



**Muthoot Finance Limited**

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www.muthootgroup.com

Scrip Code: 533398  
Symbol: MUTHOOTFIN

Ref: SEC/MFL/SE/2016/2140

May 27, 2016

**National Stock Exchange of India Ltd.**  
Exchange Plaza,  
Plot no. C/1, G Block,  
Bandra-Kurla Complex  
Bandra (E), Mumbai - 400 051

**BSE Limited**  
Department of Corporate Services  
P. J. Tower, Dalal Street,  
Mumbai 400 001

Dear Sir/Madam,

**Re: Muthoot Finance Ltd - Audited Financial Results for the Quarter and Financial Year ended March 31, 2016**

Please find enclosed:

1. The Audited financial results (standalone and consolidated) along with Auditor's Report for the Financial Year ended March 31, 2016 as required under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI - LODR').
2. Form A (unmodified opinion) on standalone and consolidated results are enclosed herewith.
3. Disclosure in accordance with Regulation 52(4) of SEBI - LODR is annexed to the results.

The Certificate of the Debenture Trustee as required under Regulation 52(5) of the SEBI - LODR will be sent shortly.

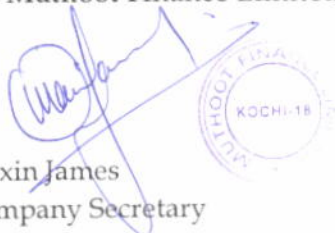
The results would be published in one English and one Vernacular newspaper as required under Regulation 47 of SEBI - LODR.

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

Thanking You,

For Muthoot Finance Limited

Maxin James  
Company Secretary



**Annexure-A**

**Additional disclosures required by the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

(a) Credit rating and change in credit rating (if any):-

Sl. No	Particulars	As at 31 <sup>st</sup> March, 2016
1	Commercial paper & Non - Convertible Debentures- Short Term	CRISIL A1+, ICRA A1+
2	Bank Loans-Working Capital Demand Loans	ICRA A1+
3	Bank Loans-Cash Credit	ICRA AA-(Stable)
4	Bank Term Loans	ICRA AA-(Stable)
5	Non-Convertible Debentures- Long term	CRISIL AA-(Stable), ICRA AA-(Stable)
6	Subordinated Debt	CRISIL AA-(Stable), ICRA AA-(Stable)

We confirm that there was no change in credit ratings during the year.

(b) Asset Cover available, in case of non-convertible debt securities:- Not Applicable

(c) Debt-Equity Ratio (As at 31<sup>st</sup> March, 2016): 3.32

(d) Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not:

The Company has not issued any preference shares.



Previous due dates for payment of interest and repayment of principal of non convertible debt securities for the half year ended 31.03.2016 are as under:

Sl. No	Series	Type (Principal/ Interest)	Previous Due date for payment
1	INE414G07811	Interest	October 31, 2015
		Principal	October 31, 2015
2	INE414G07217	Interest	October 31, 2015
		Principal	October 31, 2015
3	INE414G07357	Interest	December 4, 2015
		Principal	December 4, 2015
4	INE414G07381	Interest	December 4, 2015
		Principal	December 4, 2015
5	INE414G07423	Interest	December 4, 2015
		Principal	December 4, 2015
6	INE414G07399	Interest	December 4, 2015
7	INE414G07407	Interest	December 4, 2015
8	INE414G07886	Interest	December 29, 2015
9	INE414G07894	Interest	December 29, 2015
10	INE414G07902	Interest	December 29, 2015
11	INE414G07159	Interest	January 12, 2016
12	INE414G07134	Interest	January 18, 2016
13	INE414G07910	Interest	February 2, 2016
		Principal	February 2, 2016
14	INE414G07456	Interest	February 4, 2016
		Principal	February 4, 2016
15	INE414G07480	Interest	February 4, 2016
		Principal	February 4, 2016
16	INE414G07522	Interest	February 4, 2016
		Principal	February 4, 2016
17	INE414G07498	Interest	February 4, 2016
18	INE414G07506	Interest	February 4, 2016
19	INE414G07225	Interest	March 1, 2016
20	INE414G07266	Interest	March 1, 2016
21	INE414G07274	Interest	March 1, 2016
22	INE414G07365	Interest	March 1, 2016
23	INE414G07373	Interest	March 1, 2016
24	INE414G07464	Interest	March 1, 2016
25	INE414G07472	Interest	March 1, 2016
26	INE414G07555	Interest	March 1, 2016



