



# MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/440/2018-19

08<sup>th</sup> November, 2018

<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code: 531213	<b>National Stock Exchange of India Limited</b> 5th Floor, Exchange Plaza Bandra (East) Mumbai – 400 051 Scrip Code:MANAPPURAM
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Dear Sir / Madam,

**Sub: Newspaper Advertisements of Consolidated and Standalone Unaudited Financial Results**

Enclosed herewith the copy of Newspaper Advertisements published on 08<sup>th</sup> November, 2018 in Business Line(Hindu) (All India Edition) of Consolidated and Standalone Unaudited Financial Results for the quarter and period ended on 30<sup>th</sup> September, 2018.

Kindly take the same on your record.

Thanking You.

Yours Faithfully,

**For Manappuram Finance Limited**

**Ramesh Periasamy**  
**Company Secretary**

India's First Listed and Highest Credit Rated Gold Loan Company

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India  
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com



## 'Social media, digital assistants will be key banking channels by 2022'

**PRESS TRUST OF INDIA**

New Delhi, November 7

Digital assistants, social media and third-party channels are expected to be the primary channels for banking by 2022, a report said on Wednesday.

"After existing digital channels [mobile and online], digital assistants, social media and third-party channels are expected to be the primary channels for banking by 2022," as per the 10th annual 'Innovation in Retail Banking' report.

The report was launched on Wednesday by Infosys Finacle, part of EdgeVerve Systems (a product subsidiary of Infosys) and Efma, a global not-for-profit organisation.

### Public cloud

According to the report, close to half of the respondents believe that less than 40 per cent of the current workload would move to the public cloud by 2022, and 70 per cent say that artificial intelligence (AI) is expected to have a significant impact in transforming customer service/support by 2022. The research, in which over 300 banks participated globally, found that respondents see open banking APIs

(application programming interface) as the top technology for the future of innovation over 'emerging' areas such as machine learning, chatbots and RPA (Robotic Process Automation).

In the short term, banks will leverage open banking for compliance, such as the Payment Services Directive (Europe), Unified Payments Interface (India) and New Payments Platform (Australia), it said.

The research also found that overall organisations are taking a strategic perspective on the need for innovation ROI (return on investment). In 2017, 31 per cent of firms had an innovation ROI perspective of one year, compared to only 17 per cent this year. In addition, 63 per cent looked for an ROI in 1-3 years as opposed to 54 per cent in 2017.

Respondents believe that retail banks consider digital commerce platforms (such as Alibaba) and technology giants as the innovation leaders for 2022. Similar to previous years, the greatest impact of transformation is expected to be in the areas of payments, mobile wallets and lending in the next three years.

## DHFL General Insurance launches online motor cover

**OUR BUREAU**

Mumbai, November 7

Private sector DHFL General Insurance has launched a customisable online motor insurance policy which offers customers 19 add-on options based on their specific needs.

Called COCODrive, the product offers many non-standard add-ons such as enhanced owner, occupant and paid driver personal accident cover. It also offers personal accident cover that can go up

