



Jab zindagi badalni ho

MUTHOOT FINCORP LIMITED

Regd Office: Muthoot Centre, Punnen Road, Trivandrum, Kerala - 695 039, T : +91 471 2331427, 3911400
F : +91 471 2331560, Email: muthoot@muthoot.com Website: www.muthootfincorp.com CIN: U65929KL1997PLC011518

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2015 Rs (In Lakhs)

Particulars	6 months ended 30.09.2015	6 months ended 30-09-2014	12 months ended 31-03-2015	12 months ended 31-03-2014
	Unaudited	Unaudited	Audited	Audited
1. Interest earned a+b	92,680.67	88,239.88	191,705.50	186,710.20
a. Interest/disc. on advances/ bills	92,508.99	87,948.26	190,882.08	185,234.74
b. income on investments	171.68	291.62	823.42	1,475.46
2. Other income	2,268.73	1,451.98	12,181.02	10,821.47
3. Total income(1+2)	94,949.40	89,691.86	203,886.52	197,531.67
4. Interest expended	53,490.65	53,405.55	112,980.76	115,305.36
5. Operating Expenses (i)+(ii)	35,582.79	30,072.98	75,575.45	67,329.84
(i) Employee Cost	16,337.14	15,119.75	34,509.58	35,267.68
(ii) Other operating expenses	19,245.65	14,953.23	41,065.87	32,062.16
6. Total Expenditure((4+5) excluding provisions	89,073.44	83,478.53	188,556.21	182,635.20
7. Operating Profit before provisions and contingencies(3-6)	5,875.96	6,213.33	15,330.31	14,896.47
8.Provisions(other than tax) and contingencies	-	3,816.15	1,964.81	8,462.89
9. Exceptional items				
10. Profit from Ordinary Activities before tax (7-8-9)	5,875.96	2,397.18	13,365.50	6,433.58
11. Tax expense	1,906.45	777.77	4,988.41	106.75
12. Net Profit from ordinary activities after tax (10-11)	3,969.50	1,619.41	8,377.09	6,326.83
13. Extraordinary items (net of tax expense)		-		
14. Net Profit (+)/ Loss(-) for the period (12-13)	3,969.50	1,619.41	8,377.09	6,326.83
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)	118,675.56	107,948.39	114,706.06	106,328.95
17. Analytical Ratios				
(i) Capital Adequacy Ratio	20.62%	21.06	22%	21.01%
(ii) Earnings Per Share	4.26	1.74	4.49	3.39
18. NPA Ratios				
a) % of Gross NPA	1.95%	2.39	2.09%	2.06%
b) % of Net NPA	1.45%	1.99	1.54%	1.62%
c) Return on Assets	0.72%	0.31	0.80%	0.61%

Place : Trivandrum
Date : 12.11.2015

Sd/
Thomas John Muthoot
Chairman & Managing Director



For MUTHOOT FINCORP LTD.

Thomas John Muthoot
Authorised Signatory

MUTHOOT FINCORP LIMITED

CIN : U65929KL1997PLC011518

MUTHOOT FINCORP LIMITED , TRIVANDRUM



BALANCE SHEET

(Rs. In Lacs)

Particulars	Note No	Unaudited Sept 2015
I Equity and Liabilities		
1 Share Holder's Funds:		
(a) Share Capital	1	18,656.27
(b) Reserves And Surplus	2	1,18,675.56
(c) Money received against share warrents		-
2 Share Application money pending allotment		-
3 Non Current Liabilities		
(a) Long Term Borrowings	3	3,60,421.95
(b) Deferred Tax Liabilities(Net)	4	1,500.67
(c) Other long term liabilities		-
(d) Long Term provisions		-
4 Current Liabilities		
(a) Short Term Borrowings	5	5,70,549.31
(b) Trade Payables	6	1,729.72
(c) Other Current Liabilities	7	50,835.60
(d) Short term provisions	8	12,568.75
TOTAL		11,34,937.84
II Assets		
1 Non Current assets		
(a) Fixed Assets	9	52,742.06
(i) Tangible assets		-
(ii) Intangible assets		-
(iii) Capital work in Progress		-
(iv) Intangible assets under development		-
(b) Non Current Investments	10	10,756.81
(c) Deferred tax assets (net)		-
(d) Long Term Loans and advances	11	8,311.00
(e) Other non-current assets		-
Total non current assets		71,809.87
2 Current assets		
(a) Current Investments	12	1,147.78
(b) Inventories		-
(c) Trade Receivables	13	1,553.05
(d) Cash and Cash Equivalentents	14	66,183.21
(e) Short term loans and advances	15	8,81,334.48
(f) other current assets	16	1,12,909.46
Total current assets		10,63,127.97

