



14 November 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 Half Yearly Unaudited financial results along with the disclosures as per regulation 52(4).

Thanking you,

Yours faithfully,

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

(T.D.Mathai)

Compliance Officer

Encl:

Annexure 1: Unaudited Half Yearly Financials

Annexure 2: Disclosure as per Regulation 52(4)

**MUTHOOT FINCORP LIMITED**

CIN : U65929KL1997PLC011518

Regd. Office: Muthoot Centre, Punnen Road, Trivandrum, Kerala -695 039, India., T: +91 471 2331427, 3911400, F: +91 471 2331560, E: muthoot@muthoot.com

[www.muthootfincorp.com](http://www.muthootfincorp.com)

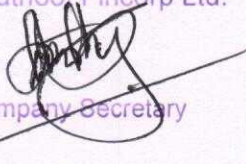
**Annexure 1: Unaudited Half Yearly Financials**

<b>MUTHOOT FINCORP LTD</b> Punnen Road, Trivandrum - 695034 UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016				
<i>Rs ( In Lakhs )</i>				
Particulars	6 months (Current 6 Months) ended 30-09-2016	6 months (Corresponding 6 months in the previous year) ended 30-09-2015	Year to Date figures ended 30-09-2016	Previous Year ended 31-03-2016
	<b>Unaudited</b>	<b>Unaudited</b>	<b>Unaudited</b>	<b>Audited</b>
1. Interest earned a+b	99,849.98	92,680.67	99,849.98	2,02,667.79
a. Interest/disc. On advances/ bills	99,570.82	92,508.99	99,570.82	2,02,322.92
b. income on investments	279.17	171.68	279.17	344.88
2. Other income	2,260.59	2,268.73	2,260.59	5,855.09
3. Total income(1+2)	<b>1,02,110.57</b>	<b>94,949.40</b>	<b>1,02,110.57</b>	<b>2,08,522.88</b>
4. Interest expended	54,628.48	53,490.65	54,628.48	1,10,073.68
5. Operating Expenses (i)+(ii)	38,506.65	35,582.79	38,506.65	80,671.27
(i) Employee Cost	18,381.51	16,337.14	18,381.51	36,761.31
(ii) Other operating expenses	20,125.14	19,245.65	20,125.14	43,909.96
6. Total Expenditure ((4+5) excluding provisions	<b>93,135.12</b>	<b>89,073.44</b>	<b>93,135.12</b>	<b>1,90,744.94</b>
7. Operating Profit before prov and contingencies (3-6)	8,975.45	5,875.96	8,975.45	17,777.94
8. Provisions (other than tax) and contingencies	-	-	-	4,062.93
9. Exceptional items	-	-	-	-
10. Profit from Ordinary Activities before tax (7-8-9)	<b>8,975.45</b>	<b>5,875.96</b>	<b>8,975.45</b>	<b>13,715.01</b>
11. Tax expense	2,910.29	1,906.45	2,910.29	4,970.84
12. Net Profit from ordinary activites after tax (10-11)	<b>6,065.16</b>	<b>3,969.50</b>	<b>6,065.16</b>	<b>8,744.17</b>
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss(-) for the period (12-13)	<b>6,065.16</b>	<b>3,969.50</b>	<b>6,065.16</b>	<b>8,744.17</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)	1,29,515.40	1,18,675.56	1,29,515.40	1,23,450.24
17. Analytical Ratios			-	
(i) Capital Adequacy Ratio	21.03%	20.62%	21.03%	21.00%
(ii) Earnings Per Share	3.25	2.13	3.25	4.69
18. NPA Ratios			-	
a) % of Gross NPA	1.64%	1.95%	1.64%	1.85%
b) % of Net NPA	0.88%	1.45%	0.88%	0.96%
c) Return on Assets	0.51%	0.72%	0.51%	0.79%

Place: Trivandrum  
Date: 14/11/2016

Sd/-  
THOMAS JOHN MUTHOOT  
Managing Director

For Muthoot Fincorp Ltd.

