



MANAPPURAM FINANCE LIMITED



Make Life Easy

Ref: Sec/SE/ 6 %6 /2016-17 10th November, 2016

Bombay Stock Exchange Limited PJ Towers, Dalal Street, Fort, 25th Floor, Mumbai- 400001

National Stock Exchange of India Ltd 5th Floor, Exchange Plaza, Bandra East, Mumbai- 400051

Dear Sir,

Sub: Un Audited Consolidated and Standalone Financial Results and Limited Review Report for the period ended 30.09.2016 under regulation 33 of SEBI (LODR) Regulations, 2015

Ref: Company Scrip Code: 531213, Symbol: MANAPPURAM

We herewith submit Un Audited Consolidated and Standalone Financial Results and the Limited Review Report for the period ended 30.09.2016 in the prescribed format as required under Reg.33 of SEBI (LODR) Regulations, 2015. The figures were reviewed by the Audit Committee of the Company and approved by the board of directors at their meeting held on 10th November, 2016.

We request you to please take the same on your record.

Thanking You.

Yours Faithfully

For Manappuran Finance Limited

Ramesh Periasamy Company Secretary





MANAPPURAM FINANCE LIMITED



(R)

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PART I NS 2 15 14 13 12 11 10 9 œ S ω (a) Revenue from operations (b) Other operating income Total income from operations Rs.2/- per share) exceptional items (5-6) items (3+4) items(1-2) Income, finance Profit from Operations (g) Other expenses Total expenses (b)Depreciation and amortisation expense (a)Employee benefits expenses Income from operations Reserves excluding Revaluation Reserve Net profit (11-12) Net Profit after tax (9-10) Tax expenses Profit before tax (7-8) Exceptional items Profit after finance costs and before Finance costs Profit before finance costs and exceptional (f) Provisions and write offs (e) Security charges (d) Rent (c)Advertisement expenses Earnings per share (of Rs.2/- each) Paid-up Equity share capital (Face Value of (a) Basic (b) Diluted Particulars costs and exceptional before Other 30-Sep-16 Unaudited annualised) 83,929.30 296.30 **84,225.60** 13,171.43 1,559.60 10,155.30 29,592.00 59,102.00 25,793.73 19,354.70 29,510.00 58,431.87 (Not 29,510.00 STATEMENT OF UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QURTER AND SIX MONTHS ENDED SEPTEMBER 30, 2016 1,706.30 2,765.40 251.20 1,752.70 4,587.10 16,831.50 115.10 670.13 2.29 1.91 1.90 (Not annualised) Quarter Ended 30-Jun-16 Unaudited 74,334.00 278.70 **74,612.70** 51,539.60 25,044.80 23,501.87 16,132.60 12,027.77 16,033.30 25,044.80 51,110.83 1,015.00 2,742.40 288.30 1,589.50 4,290.80 16,826.60 26,494.80 1,548.10 8,912.20 428.77 99.30 (Not annualised) Unaudited 30-Sep-15 54,803.20 448.80 **55,252.00** 34,219.80 