



REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

Introduction

We have reviewed the accompanying standalone interim financial statements of Muthootu Mini Financiers Limited (hereinafter referred to as "the Company") for the period ended September 30th, 2016, which comprises of the Balance Sheet as at September 30th, 2016, and the related statement of Profit and Loss and the statement of 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) Rule, 2014 and all other applicable financial reporting framework. This responsibility includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds 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 misstatements, 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 Standards on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consist of making inquiries, primarily of the persons responsible for financial and accounting matters, and applying analytical and other review procedures. 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

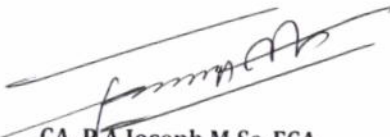
Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not give a true and fair view of the state of affairs of the entity as at September 30th, 2016, and of its results of operations and its cash flows for the six months period then ended in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

Place: Kochi

Date: November 14, 2016



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


CA. P.A Joseph M.Sc, FCA
M.No:201101

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MUTHOOTTU MINI FINANCIERS LTD

CIN: U65910KL1998PLC012154

Corporate Office:

M M Tech Towers

Kaloor, Ernakulam

Kerala - 682 017, India

Tel: +91 484 4101010

E-mail: info@muthoottumini.com



Registered Office:
Muthoottu Buildings, Market Road
Kozhencherry, Pathanamthitta
Kerala - 689 641, India
Tel: +91 468 2314391, 2214946
E-mail: mail@muthoottumini.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016

(Rs. In lacs)

Particulars	6 Months Ended		Year Ended	
	September 30, 2016	September 30, 2015	March 31, 2016	March 31, 2015
	Unaudited	Unaudited	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	20,325	19,031	38,925	35,103
(a) Interest/disc. on advances/ bills	20,195	19,027	38,754	35,076
(b) Income on investments				
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	121	3	162	26
(d) Others	9	1	9	2
2. Other Income	156	63	189	168
3. Total Income (1+2)	20,481	19,094	39,114	35,271
4. Interest Expended	11,522	10,737	21,516.00	19,701.00
5. Operating Expenses (i)+(ii)	7,210	5,714	14,076	12,584
(i) Employees cost	3,340.00	2,680	5,805.00	5,344.00
(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	3,870.00	3,034	8,271	7,240
6. Total Expenditure ((4+5) excluding provisions and contingencies	18,732	16,451	35,592	32,285
7. Operating Profit before Provisions and Contingencies (3-6)	1,749.00	2,642	3,522.00	2,986.00
8. Provisions (other than tax) and Contingencies	-	-	-	-
9. Exceptional Items	-	38	1,609	10
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	1,749	2,604	1,913	2,976
11. Tax expense	577.00	859	935	1,128
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,172	1,745	978	1,848
13. Extraordinary Items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,172	1,745	978	1,848
15. Paid-up equity share capital (Face Value Rs.100 per share)	22,500	22,500	22,500	22,500
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	23,591	23,186	22,419	21,441
17. Analytical Ratios				
(i) Capital Adequacy Ratio	29.17%	29.98%	29.01%	28.78%
(ii) Earnings Per Share (EPS)	5.21	7.76	4.35	8.21
18) NPA Ratios				
a) Gross/Net NPA	5460/4497	3100 / 2715	5297/4474	3276/ 2620
b) % of Gross NPA	2.75%	1.63%	2.77%	1.84%
c) % of Net NPA	2.26%	1.43%	2.34%	1.48%
d) Return on Assets	1.02%	1.67%	0.44%	0.86%

Notes:

- The above Results have been reviewed by the Audit Committee and approved by the Board Directors of the Company in their respective meetings held on 14/11/2016
- 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.

By order of the Board

Mathew Muthoottu
Managing Director
(DIN: 01786534)

Place : Kochi
Date : 14/11/2016

MUTHOOTTU MINI FINANCIERS LTD

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15/11/2016

The BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai-400 001

Sir/Madam,

Kind Attn: Gunjan Jain

Sub: Submission of Unaudited Financial Results for the Half Year ended 30-09-2016

Please find the attached Unaudited Financial Results for the Half Year ended 30-09-2016 accompanied by limited review by Statutory Auditors, which was reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 14/11/2016 which concluded in the late hours of the day.

We submit that due to connectivity problems the same could not be uploaded late night yesterday. Kindly condone the delay in filing . However in compliance with Regulation 52 (8) of LODR regulations we are publishing the Unaudited Financial Results in Financial Express, All India edition, tomorrow, within the stipulated time.

We humbly request you to take the same on record.

Yours Faithfully

For Muthoottu Mini Financiers Limited

Mathew Muthoottu
Managing Director
DIN:01786534