  
Company Secretary

Annexure 2: Disclosure as per Regulation 52(4)

SI No	Particulars	As on September 30th 2016			
1	Credit rating and change in credit rating (if any)	CRISIL A/Stable			
2	Debt-equity ratio				
3	previous due date for the payment of interest/repayment of principal of non-convertible debt securities and whether the same has been paid or not	Sr No	Series	Due date	Status of Payment
		1	INE549K07097	02-08-16	paid on due date
		2	INE549K07105	01-09-16	paid on due date
		3	INE549K07113	01-09-16	paid on due date
		4	INE549K07121	02-08-16	paid on due date
		5	INE549K07139	02-08-16	paid on due date
		6	INE549K07147	02-08-16	paid on due date
		7	INE549K07154	06-09-15	paid on 05/09/2015
		8	INE549K07162	02-08-16	paid on due date
		9	INE549K07196	04-12-15	paid on due date
		10	INE549K07204	01-09-16	paid on due date
		11	INE549K07212	01-09-16	paid on due date
		12	INE549K07220	30-10-15	paid on due date
		13	INE549K07238	30-10-15	paid on due date
		14	INE549K07246	30-10-15	paid on due date
		15	INE549K07253	04-12-15	paid on due date
		16	INE549K07303	01-09-16	paid on due date
		17	INE549K07311	01-09-16	paid on due date
		18	INE549K07329	01-09-16	paid on due date
		19	INE549K07337	01-09-16	paid on due date
		20	INE549K07287	03-08-16	paid on due date
		21	INE549K08012	29-06-16	paid on due date
		22	INE549K08020	31-08-16	paid on due date

For Muthoot Fincorp Ltd.

  
Company Secretary

4	Next due date for the payment of Interest /Principal	Sr No	Series	Due Date		Redemption Amount ( Rs in lakhs)
				Interest	Principal	
		1	INE549K07105	01-10-16	02-08-17	4,468.59
		2	INE549K07113	01-10-16	02-08-19	29.11
		3	INE549K07139	02-08-17	02-08-17	4,549.52
		4	INE549K07147	02-08-17	02-08-19	40.75
		5	INE549K07170	02-08-17	02-08-17	755.86
		6	INE549K07188	02-08-19	02-08-19	22.35
		7	INE549K07204	01-10-16	30-10-16	2,223.71
		8	INE549K07212	01-10-16	30-10-17	4,548.91
		9	INE549K07220	30-10-16	30-10-16	6,177.04
		10	INE549K07238	30-10-16	30-10-17	4,071.93
		11	INE549K07246	30-10-16	30-10-19	35.42
		12	INE549K07261	30-10-16	30-10-16	299.28
		13	INE549K07279	30-10-17	30-10-17	475.04
		14	INE549K07303	01-10-16	09-12-16	3,879.96
		15	INE549K07311	01-10-16	05-11-17	3,421.98
		16	INE549K07329	01-10-16	05-11-18	6,448.69
		17	INE549K07337	01-10-16	05-11-20	76.02
		18	INE549K07345	05-11-16	05-11-17	7,515.13
		19	INE549K07352	05-11-16	05-11-18	5,181.59
		20	INE549K07360	05-11-16	05-11-20	41.70
		21	INE549K07378	09-12-16	09-12-16	1,041.04
		22	INE549K07386	05-11-17	05-11-17	709.65
		23	INE549K07394	05-11-18	05-11-18	1,583.10
		24	INE549K07402	05-11-20	05-11-20	101.14
25	INE549K07295	27-08-18	27-08-18	4,189.04		
5	outstanding redeemable preference shares (quantity and value);	NIL				
6	debenture redemption reserve	Rs. 20 Crores				
7	net worth	Rs. 1,481 Crores				
8	net profit after tax	Rs. 60 Crores				
9	earnings per share	3.25				

For Muthoot Fincorp Ltd.

Company Secretary



14 November 2016

**Bombay Stock Exchange Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort  
Mumbai

Dear Sir

**Sub: Compliance as per Regulation 52 (5) of SEBI (LODR)**

We, Muthoot Fincorp Limited, a public limited company having its registered office at Muthoot Centre, Punnem Road, Trivandrum – 695034, being listed our Secured debentures and sub debts in the Bombay Stock Exchange are hereby submitting the certificates provided by debenture trustees as per Regulation 52(5) certifying that it has taken note of the contents submitted as per Regulation 52 (4).

Thanking you,

Yours faithfully,

A handwritten signature in blue ink, appearing to be 'T.D. Mathai', is written over a blue circular stamp or seal.

(T.D. Mathai)

**Compliance Officer**

Encl:

Certificates from Debenture Trustees

Annexure 1: SBI CAP Trustee Company Limited

Annexure 2: IL&FS Trust Company limited

**MUTHOOT FINCORP LIMITED**

CIN : U65929KL1997PLC011518

Regd. Office: Muthoot Centre, Punnem Road, Trivandrum, Kerala - 695 039, India., T: +91 471 2331427, 3911400, F: +91 471 2331560, E: muthoot@muthoot.com

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