21,440.50 10,010.20 33,811.50 2,460.20 1,225.50 756.40 3,670.10 10,537.50 1,340.10 Consolidated Results 10,010.20 24,209.60 1,450.70 16,824.10 6,303.00 6,371.20 3,639.00 408.30 68.20 0.75 30-Sep-16 Unaudited 158,263.30 575.00 **158,838.30** nnualised 110,641.60 25,199.20 3,107.70 35,272.90 109,542.70 35,487.30 54,554.80 49,295.60 (Not 54,554.80 56,086.80 16,831.50 19,067.50 5,507.80 539.50 3,342.20 8,877.90 1,098.90 2,721.30 214.40 Half year ended 4.19 4.19 1.45 1.45 (Not annualised) 30-Sep-15 Unaudited 108,564.30 591.70 **109,156.00** 67,014.00 42,742.10 19,198.50 20,736.40 2,573.80 12,232.70 12,352.30 66,413.90 4,886.00 2,440.90 1,991.90 6,845.50 47,815.50 3,267.60 16,824.10 19,198.50 6,846.20 119.60 600.10 Year Ended 31-Mar-16 Audited 234,896.30 1,126.80 **236,023.10** 149,830.50 258,951.20 5,702.20 10,058.80 4,354.70 4,233.50 14,356.70 43,268.10 5,578.10 148,471.00 87,552.10 35,515.80 54,838.30 16,824.10 35,336.80 19,322.50 55,091.50 94,739.00 1,359.50 253.20 179.00 4.20 (Not 30-Sep-16 Unaudited 75,150.20 242.00 **75,392.20** 53,319.50 17,969.60 17,969.60 27,349.00 22,159.73 11,033.33 16,831.50 27,349.00 25,970.50 53,232.47 249.60 1,338.50 3,789.60 9,379.40 2,583.10 1,704.80 1,460.80 87.03 2.14 Quarter Ended 30-Jun-16 Unaudited 67,153.20 246.50 **67,399.70** 14,924.50 23,150.20 46,592.20 10,456.27 1,472.30 14,924.50 20,906.87 16,826.60 46,492.83 23,150.20 23,442.00 1,013.10 2,592.60 287.60 1,342.80 3,742.20 (Not 8,225.70 99.37 1.77 30-Sep-15 Unaudited 51,517.10 406.10 **51,923.20** 31,927.00 Standalone Results 20,105.00 31,818.20 16,824.10 22,696.20 (Not 5,921.90 5,921.90 9,230.80 2,414.70 1,224.20 566.70 9,789.00 1,290.90 9,230.80 3,368.90 1,450.60 3,308.90 108.80 0.70 30-Sep-16 Unaudited 142,303.40 488.50 **142,791.90** 32,894.10 50,499.20 99,911.70 32,894.10 43,066.60 21,489.60 16,831.50 50,499.20 49,412.50 99,725.30 17,605.10 2,717.90 5,175.70 537.20 2,681.30 7,531.80 Half year ended
Sep-16 30-Sep-15
uddited Unaudited 2,933.10 186.40 3.91 102,927.50 532.50 **103,460.00** 11,513.70 63,109.80 11,513.70 17,809.90 40,521.20 19,498.50 2,498.90 17,809.90 62,938.80 3,258.30 4,809.60 2,438.50 1,673.20 6,296.20 (Not 16,824.10 45,299.90 6,344.20 171.00 1.37 Year Ended 31-Mar-16 220,266.80 1,041.00 **221,307.80** 5,671.00 9,799.80 4,350.50 3,247.20 13,212.20 **81,469.70** 140,277.70 Audited 256,856.70 33,724.30 33,724.30 51,891.20 139,838.10 39,880.10 5,308.90 51,891.20 18,166.90 88,386.50 16,824.10 439.60 4.01

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

(Rupees in lakhs except EPS data)

Manappuram Finance Limited

Manappuram Finance Limited

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

NOTES:

