

Manappuram Finance Limited (formerly Manappuram General Finance and Leasing Limited)
Regd. & Corp. Office: V/104, Manappuram House, Valapad, Thrissur - 680567

(Rupees in lakhs except EPS and shareholding data)

STATEMENT AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2012						
SN	Particulars	Quarter ended March 31, 2012	Quarter ended December 31, 2011	Quarter ended March 31, 2011	Year ended March 31, 2012	Year ended March 31, 2011
		Unaudited	Unaudited	Unaudited	Audited	Audited
1	Income from operations					
	(a) Revenue from operations	79,074.95	72,136.95	41,484.77	261,554.80	116,542.00
2	Expenses					
	(a) Employee benefits expenses	7,920.04	8,719.54	5,851.15	30,901.10	16,050.00
	(b) Depreciation and amortisation expense	1,217.71	1,332.64	1,132.23	4,828.60	2,129.60
	(c) Advertisement expenses	1,824.58	2,060.40	2,136.53	7,987.20	10,385.10
	(d) Other expenses	6,180.22	7,367.21	4,536.11	25,237.00	13,282.80
	Total expenses	17,142.55	19,479.79	13,656.02	68,953.90	41,847.50
3	Profit from Operations before Other Income and finance costs (1-2)	61,932.40	52,657.16	27,828.75	192,600.90	74,694.50
4	Other income	1,301.00	1,173.37	560.36	4,029.70	1,610.60
5	Profit before finance costs (3+4)	63,233.40	53,830.53	28,389.11	196,630.60	76,305.10
6	Finance costs	35,457.10	29,876.73	13,067.74	108,910.00	33,915.50
7	Profit after finance costs and before tax (5-6)	27,776.30	23,953.80	15,321.37	87,720.60	42,389.60
8	Tax expenses	9,080.34	7,816.61	5,141.25	28,574.50	14,123.20
9	Net Profit after tax (7-8)	18,695.96	16,137.19	10,180.12	59,146.10	28,266.40
10	Paid-up Equity share capital (Face Value of Re.2/- per share)	16,823.10	16,822.06	8,337.50	16,823.10	8,337.50
11	Reserve excluding Revaluation Reserves				221,281.30	184,058.20
12	Earnings per share (of Rs.2/- each)					
	(a) Basic	2.23	1.92	1.37	7.06	3.81
	(b) Diluted	2.22	1.91	1.35	7.03	3.75
		(Not annualised)	(Not annualised)	(Not annualised)		

SELECT INFORMATION FOR THE QUARTER AND YEAR ENDED MARCH 31, 2012						
S.No	Particulars	Quarter ended March 31, 2012	Quarter ended December 31, 2011	Quarter ended March 31, 2011	Year ended March 31, 2012	Year ended March 31, 2011
		Unaudited	Unaudited	Unaudited	Audited	Audited
A	PARTICULARS OF SHAREHOLDING					
1	Public share holding					
	- Number of shares	575,739,735	535,764,862	264,877,801	575,739,735	264,877,801
	- Percentage of shareholding	68.45%	63.70%	63.54%	68.45%	63.54%
2	Promoters and Promoter Group Shareholding **					
	a) Pledged / Encumbered					
	- Number of shares	67,652,220	61,152,220	34,576,110	67,652,220	34,576,110
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	25.49%	20.03%	22.75%	25.49%	22.75%
	- Percentage of shares (as a % of the total share capital of the company)	8.04%	7.27%	8.29%	8.04%	8.29%
	b) Non-encumbered					
	- Number of shares	197,761,181	244,186,054	117,420,277	197,761,181	117,420,277
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	74.51%	79.97%	77.25%	74.51%	77.25%
	- Percentage of shares (as a % of the total share capital of the company)	23.51%	29.03%	28.17%	23.51%	28.17%

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S.No	Particulars	Quarter ended March 31, 2012
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the Quarter	NIL
	Received during the Quarter	5
	Disposed of during the quarter	5
	Remaining unresolved at the end of the quarter	NIL

Statement of Assets and Liabilities for the year ended March 31, 2012

S. No	Particulars	Year ended March 31, 2012	Year ended March 31, 2011
A	EQUITY AND LIABILITIES		
1	SHAREHOLDERS' FUNDS		
	Share Capital	16,823.10	8,337.50
	Reserves and Surplus	221,281.30	184,058.20
	Sub-total - Shareholders' funds	238,104.40	192,395.70
2	Non-current Liabilities		
	Long term borrowings	107,174.20	48,922.90
	Other long term liabilities	1,065.70	471.70
	Sub-total- Non- Current Liabilities	108,239.90	49,394.60
3	Current Liabilities		
	Short-term borrowings	723,136.10	487,082.10
	Other current liabilities	122,265.00	39,919.00
	Short term provisions	15,938.80	9,474.70
	Sub-total- Current Liabilities	861,339.90	536,475.80
	TOTAL - EQUITY AND LIABILITIES	1,207,684.20	778,266.10
B	ASSETS		
1	Non- Current assets		
	Fixed assets	23,842.90	14,465.80
	Non-current investments	1,000.30	32.00
	Deferred tax assets (net)	1,889.80	870.70
	Long-term loans and advances	5,230.20	2,994.50
	Other Non current assets	3,346.00	2,592.50
	Sub-total- Non- Current assets	35,309.20	20,955.50
2	Current Assets		
	Current investments	20,823.90	4,000.00
	Cash and bank balances	81,770.80	64,308.50
	Short-term loans and advances	966,214.60	639,404.20
	Other current assets	103,565.70	49,597.90
	Sub-total- Current assets	1,172,375.00	757,310.60
	TOTAL ASSETS	1,207,684.20	778,266.10

- The above audited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 18, 2012.
- The Company primarily operates in the business of "Gold loan" and accordingly no segment reporting is applicable.
- The shareholders of the Company in their extra-ordinary general meeting held on May 31, 2011 approved the issuance of equity shares of Rs 2/-each, fully paid up, as bonus shares in the ratio of 1:1 to the shareholders existing as on the record date. Accordingly, the earnings per share data for all periods have been restated. However, the promoter and public shareholding data for the previous periods is based on the pre-bonus number of shares.
- During the current year, the Company has raised Rs 44,161.90 lakhs by way of public issue of Secured Non Convertible debentures (public issue) to be utilised to meet its various financing activities including lending and investments and towards business operations including for capital expenditure and working capital requirements. As at March 31, 2012, the Company has utilised the entire proceeds of the public issue, net of issue expenses in accordance with the objects stated in the offer document.
- The Board of Directors has proposed a final dividend of Re 1/- (50 paise normal and 50 paise one time 20th year commemorative dividend) per equity share (Face value - Rs 2/-) to be approved by the shareholders at the annual general meeting. This dividend is in addition to the interim dividend of 50 paise already distributed during the year.
- The figures for the quarter ended March 31, 2012 and March 31, 2011 are the balancing figures between audited figures in respect of the full financial year and the year-to-date published figures upto the quarter ended December 31, 2011 and December 31, 2010 respectively.
- Previous periods / year's figures have been reclassified/regrouped wherever necessary to confirm to current year's presentation.

Place : Kochi
Date : May 18, 2012

By order of the Board
V.P.Nandakumar
Executive Chairman