27	INE414G07563	Interest	March 1, 2016
28	INE414G07571	Interest	March 1, 2016
29	INE414G07654	Interest	March 1, 2016
30	INE414G07662	Interest	March 1, 2016
31	INE414G07670	Interest	March 1, 2016
32	INE414G07753	Interest	March 1, 2016
33	INE414G07761	Interest	March 1, 2016
34	INE414G07779	Interest	March 1, 2016
35	INE414G07852	Interest	March 1, 2016
36	INE414G07860	Interest	March 1, 2016
37	INE414G07878	Interest	March 1, 2016
38	INE414G07951	Interest	March 1, 2016
39	INE414G07969	Interest	March 1, 2016
40	INE414G07977	Interest	March 1, 2016
41	INE414G07AF8	Interest	March 1, 2016
42	INE414G07AG6	Interest	March 1, 2016
43	INE414G07AH4	Interest	March 1, 2016
44	INE414G07AQ5	Interest	March 1, 2016
45	INE414G07AR3	Interest	March 1, 2016
46	INE414G07AS1	Interest	March 1, 2016
47	INE414G09015	Interest	March 28, 2016

*The principal and/or interest amounts on the above non-convertible debt securities were paid on due date as per terms of issue of respective prospectus.*

- (e) Next due date for the payment of interest/ dividend of non-convertible preference shares/non-convertible debt securities/ principal along with the amount of interest/ dividend of non-convertible preference shares/ non-convertible debt securities payable and the redemption amount;

The Company has not issued any preference shares.

The next due dates for payment of interest and principal of non-convertible debt securities are as under:

Sl. No.	Series	Type (Principal/ Interest)	Amount (Rs. in lakhs)	Next Due date for payment
1	INE414G07092	Interest	12.00	September 14, 2016
		Principal	100.00	September 14, 2016





2	INE414G07100	Interest	4326.28	September 14, 2016
		Principal	35316.56	September 14, 2016
3	INE414G07183	Interest	281.55	April 18, 2016
4	INE414G07225	Interest	42.39	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
			41.02	May-16 & July-16(1st of each month)
5	INE414G07233	Interest	381.73	April 1, 2016
6	INE414G07266	Interest	93.43	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	90.41	May-16 & July-16(1st of each month)
		Interest	72.33	September 25, 2016
		Principal	9192.08	September 25, 2016
7	INE414G07274	Interest	1.50	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	1.45	May-16 & July-16(1st of each month)
8	INE414G07290	Interest	389.78	September 25, 2016
		Principal	3181.85	September 25, 2016
9	INE414G07308	Interest	28.66	September 25, 2016
10	INE414G07332	Interest	1040.45	September 25, 2016
		Principal	2443.74	September 25, 2016
11	INE414G07365	Interest	106.82	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	103.38	May-16 & July-16(1st of each month)
12	INE414G07373	Interest	1.33	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	1.29	May-16 & July-16(1st of each month)
13	INE414G07464	Interest	163.38	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	158.11	May-16 & July-16(1st of each month)
14	INE414G07472	Interest	1.00	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.97	May-16 & July-16(1st of each month)
15	INE414G07555	Interest	19.91	April 1, 2016
		Interest	0.64	April 2, 2016
		Principal	2137.18	April 2, 2016



