

Manappuram Finance Limited

Regd. & Corp. Office: IV/470A (Old) W/638(New), Manappuram House, Valapad, Thrissur - 680567

(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

SN	Particulars	Consolidated Results						Standalone Results					
		Quarter Ended		30-Sep-14 Unaudited (Refer Note 2)	Half year ended		31-Mar-15 Audited	Quarter Ended		Half year ended		31-Mar-15 Audited	
		30-Sep-15 Unaudited	30-Jun-15 Unaudited		30-Sep-15 Unaudited	30-Sep-14 Unaudited (Refer Note 2)		30-Sep-15 Unaudited	30-Jun-15 Unaudited	30-Sep-14 Unaudited	30-Sep-15 Unaudited		30-Sep-14 Unaudited
1	Income from operations												
	(a) Revenue from operations	54,803.20	53,761.10	50,032.72	108,564.30	95,354.02	196,824.70	51,517.10	51,410.40	50,011.90	102,927.50	95,308.10	195,796.60
	(b) Other operating income	448.80	142.90	272.10	591.70	608.10	1,817.50	406.10	126.40	272.10	532.50	608.10	1,776.70
	Total income from operations	55,252.00	53,904.00	50,304.82	109,156.00	95,962.12	198,642.20	51,923.20	51,536.80	50,284.00	103,460.00	95,916.20	197,573.30
2	Expenses												
	(a) Employee benefits expenses	10,537.50	10,198.90	7,302.68	20,736.40	15,274.58	31,453.70	9,789.00	9,709.50	7,298.30	19,498.50	15,270.20	31,091.40
	(b) Depreciation and amortisation	1,340.10	1,233.70	1,391.80	2,573.80	2,858.90	5,402.30	1,290.90	1,208.00	1,391.80	2,498.90	2,858.90	5,388.10
	(c) Advertisement expenses	1,450.70	1,816.90	933.50	3,267.60	2,003.20	4,464.20	1,450.60	1,807.70	933.50	3,258.30	2,003.20	4,463.90
	(d) Rent	2,460.20	2,425.80	2,307.80	4,886.00	4,559.10	9,114.60	2,414.70	2,394.90	2,307.80	4,809.60	4,559.10	9,099.50
	(e) Security charges	1,225.50	1,215.40	1,705.90	2,440.90	3,476.20	5,759.30	1,224.20	1,214.30	1,705.90	2,438.50	3,476.20	5,759.30
	(f) Provisions and write offs	756.40	1,235.50	1,181.00	1,991.90	1,872.00	2,812.10	566.70	1,106.50	1,181.00	1,673.20	1,872.00	2,745.80
	(g) Other expenses	3,670.10	3,175.40	2,640.30	6,845.50	5,245.30	11,227.80	3,368.90	2,975.30	2,638.60	6,344.20	5,242.70	11,036.20
	Total expenses	21,440.50	21,301.60	17,462.98	42,742.10	35,289.28	70,234.00	20,105.00	20,416.20	17,456.90	40,521.20	35,282.30	69,584.20
3	Profit from Operations before Other Income and finance costs (1-2)	33,811.50	32,602.40	32,841.84	66,413.90	60,672.84	128,408.20	31,818.20	31,120.60	32,827.10	62,938.80	60,633.90	127,989.10
4	Other income	408.30	191.80	174.40	600.10	387.10	700.50	108.80	62.20	174.40	171.00	387.10	520.70
5	Profit before finance costs (3+4)	34,219.80	32,794.20	33,016.24	67,014.00	61,059.94	129,108.70	31,927.00	31,182.80	33,001.50	63,109.80	61,021.00	128,509.80
6	Finance costs	24,209.60	23,605.90	21,386.50	47,815.50	42,728.70	87,741.40	22,696.20	22,603.70	21,386.50	45,299.90	42,728.70	87,267.00
7	Profit/(loss) after finance costs and before tax (5-6)	10,010.20	9,188.30	11,629.74	19,198.50	18,331.24	41,367.30	9,230.80	8,579.10	11,615.00	17,809.90	18,292.30	41,242.80
8	Tax expenses	3,639.00	3,207.20	3,976.83	6,846.20	6,262.93	14,219.60	3,308.90	2,987.30	3,972.30	6,296.20	6,250.90	14,169.60
9	Net Profit/(loss) after tax (7-8)	6,371.20	5,981.10	7,652.90	12,352.30	12,068.30	27,147.70	5,921.90	5,591.80	7,642.70	11,513.70	12,041.40	27,073.20
10	Minority interest	68.20	51.40	-	119.60	-	16.00	-	-	-	-	-	-
11	Net profit (9-10)	6,303.00	5,929.70	7,652.90	12,232.70	12,068.30	27,131.70	5,921.90	5,591.80	7,642.70	11,513.70	12,041.40	27,073.20
12	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10
13	Reserves excluding Revaluation Reserve						246,455.80						245,912.90
14	Earnings per share (of Rs.2/- each)												
	(a) Basic	0.75	0.70	0.91	1.45	1.43	3.23	0.70	0.66	0.91	1.37	1.43	3.22
	(b) Diluted	0.75	0.70	0.91	1.45	1.43	3.23	0.70	0.66	0.91	1.37	1.43	3.22
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	