1.Statement of Assets and Liabilities

		TOTAL ASSETS	
1,40/,4/3.00 1,109,304.90	1,40	Sub-total- current assets	
1			
		Other current accets	
	1 1	Short-term loans and advances	
62.059.70 60.447.50		Cash and hank halances	
- 4,400.80		Current investments	
		Current Assets	2
116,627.00 94,610.50	11	Sub-total- Non- Current assets	
12,036.00 12,960.90		Other Non current assets	
75,658.80 53,772.50		Long-term loans and advances	
		Deferred tax assets (net)	
505.30 505.30		Non-current investments	
		Goodwill on consolidation	
18,660.20 19,476.70		Non- Current assets Fixed assets	
		ASSETS	₩
1,584,100.00 1,283,915.40	1,58	TOTAL - EQUITY AND LIABILTIES	
962,311.97 833,293.90	96	Sub-total- Current Liabilities	
		Short term provisions	
1,	15	Other current liabilities	
		Trade payables	
788,637.70 676,742.30	78	Short-term borrowings	
	de la	Current Liabilities	4
313,432.23 172,697.80	31	Sub-total- Non- Current Liabilities	
422.00 319.10		Long term provisions	
11,383.80 12,378.00		Other long term liabilities	
301,626.43 160,000.70	30	Long term borrowings	
		Non-current Liabilities	ω
2,334.50 2,120.10		Minority Interest	2
306,021.30 275,803.60	300	Sub-total - Shareholders' funds	
2	28	Reserves and Surplus	
16,831.50 16,824.10		Share Capital	-
		CHARGIOI DEBC' ETINDO	4
		EQUITY AND LIABILITIES	A
16 31	30-S	I at tivulat 2	NIC
Asat Asat		Participars	Z

As at 31-Mar-16 30-Sep-16 31-Mar-16 16.831.50 16.824.10 284,688.20 256.856.70 301,519.70 273,680.80 218,669.20 111,513.40 11,383.80 12,378.00 230,053.00 123,891.40 230,053.00 123,891.40 788,195.89 676,724.09 99,858.33 107,787.49 900,479.30 793,515.60 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,432,052.00 1,191,087.80 1,252,366.20 1,017,907.10 1,340,309.50 1,104,978.10	100000	
31 20 20 20 20 20 20 20 20 30 4 30 4 30 4 30 4 4 5 6 9 9 9 9 9 9 9 9 9 9 9 9 9	1,104,978.10	
31 50 20 20 20 20 20 20 20 20 20 2	37,877.70	39,573.30
70 279 279 279 279 279 279 279 279 279 279	1,017,907.10	1,252,366.20
31-M 31-M 31-M 20 215 20 25 70 273 70 273 30 11 30 79 30 79 30 79 30 11 30 1 30 3 30 3 30 3 30 3 30 3 30	49,193.30	48,370.00
31-M 31-M 20 21- 20 25- 70 273 70 273 70 11 80 11 80 12 90 12 90 12 90 179 90 1		1
31-M 31-M 31-M 31-M 20 25 20 25 70 273 70 273 70 11 80 1 1 1 9 67 33 10 33 10 33 10 33 10 35 79; 39 79; 30 1,19	86,109.70	91,742.50
As 31-M 31-M 20 25 70 275 70 273 70 122 00 122 00 123	9,/94.30	8,719.80
31.W 31.W 20 20 270 277 277 277 277 277	21,005.00	27,033.70
A1.W 31.W 20 21 20 27 20 27 27 27 27 27 27 27 27 27 27 27 27 27	3,908.40	5,551.50
70 277 277 277 277 277 277 277 277 277 2	32,419.20	32,419.20
31.W 31.W 31.W 31.W 20 22 20 27 27 27 27 27 27 27 27 27 27		
A1.W 20 21 20 27 20 27 20 27 27 27 27 27 27 27 27 27 27 27 27 27	18,982.80	18,018.30
31.W 31.W 20 25 70 277 20 2777 20 27		
31.W 31.W 50 1 20 25 70 277 70 277 11 80 1 80 1 9 67 33 10	1,191,087.80	1,432,052.00
31.W 31.W 50 1 20 25 70 277 70 277 11 80 1 80 1 89 67 33 11	793,515.60	900,479.30
31.W 31.W 50 1 20 25 70 277 70 277 11 12 10 10 11 10 11 10 11 11 11 11 11 11 11	6,678.99	9,031.69
31.W 31.W 50 1 20 25 70 277 13.9	107,787.43	99,858.33
31 31 31	2,325.09	3,393.39
31 50 00	676,724.09	788,195.89
31 250 20 20 20 20 30 30		
31 50 220 270 2	123,891.40	230,053.00
31 50 20 20 20 20 20 20 20 20 20 20 20 20 20	12,378.00	11,383.80
31 50 20 20 20 20 20	111,513.40	218,669.20
31 50 20 20 20		
31 50 20 20 20	,	
50 31	2/3,080.00	301,519.70
31	235,835.70	284,688.20
	16,824.10	16,831.50
		3
at As	31-Mar-16	30-Sep-16
	AS	at

