



MANAPPURAM[®] FINANCE LIMITED



Make Life Easy

Ref: Sec/SE/ 108-1 /2015-16

12th February, 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 Financial Results and Limited Review Report for the quarter and nine months ended 31.12.2015 under regulation 33 of SEBI (LODR) Regulations, 2015

Ref: Company Scrip Code: 531213, Symbol: MANAPPURAM

We herewith submit Un Audited Financial Results and the Limited Review Report for the quarter and nine months ended 31.12.2015 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 12th February, 2016.

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

Thanking You.

Yours Faithfully,
For Manappuram Finance Limited


Ramesh Periasamy
Company Secretary



CC to : Madras Stock Exchange Limited
PB No: 183, New No.30 (Old: 11)
Second Line Beach, Chennai-600001

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

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

(Rupees in lakhs except EPS and Shareholding data)

STATEMENT OF UNAUDITED CONSOLIDATED & STANDALONE FINANCIAL RESULTS FOR THE PERIOD ENDED DECEMBER 31, 2015

PART I: SN	Particulars	Consolidated Results						Standalone Results					
		Quarter Ended		Nine Months ended		Year Ended		Quarter Ended		Nine Months ended		Year Ended	
		31-Dec-15 Unaudited	30-Sep-15 Unaudited	31-Dec-14 Unaudited (Refer Note 2)	31-Dec-15 Unaudited	31-Dec-14 Unaudited (Refer Note 2)	31-Mar-15 Audited	31-Dec-15 Unaudited	30-Sep-15 Unaudited	31-Dec-14 Unaudited	31-Dec-15 Unaudited	31-Dec-14 Unaudited	31-Mar-15 Audited
1	Income from operations (a) Revenue from operations (b) Other operating income Total income from operations	61,300.30 319.90 61,620.20	54,803.20 440.80 55,252.00	51,103.18 493.40 51,596.58	169,864.60 911.60 170,776.20	146,457.20 1,101.50 147,558.70	196,824.70 1,817.50 198,642.20	51,517.10 406.10 51,923.20	51,079.50 493.40 51,572.90	160,016.50 833.80 160,850.30	146,387.60 1,101.50 147,489.10	195,796.60 1,776.70 197,573.30	
2	Expenses (a) Employee benefits expenses (b) Depreciation and amortisation expense (c) Advertisement expenses (d) Rent (e) Security charges (f) Provisions and write offs (g) Other expenses Total expenses	11,382.00 1,437.40 1,419.00 2,561.60 1,121.90 966.40 3,989.50 22,877.80	10,537.50 1,340.10 1,450.70 2,460.20 1,225.50 756.40 3,670.10 21,440.50	7,888.42 1,313.50 1,023.20 2,284.50 1,289.80 1,02.20 2,873.80 16,775.42	32,118.40 4,011.20 4,686.60 7,447.60 3,562.80 2,958.30 10,835.00 65,619.90	23,163.00 4,172.40 3,026.40 6,843.60 4,766.00 1,974.20 8,119.10 52,064.70	31,453.70 5,402.30 4,464.20 9,114.60 5,759.30 2,812.10 11,227.80 70,234.00	9,789.60 1,290.90 1,450.60 2,444.70 1,121.30 664.70 3,368.90 20,105.00	7,867.40 1,313.50 1,023.20 2,284.50 1,289.80 102.20 2,864.40 16,745.00	29,801.20 3,862.50 4,659.90 7,282.60 3,559.80 2,337.90 9,928.60 61,432.50	23,137.60 4,172.40 3,026.40 6,843.60 4,766.00 1,974.20 8,107.10 52,027.30	31,091.40 5,388.10 4,463.90 9,099.50 5,759.30 2,745.80 11,036.20 69,584.20	
3	Profit from Operations before Other Income and finance costs (1-2)	38,742.40	33,811.50	34,821.16	105,156.30	95,494.00	128,408.20	31,818.20	34,827.90	99,417.80	95,461.80	127,989.10	
4	Other income	451.40	408.30	72.10	1,051.50	459.20	700.50	108.80	70.90	379.30	458.00	520.70	
5	Profit before finance costs (3+4)	39,193.80	34,219.80	34,893.26	106,207.80	95,953.20	129,108.70	31,927.00	34,898.80	99,797.10	95,919.80	128,509.80	
6	Finance costs	23,451.70	24,209.60	22,628.20	71,267.20	65,356.90	87,741.40	22,696.20	22,628.20	66,933.80	65,356.90	87,267.00	
7	Profit/(loss) after finance costs and before tax (5-6)	15,742.10	10,010.20	12,265.06	34,940.60	30,596.30	41,367.30	9,230.80	12,270.60	32,863.30	30,562.90	41,242.80	
8	Tax expenses	5,636.80	3,639.00	4,205.37	12,483.00	10,468.30	14,219.60	5,327.00	4,207.10	11,623.20	10,458.00	14,169.60	
9	Net Profit/(loss) after tax (7-8)	10,105.30	6,371.20	8,059.70	22,457.60	20,128.00	27,147.70	5,921.90	8,063.50	21,240.10	20,104.90	27,073.20	
10	Minority interest	71.20	68.20	-	190.80	-	16.00	-	-	-	-	-	
11	Net profit (9-10)	10,034.10	6,303.00	8,059.70	22,266.80	20,128.00	27,131.70	5,921.90	8,063.50	21,240.10	20,104.90	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	
13	Reserves excluding Revaluation Reserve						246,455.80					245,912.90	
14	Earnings per share (of Rs.2/- each) (a) Basic (b) Diluted	1.19 1.19	0.75 0.75	0.96 0.96	2.65 2.65	2.39 2.39	3.23 3.23	0.70 0.70	0.96 0.96	2.52 2.52	2.39 2.39	3.22 3.22	

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO



NOTES:

- 1 The above financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on February 12, 2016 and is subjected to limited review by the statutory auditors.
- 2 The unaudited consolidated financial results for the quarter ended December 31, 2014 and nine months ended December 31, 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.
- 3 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.
- 4 The Board of Directors declared an Interim dividend of Rs.0.45 per equity share having face value of Rs. 2/each.
- 5 Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's presentation.
- 6 The Company has made Investments in Manappuram Insurance Brokers Private Limited, with effect from January 1, 2016

By order of the Board

V.P.Nandakumar
Managing Director & CEO

Place: Valapad, Thrissur
Date: February 12, 2016



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

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Tidel Park, (Module 601, 701 & 702)
No. 4, Rajiv Gandhi Salai, Taramani
Chennai-600 113, India
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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 nine months ended December 31, 2015 (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.
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
Chartered Accountants



per **Bharath N S**
Partner
Membership No.: 210934

Place Chennai
Date February 12, 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

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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 nine months ended December 31, 2015 (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.
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. We did not review revenues and assets of Rs.405.76 million and Rs.7,490.65 million respectively, included in the accompanying unaudited consolidated financial results relating to a subsidiary, whose financial information have been reviewed by the other auditor and whose report has been furnished to us. Our conclusion on the unaudited quarterly financial results, in so far as it relates to such subsidiary is based solely on the report of the other auditor. We report that the corresponding unaudited consolidated figures for the quarter ended December 31, 2014 and nine month ended December 31, 2014 have not been subject to limited review and are as certified by the management.
4. Based on our review conducted as above and on consideration of reports of other auditor on the unaudited separate quarterly financial results and on the other financial information of the components, 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
Chartered Accountants


per Bharath N S

Partner
Membership No.:210934

Place Chennai
Date February 12, 2016.