basic (Rs.) - For the half year ended 30/09/2022 Diluted (Rs.) - For the quarter ended 30/09/2022 - not annualized Diluted (Rs.) - For the half year ended 30/09/2022 Current ratio Long term debt to working capital Bad debts to Account receivable ratio Current liability ratio Total debts to total assets Debtors turnover Inventory turnover Operating margin (%) Net profit margin (%) - For the quarter ended 30/09/2022 Net profit margin (%) - For the half year ended 30/09/2022 Sector specific equivalent ratios

* Based on Standalone Financial Results

Notes:

- 1 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.
- 2 Debt-Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / [Equity Share Capital + Other Equity]
- 3 Net Worth = Equity Share Capital + Other Equity
- 4 Total debts to total assets(%) = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Interest Payable] / Total Assets
- 5 Net Profit Margin(%) = Net Profit After Tax / Total Income
- 6 Stage III Loan Assets to Gross Loan Assets = Stage III Loan Assets / Gross Loan Assets
- 7 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]

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8 . 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

