

## Muthoottu Mini Financiers Limited

CIN:U65910KL1998PLC012154

Regd Off: 2/994, Muthoottu Building, Kozhencherry, Pathanamthitta, Kerala-689641

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### Annexure II to Listing Agreement for Debt Securities (30/09/2015)

#### STATEMENTS OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015

(Rs. In lacs)

Particulars	6 months ended (30/09/2015) (Unaudited)	Corresponding 6 months ended in the previous year (30/09/2014) (Unaudited)	YTD Figures for Current Period Ended (30/09/2015) (Unaudited)	Previous accounting year ended (31/03/2015) (Audited)
1. Interest earned (a)+(b)+(c)+(d)	19,031	17,684	19,031	35,103
(a) Interest/disc. on advances/ bills	19,027	17,682	19,027	35,076
(b) Income on investments				
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	3	-	-	-
(d) Others	1	1	3	26
2. Other Income	63	68	63	168
3. Total Income (1+2)	19,094	17,752	19,094	35,271
4. Interest Expended	10,737	10,563	10,737	19,652
5. Operating Expenses (i)+(ii)	5,714	6,273	5,714	12,633
(i) Employees cost	2,680	2,493	2,680	5,322
(ii) Other operating expenses				
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	3,034	3,780	3,034	7,312
6. Total Expenditure ((4+5) excluding provisions and contingencies)	16,451	16,836	16,451	32,285
7. Operating Profit before Provisions and Contingencies (3-6)	2,642	916	2,642	2,986
8. Provisions (other than tax) and Contingencies				
9. Exceptional Items	38	0	38	10
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2,604	916	2,604	2,976
11. Tax expense	859	283	859	1,128
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,745	633	1,745	1,848
13. Extraordinary items (net of tax expense)				
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,745	633	1,745	1,848
15. Paid-up equity share capital (Face Value of the Share shall be indicated)	22,500	22,500	22,500	22,500
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	23,186	20,226	23,186	21,441
17. Analytical Ratios				
(i) Capital Adequacy Ratio	29.98%	25.67%	29.98%	28.78%
(ii) Earnings Per Share (EPS)	7.76	2.81	7.76	8.21
18) NPA Ratios				
a) Gross/Net NPA	3100 / 2715	2966/ 2373	3100 / 2715	3276/ 2620
b) % of Gross NPA	1.63%	1.74%	1.63%	1.84%
c) % of Net NPA	1.43%	1.39%	1.43%	1.46%
d) Return on Assets	1.67%	0.82%	1.67%	0.86%

**Notes:**

- The above Financial Results have been reviewed by the Audit Committee and approved by the Board Directors of the Company in their respective meetings held on 12/11/2015
- The working Results have been arrived at after considering provisions for standard assets and non - performing assets as per RBI guidelines, depreciation on fixed assets and other usual and necessary provisions
- Previous period/year figures have been regrouped/reclassified wherever necessary to conform to current period/year presentation.

Place : Kochi  
Date : 12/11/2015



By order of the Board

*(Signature)*

Mathew Muthoottu  
Executive Director  
(DIN: 01786534)





REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To,  
The Members,  
Muthoottu Mini Financiers Limited,

**INTRODUCTION:**

We have reviewed the accompanying Standalone Balance Sheet of Muthoottu Mini Financiers Limited as of September 30, 2015 and the related statements of Profit & Loss and Cash Flows for the six - months period then ended, and a summary of significant accounting policies and other explanatory notes.

Management is responsible for the preparation and fair presentation of this interim financial information in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Companies Act, 2013 ("the Act"), read with Rule 7 of the Companies (Accounts) Rules, 2014 and all other applicable financial reporting framework. This responsibility includes maintenance of adequate accounting records in accordance with provisions of the Act for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of accounting records, relevant to the preparation and presentation of financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. Our responsibility is to express a conclusion on this interim financial information based on our review.

**SCOPE OF REVIEW:**

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditors of the Entity". A review of interim financial information consist of making inquiries, primarily of persons responsible for financial accounting matters, and applying analytical and other review procedure. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

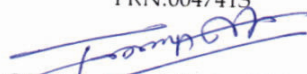
**CONCLUSION:**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Information does not give a true and fair view of the state of affairs of the entity as at September 30, 2015 and of its results of operation and its cash flows for the six months period then ended in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Companies Act, 2013 ("the Act"), read with Rule 7 of the Companies (Accounts) Rules, 2014 and all other applicable financial reporting framework.

Place: Kottayam  
Date: 12.11.2015



For Vishnu Rajendran & Co,  
Chartered Accountants,  
FRN:004741S

  
C.A. P. A. Joseph M. Sc, FCA  
M No. 201101

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