For MUTHOOT FINCORP LTD



MUTHOOT FINCORP LIMITED, TRIVANDRUM
PROFIT AND LOSS STATEMENT

(Rs. In Lacs)

Particulars		Note no.	Unaudited Sept 2015
I	Revenue from operations	17	93,291.85
II	Other Income	18	1,657.55
III	Total revenue (I+II)		94,949.40
IV	Expenses		
	Employee benefits expense	19	16,337.14
	Finance cost	20	53,490.65
	Depreciation and amortization expense	9	3,621.25
	Other expenses	21	15,624.40
	Total expenses		89,073.45
V	Profit before exceptional and extra ordinary items		5,875.95
VI	Exceptional items		
VII	Profit Before extra ordinary items and tax (V-VI)		5,875.95
VIII	Extra ordinary items		
IX	Profit before tax (VII-VIII)		5,875.95
X	Tax expenses		
(1)	Current Tax		1,906.45
(2)	Deferred Tax		
XI	Profit for the period from continuing operations		3,969.50
XII	Profit/(Loss) from discontinuing operations		
XIII	Tax expense of discontinuing operation		
XIV	Profit/(Loss) from discontinuing operations		
XV	Profit for the period(XI+XIV)		3,969.50
XVI	Earnings per equity share (in Rs.)		
	i. Basic		
	ii. Diluted		

For MUTHOOT FINCORP LTD.


Authorised Signatory

M/S. MUTHOOT FINCORP LIMITED, TRIVANDRUM

Notes forming part of Balance Sheet and profit and loss account

(Rs. In Lacs)

Notes	Unaudited Sept 2015
Note -1	
Share Capital	
Authorised:	20,000.00
20,00,00,000 equity shares of Rs.10/- each	20,000.00
Issued,Subscribed and paidup:	
18,65,62,700 equity shares of Rs.10/- each	18,656.27
Total	18,656.27
Notes-2	
Reserve & Surplus	
Share Premium	23,844.13
Statutory Reserve	27,975.99
Special Contingency Reserve	9,279.88
Debenture Redumption Reserve	11,028.91
Surplus	46,546.64
Total	1,18,675.56
Notes -3	
Long term borrowings	
(a) Bonds/ debentures	
Secured Debentures	1,70,980.81
(b) Term loans	
From Banks:	
Term Loan	13,910.29
From other parties	33.82
(c) Other loans and advances	
Subordinate debts	1,61,047.02
Tier I Capital -Perpectual Debt Instruments	14,400.00
Tier II Capital- Perpectual Debt Instruments	
Inter Corporate Deposit	50.00
Interest payable	
Total	3,60,421.95
Note: 4	
Deferred Taxation	1,500.67
Total	1,500.67
Current Liabilities	
Notes -5	
Short Term Borrowings	
(a) Loans repayable on demand	
From Banks:	
Working Capital Loan	5,60,549.31
Term loan- Current portion	
From other parties:	
(b) Loans and advances from related parties	
Loans From Directors	0.00
(c) Deposits	
(d) Other loans and advances	
Secured Debentures- Maturing within one year	
Loans against Deposit	
Commercial Paper	10,000.00
Application Money	
Total	5,70,549.31
Notes -6	
Trade Payables	
Sundry Creditors	1,729.72
Total	1,729.72
Notes -7	
Other Current Liabilities	
Expenses Payable	
Taxes & Duties Payable	1,668.02
Other Liabilities	