- The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on November 10, 2016. The above results have been subjected to Limited Review by the statutory auditors.
- The Group 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 Group operates in a single geographical segment ie., domestic.
- The Board of Directors declared an Interim dividend of Rs.0.50 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.

V.P.Nandakumar Managing Director & CEO

Place : Valapad, Thrissur Date : November 10, 2016

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

6th & 7th Floor- "A" Block Tidel Park, (Module 601, 701 & 702) No. 4, Rajiv Gandhi Salai, Taramani Chennai-600 113, India

Tel: +91 44 6654 8100 Fax: +91 44 2254 0120

Limited Review Report

Review Report to
The Board of Directors
Manappuram Finance Limited

- 1. We have reviewed the accompanying statement of unaudited standalone financial results of Manappuram Finance Limited ('the Company') for the quarter and 6 months ended September 30, 2016 (the "Statement"). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
- 2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP

ICAI Firm registration number: 101049W/E300004

Chartered Accountants

1211

per Bharath N S

Partner

Membership No.: 210934

Place: Chennai

S.R. Batliboi & Associates LLP

Chartered Accountants

6th & 7th Floor- "A" Block Tidel Park, (Module 601, 701 & 702) No. 4, Rajiv Gandhi Salai, Taramani Chennai-600 113, India

Tel: +91 44 6654 8100 Fax: +91 44 2254 0120

Limited Review Report

Review Report to
The Board of Directors
Manappuram Finance Limited

- 1. We have reviewed the accompanying statement of unaudited consolidated financial results of Manappuram Group comprising Manappuram Finance Limited ('the Company') and its subsidiaries (together, 'the Group'), for the quarter and 6 months ended September 30, 2016 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
- We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 3. We did not review assets of Rs.15,837.19 million as at September 30, 2016 and revenue aggregating Rs. 812.09 million and Rs. 1,473.31 million for the quarter and six months period ended September 30, 2016 respectively, included in the accompanying unaudited consolidated financial results relating to two subsidiaries, whose financial information have been reviewed by the other auditors and whose reports have been furnished to us. Our conclusion on the unaudited consolidated quarterly financial results, in so far as it relates to such subsidiaries is based solely on the reports of the other auditors.
- 4. Based on our review conducted as above and on consideration of reports of other auditors on the unaudited separate quarterly financial results and on the other financial information of the subsidiaries, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited consolidated financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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Chartered Accountants

per Bharath N S

Partner

Membership No.:210934

Place: Chennai

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- 2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP

ICAI Firm registration number: 101049W/E300004

Chartered Accountants

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per Bharath N S

Partner

Membership No.: 210934

Place: Chennai

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- 3. We did not review assets of Rs.15,837.19 million as at September 30, 2016 and revenue aggregating Rs. 812.09 million and Rs. 1,473.31 million for the quarter and six months period ended September 30, 2016 respectively, included in the accompanying unaudited consolidated financial results relating to two subsidiaries, whose financial information have been reviewed by the other auditors and whose reports have been furnished to us. Our conclusion on the unaudited consolidated quarterly financial results, in so far as it relates to such subsidiaries is based solely on the reports of the other auditors.
- 4. Based on our review conducted as above and on consideration of reports of other auditors on the unaudited separate quarterly financial results and on the other financial information of the subsidiaries, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited consolidated financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S.R. BATLIBOI & ASSOCIATES LLP ICAI Firm registration number: 101049W/E300004

L. Ass.

Chartered Accountants

per Bharath N S

Partner

Membership No.:210934

Place: Chennai