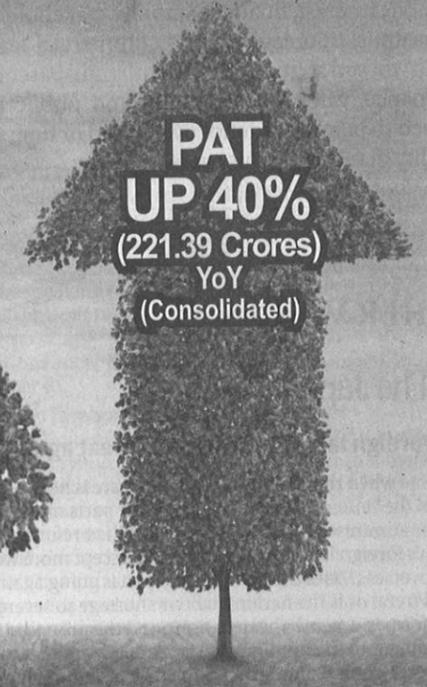
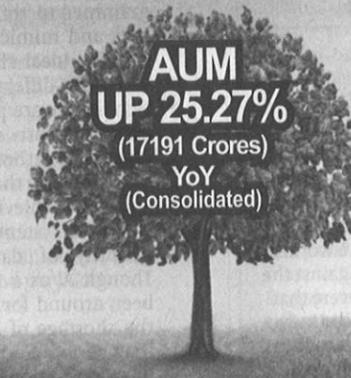
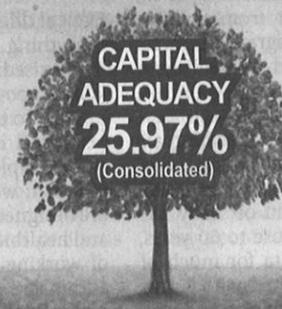
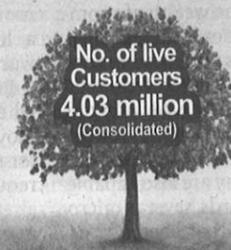
to ₹35 lakh. "Other add-on options include EMI Protector and Outstanding Loan Protector for cars on loan, which will help in vehicle financing in case of accidents during the loan period," the insurer said.

Additionally, apart from providing coverage across India, the product also covers neighbouring countries such as Nepal, Bhutan, Pakistan, Bangladesh, Sri Lanka and Maldives.



Make Life Easy

**(Formerly Manappuram General Finance and Leasing Limited)**  
Regd. & Corp. Office: IV / 470 (old) W638A (New), Manappuram House, Valapad, Thrissur, Kerala, India - 680 567. CIN: L65910KL1992PLC006623



## STATEMENT OF CONSOLIDATED AND STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2018

(Rs. In Lakhs)

Sl. No.	Particulars	Quarter Ended						Half Year Ended			
		Consolidated			Standalone			Consolidated		Standalone	
		30-Sep-18	30-Jun-18	30-Sep-17	30-Sep-18	30-Jun-18	30-Sep-17	30-Sep-18	30-Sep-17	30-Sep-18	30-Sep-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total Income from Operations	1,02,751.87	94,718.08	84,012.86	85,087.20	78,279.70	71,799.07	1,97,469.95	1,69,643.81	1,63,366.90	1,45,638.87
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	34,993.49	30,938.34	24,106.77	30,387.47	26,565.17	25,950.76	65,931.83	49,596.67	56,952.64	54,106.79
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	34,993.49	30,938.34	24,106.77	30,387.47	26,565.17	25,950.76	65,931.83	49,596.67	56,952.64	54,106.79
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	22,219.86	19,822.96	15,980.57	19,380.54	17,115.87	17,071.34	42,042.82	32,677.55	36,496.41	35,366.47
5	Total Comprehensive Income for the period [ Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax) ]	22,138.85	19,877.90	15,819.86	19,275.10	17,161.10	16,916.65	42,016.75	32,562.75	36,436.20	35,254.20
6	Equity Share Capital (Face value of Rs. 2/- each)	16,856.20	16,850.70	16,839.20	16,856.20	16,850.70	16,839.20	16,856.20	16,839.20	16,856.20	16,839.20
7	Earnings Per Share (Face value of Rs. 2/- each) (not annualised)										
	(i) Basic (Rs.)	2.66	2.36	1.89	2.29	2.04	2.03	5.03	3.86	4.33	4.20
	(ii) Diluted (Rs.)	2.65	2.35	1.89	2.29	2.03	2.02	5.02	3.84	4.32	4.19

**NOTE :**

The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results are available on the Stock Exchanges website ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on Company's website ([www.manappuram.com](http://www.manappuram.com))

Place : Valapad, Thrissur  
Date : November 6, 2018

For Manappuram Finance Limited  
Sd/-

V.P.Nandakumar  
Managing Director & CEO  
DIN: 00044512