For M613019 FINCORP LTD

Term loan- Current portion(WC)	
Interest payable	
Total	50,835.60
Notes -8	
Short term provisions	
Provision For Standard Assets	3,211.91
Provision For NPA	4,400.35
Provision For Taxation	3,491.17
Provision For Inv Rate Fluctuation	16.65
Provision For Internal Fraud	
Provision For Gratuity	1,259.82
Provision For EI Encashment	188.85
Total	12,568.75
Notes -9	
Fixed Asset	
Gross Block	85,571.58
Accumulated depreciation	32,829.52
Net Block	52,742.06
Notes -10	
Non current Investments	
Total	10,756.81
Total	10,756.81
Notes -11	
Long Term Loans and advances	
Building deposits	8,311.00
Total	8,311.00
Notes -12	
Current Investments	
Total	1,147.78
Total	1,147.78
Notes -13	
Trade Receivables	
Sundry Debtors	1,553.05
Total	1,553.05
Notes -14	
Cash and cash Equivalents	
Cash in hand	18,183.15
Forex balance	92.45
Cash at Bank : In Current Account	43,712.51
Cash at Bank : In Deposit Account	4,195.10
Total	66,183.21
Notes -15	
Short term loans and advances	
Retail Loan Receivables:	
Secured and considered good	6,94,329.32
Considered doubtful	17,050.77
SME considered Good	
SME considered Sub standard	
Other Loans:	
Secured and considered good (OL)	739.29
Considered doubtful (OL)	
Unsecured but considered good	1,60,327.77
Unsecured but considered doubtful	
Advances:	
(Receivable in Cash or in kind or for value)	
Considered good	8,887.32
Considered doubtful	
Total	8,81,334.48
Notes -16	
other current assets	
Deposits	547.45
Other Current Assets	51,922.98
Inter Corporate Deposit	5,000.00
Advance to Suppliers	

Notes - 17	
Revenue from operations	
Interest on Gold Loan	66,752.33
Interest on GL (EMI)	509.20
Interest on Mahila Mitra	17,782.99
Interest on Swarnawarsham	11.49
Interest on Secured Loan	105.89
Interest on Unsecured	
Interest on Vyabar Loan	
Interest on Traders Flexi Loan	36.32
Interest on Vayapar Mitra	1,090.35
Interest on Other Loans	62.83
Interest on Clean Loan	1,811.74
Interest on Snehawarsham	
Interest on Special GL	1,851.27
Interest on MSME Loans	2,413.04
Interest on MITWA	42.29
Interest on Sanitation Loans	39.25
Service Charges (Forex)	
Income from Forex	261.11
Income from WUMT	521.75
Income from Insurance	
Total	93,291.85
Notes -18	
Other Income	
Income from Power Generation	360.33
Interest on Bank Deposit	96.74
Income from Investments	171.68
Interest on ICD	
Commission Received	350.45
Miscellaneous Income	439.81
Interest on IT Refund	238.54
Total	1,657.55
Notes -19	
Employee benefits expense	
Remuneration to MD & Directors	
Salaries and allowances	16,337.14
Incentives	
PF & ESI	
Staff welfare	
Bonus and exgratia	
Total	16,337.14
Notes -20	
Finance cost	
Interest on Secured Debentures	10,916.61
Interest on Loan from Banks	30,943.00
Interest on Term Loan	
Finance Charges	
Processing Charges	2,830.98
Interest on sub debts	6,579.04
Interest to PDI	866.37
Interest to NCD PI	1,354.66
Interest on ICD	
Interest on Dir Loan	
Interest on CP	
Total	53,490.65
Notes -21	
Other expenses	
Administrative & General Expenses	
Rent	6,846.58
Postage & Telegram	357.16
Electricity & Water Charges	869.59

Printing & Stationery	194.80
Repairs & Maintenance	931.62
Insurance	193.82
Office Expenses	
Security Charges	1,164.03
Weg Repairs & Maintenance	90.63
Vehicle Maintenance	14.63
Statutory audit fees	
Audit fees- Company law matters	
Audit fees- Other services	34.33
Professional charges	408.69
Misc. Expenses	195.81
Marketing Expenses	
Marketing Expenses	1,884.83
Business promotion	589.19
Donation	97.95
Statutory Expenses	
Rates & Taxes	122.55
Provisions and write off	22.29
Provision for NPA- PL	-230.93
Provision for Standard Asset- PL	451.22
Total	15,624.40

For MUTHOOT FINCORP LTD.


 Authorised Signatory