16	INE414G07563	Interest	50.09	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	48.47	May-16 & July-16(1st of each month)
17	INE414G07571	Interest	0.64	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	0.62	May-16 & July-16(1st of each month)
18	INE414G07589	Interest	349.24	April 2, 2016
		Principal	3036.86	April 2, 2016
19	INE414G07597	Interest	211.17	April 2, 2016
20	INE414G07605	Interest	3.99	April 2, 2016
21	INE414G07621	Interest	394.80	April 2, 2016
		Principal	1623.15	April 2, 2016
22	INE414G07654	Interest	42.01	Apr-16 & June-16(1st of each month)
		Interest	40.66	May-16 & July-16(1st of each month)
		Interest	4.07	July 4, 2016
		Principal	4509.08	July 4, 2016
23	INE414G07662	Interest	124.56	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	120.54	May-16 & July-16(1st of each month)
24	INE414G07670	Interest	2.68	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	2.59	May-16 & July-16(1st of each month)
25	INE414G07688	Interest	670.27	July 4, 2016
		Principal	5828.46	July 4, 2016
26	INE414G07696	Interest	611.89	July 4, 2016
27	INE414G07704	Interest	37.03	July 4, 2016
28	INE414G07720	Interest	1007.19	July 4, 2016
		Principal	4140.89	July 4, 2016
29	INE414G07753	Interest	21.41	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
		Interest	20.72	May-16 & July-16(1st of each month)
		Interest	17.27	September 26, 2016
		Principal	2351.64	September 26, 2016
30	INE414G07761	Interest	116.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)



		Interest	112.32	May-16 & July-16(1st of each month)
		Interest	2.79	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
31	INE414G07779	Interest	2.70	May-16 & July-16(1st of each month)
32	INE414G07787	Interest	350.35	September 26, 2016
		Principal	3185.02	September 26, 2016
33	INE414G07795	Interest	648.81	September 26, 2016
34	INE414G07803	Interest	19.34	September 26, 2016
		Interest	756.66	September 26, 2016
35	INE414G07829	Principal	3260.07	September 26, 2016
		Interest	31.02	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
36	INE414G07852	Interest	30.02	May-16 & July-16(1st of each month)
		Interest	108.94	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
37	INE414G07860	Interest	105.43	May-16 & July-16(1st of each month)
		Interest	2.45	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
38	INE414G07878	Interest	2.37	May-16 & July-16(1st of each month)
		Interest	19.93	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
39	INE414G07951	Interest	19.29	May-16 & July-16(1st of each month)
		Interest	71.96	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
40	INE414G07969	Interest	69.64	May-16 & July-16(1st of each month)
		Interest	2.04	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
41	INE414G07977	Interest	1.97	May-16 & July-16(1st of each month)
42	INE414G07985	Interest	284.87	April 23, 2016
43	INE414G07993	Interest	453.03	April 23, 2016
44	INE414G07AA9	Interest	25.04	April 23, 2016
		Interest	478.57	May 27, 2016
45	INE414G07AB7	Principal	4440.66	May 27, 2016
46	INE414G07AF8	Interest	30.53	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)



		Interest	29.54	May-16 & July-16(1st of each month)
		Interest	121.06	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
47	INE414G07AG6	Interest	117.15	May-16 & July-16(1st of each month)
		Interest	0.92	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
48	INE414G07AH4	Interest	0.89	May-16 & July-16(1st of each month)
		Interest	27.16	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
49	INE414G07AQ5	Interest	26.28	May-16 & July-16(1st of each month)
		Interest	95.47	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
50	INE414G07AR3	Interest	92.39	May-16 & July-16(1st of each month)
		Interest	1.07	Apr-16,June-16,Aug-16 & Sep-16(1st of each month)
51	INE414G07AS1	Interest	1.04	May-16 & July-16(1st of each month)

*The principal and/or interest amounts on the above non-convertible debt securities will be paid on due date(s) as per terms of issue of respective prospectus.*

(f) (i) Capital Redemption Reserve: NIL

(ii) Debenture Redemption Reserve: Rs.155,178 lakhs.

(g) Net Worth (Standalone):

INR (Rs. in Lakhs)	31 <sup>st</sup> March, 2016	31 <sup>st</sup> March, 2015
Net Worth	561,925	508,350





(h) Net Profit after tax (Standalone):

INR (Rs. in Lakhs)	FY 2016	FY 2015
Net Profit after tax	80,955	67,052

(i) Earnings Per Share (Standalone):

INR (Rs.)	FY 2016	FY 2015
Basic	20.34	16.97
Diluted	20.10	16.80