For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO

Manappuram Finance Limited

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PART II

		Consolidated						Standalone					
		Quarter Ended		30-Sep-14	Half year ended		31-Mar-15	Quarter Ended		Half year ended		31-Mar-15	
		30-Sep-15	30-Jun-15		30-Sep-15	30-Sep-14		30-Sep-15	30-Jun-15	30-Sep-14	30-Sep-15		30-Sep-14
A	PARTICULARS OF SHAREHOLDING												
1	Public share holding												
	- Number of shares	569,427,580	570,419,280	571,978,435	569,427,580	571,978,435	570,669,280	569,427,580	570,419,280	571,978,435	569,427,580	571,978,435	570,669,280
	- Percentage of shareholding	67.69%	67.81%	67.99%	67.77%	67.99%	67.84%	67.69%	67.81%	67.99%	67.69%	67.99%	67.84%
2	Promoters and Promoter Group Shareholding												
	a) Pledged / Encumbered												
	- Number of shares	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000
	- Percentage of shares	1.13%	1.13%	1.14%	1.13%	1.14%	1.13%	1.13%	1.13%	1.14%	1.13%	1.14%	1.13%
	(as a % of the total shareholding of the promoter and promoter group)												
	- Percentage of shares	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	(as a % of the total share capital of the company)												
	b) Non-encumbered												
	- Number of shares	268,719,556	267,727,856	266,168,701	267,727,856	266,168,701	267,477,856	268,719,556	267,727,856	266,168,701	268,719,556	266,168,701	267,477,856
	- Percentage of shares	98.87%	98.87%	98.86%	98.87%	98.86%	98.87%	98.87%	98.87%	98.86%	98.87%	98.86%	98.87%
	(as a % of the total shareholding of the promoter and promoter group)												
	- Percentage of shares	31.94%	31.83%	31.64%	31.86%	31.64%	31.80%	31.94%	31.83%	31.64%	31.94%	31.64%	31.80%
	(as a % of the total share capital of the company)												

B INVESTOR COMPLAINTS

Particulars	Quarter ended
	30-Sep-15
Pending at the beginning of the Quarter	NIL
Received during the Quarter	1
Disposed of during the quarter	1
Remaining unresolved at the end of the quarter	NIL

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO



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NOTES :

1.Statement of Assets and Liabilities

SN	Particulars	Consolidated		Standalone	
		30-Sep-15	As at 31-Mar-15	As at 30-Sep-15	As at 31-Mar-15
A	EQUITY AND LIABILITIES				
1	SHAREHOLDERS' FUNDS				
	Share Capital	16,824.10	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	249,578.80	246,455.80	249,341.90	245,912.90
	Sub-total- Shareholders' funds	266,402.90	263,279.90	265,166.00	262,737.00
2	Minority Interest	1,623.80	1,538.70	-	-
3	Preference shares in subsidiary held by minority shareholders	500.00	500.00	-	-
4	Non-current Liabilities				
	Long term borrowings	153,215.22	164,191.40	126,914.35	155,029.00
	Other long term liabilities	12,755.60	10,939.30	12,755.14	10,938.90
	Long term provisions	192.60	72.20	-	-
	Sub-total- Non- Current Liabilities	166,163.42	175,202.90	139,669.49	165,967.90
5	Current Liabilities				
	Short-term borrowings	597,130.90	529,976.50	597,130.90	529,976.50
	Trade payables	2,513.80	2,592.20	2,426.10	2,421.40
	Other current liabilities	142,285.48	183,491.50	116,205.80	167,345.80
	Short term provisions	5,492.50	5,046.20	4,990.21	4,769.40
	Sub-total- Current Liabilities	747,422.68	721,106.40	720,753.01	704,513.10
	TOTAL - EQUITY AND LIABILITIES	1,182,112.80	1,161,627.90	1,125,588.50	1,133,218.00
B	ASSETS				
1	Non- Current assets				
	Fixed assets	18,261.00	17,365.20	18,013.50	17,231.80
	Goodwill on consolidation	3,298.50	3,298.50	-	-
	Non-current investments	505.30	505.30	16,764.20	16,764.20
	Deferred tax assets (net)	3,461.80	3,097.80	3,226.70	2,961.70
	Long-term loans and advances	29,930.30	15,756.10	12,789.83	8,582.50
	Other Non current assets	15,529.00	14,758.80	12,979.20	13,122.60
	Sub-total- Non- Current assets	70,985.90	54,781.70	63,773.43	58,662.80
2	Current Assets				
	Current investments	5,065.50	21,182.00	5,065.50	21,182.00
	Cash and bank balances	66,047.70	79,263.30	54,932.20	68,257.70
	Short-term loans and advances	996,093.70	946,457.70	959,281.87	926,917.60
	Other current assets	43,920.00	59,943.20	42,535.50	58,197.90
	Sub-total- Current assets	1,111,126.90	1,106,846.20	1,061,815.07	1,074,555.20
	TOTAL ASSETS	1,182,112.80	1,161,627.90	1,125,588.50	1,133,218.00

- The above financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on November 5, 2015 and is subjected to limited review by the statutory auditors.
- The unaudited consolidated financial results for the quarter ended September 30, 2014 and half year ended September 30, 2014 provided as corresponding figures have been presented based on Management certified accounts and have not been subjected to limited review by the statutory auditors.
- The Company operates in a single reportable segment i.e., financing, which has similar risks and returns for the purpose of AS 17 on 'Segment Reporting'. The Company operates in a single geographical segment i.e., domestic.
- The Board of Directors declared an Interim dividend of Rs.0.45 per equity share having face value of Rs. 2/each.
- Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's presentation.

By order of the Board

V.P.Nandakumar
Managing Director & CEO

Place : Valapad, Thrissur
Date : November 5, 2015

