



# MANAPPURAM<sup>®</sup> FINANCE LIMITED



Make Life Easy

Ref: Sec/SE/ 118 /2016-17  
12<sup>th</sup> May 2016

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

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

Dear Sir,

Sub: Audited Financial Statement for the year ended 31<sup>st</sup> March 2016 pursuant to Regulation 33 of SEBI (LODR) Regulations, 2015

Ref: Company Scrip Code: 531213, Symbol: MANAPPURAM

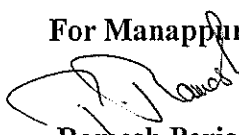
Pursuant to Regulation 33 of SEBI (LODR) Regulations, 2015 enclosed herewith Audited Financial Statement and Auditor's Report for the period ended 31<sup>st</sup> March 2016 in the prescribed format. The figures were reviewed by the Audit Committee of the Company and approved by the board of directors at their meeting held on 12<sup>th</sup> May 2016.

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

Thanking You.

Yours Faithfully,

For Manappuram Finance Limited

  
Ramesh Periasamy  
Company Secretary

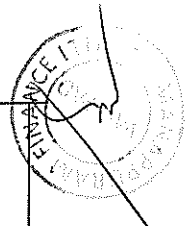
India's First Listed and Highest Credit Rated Gold Loan Company

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 AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2016

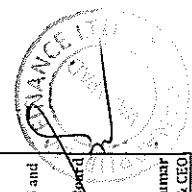
PART I: SN	Particulars	Consolidated Results						Standalone Results					
		Quarter Ended		Year Ended		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		31-Mar-16 Audited (Refer Note 6)	31-Dec-15 Unaudited	31-Mar-15 Audited	31-Mar-16 Audited	31-Mar-15 Audited	31-Mar-16 Audited (Refer Note 6)	31-Dec-15 Unaudited	31-Mar-15 Audited	31-Mar-16 Audited	31-Mar-15 Audited	31-Mar-16 Audited	31-Mar-15 Audited
1	Income from operations (a) Revenue from operations (b) Other operating income Total income from operations	65,031.70 215.20 65,246.90	61,300.30 319.90 61,620.20	50,367.50 716.00 51,083.50	234,896.30 1,126.80 236,023.10	196,824.70 1,817.50 198,642.20	60,250.30 207.20 60,457.50	57,089.00 301.30 57,390.30	49,409.00 675.20 50,084.20	220,266.80 1,041.00 221,307.80	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	11,149.70 1,566.90 1,015.60 2,611.20 791.90 1,275.20 3,415.70 21,826.20	11,382.00 1,437.40 1,419.00 1,121.90 966.40 4,035.00 22,923.30	8,290.70 1,229.90 1,437.80 2,271.00 993.30 837.90 3,126.80 18,187.40	43,268.10 5,578.10 5,702.20 10,058.80 4,354.70 4,233.50 14,356.70 87,552.10	31,453.70 5,402.30 4,464.20 9,114.60 5,759.30 2,812.10 11,245.90 70,252.10	10,078.90 1,446.40 1,011.10 2,517.20 790.70 909.30 3,177.60 19,931.20	10,302.70 1,363.60 1,401.60 2,473.00 1,121.30 664.70 3,629.90 20,956.80	7,953.80 1,215.70 1,437.50 2,255.90 993.30 771.60 2,947.10 17,574.90	39,880.10 5,308.90 5,671.00 9,799.80 4,350.50 3,247.20 13,212.20 81,469.70	31,091.40 5,388.10 4,463.90 9,099.50 5,759.30 2,745.80 11,054.20 69,602.20		
3	Profit from Operations before Other Income, finance costs and exceptional items(1-2)	43,420.70	38,696.90	32,896.10	148,471.00	128,390.10	40,526.30	36,433.50	32,509.30	139,838.10	127,971.10		
4	Other income	308.00	451.40	241.30	1,359.50	700.50	60.30	208.30	62.70	439.60	520.70		
5	Profit before finance costs and exceptional items (3+4)	43,728.70	39,148.30	33,137.40	149,830.50	129,090.60	40,586.60	36,641.80	32,572.00	140,277.70	128,491.80		
6	Finance costs	23,577.80	23,406.20	22,366.40	94,739.00	87,723.30	21,558.70	21,588.40	21,892.10	88,366.50	87,249.00		
7	Profit/(loss) after finance costs and before exceptional items (5-6)	20,150.90	15,742.10	10,771.00	55,091.50	41,367.30	19,027.90	15,053.40	10,679.90	51,891.20	41,242.80		
8	Exceptional items	253.20	-	-	253.20	-	-	-	-	-	-		
9	Profit/(loss) before tax (7-8)	19,897.70	15,742.10	10,771.00	54,838.30	41,367.30	19,027.90	15,053.40	10,679.90	51,891.20	41,242.80		
10	Tax expenses	6,839.50	5,636.80	3,751.30	19,322.50	14,219.60	6,543.70	5,327.00	3,711.60	18,166.90	14,169.60		
11	Net Profit/(loss) after tax (9-10)	13,058.20	10,105.30	7,019.70	35,515.80	27,147.70	12,484.20	9,726.40	6,968.30	33,724.30	27,073.20		
12	Minority interest	(11.80)	71.20	16.00	179.00	16.00	-	-	-	-	-		
13	Net profit (1-12)	13,070.00	10,034.10	7,003.70	35,336.80	27,131.70	12,484.20	9,726.40	6,968.30	33,724.30	27,073.20		
14	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		
15	Reserves excluding Revaluation Reserve		258,951.20	246,455.80						256,856.70	245,912.90		
16	Earnings per share (of Rs.2/- each) (a) Basic (b) Diluted	1.55 1.55 (Net annualised)	1.19 1.19 (Not annualised)	0.83 0.83 (Not annualised)	4.20 4.20	3.23 3.23	1.48 1.48 (Not annualised)	1.16 1.16 (Not annualised)	0.83 0.83 (Not annualised)	4.01 4.01	3.22 3.22		



**NOTES:**  
**1.Statement of Assets and Liabilities**

SN	Particulars	Consolidated		Standalone	
		As at 31-Mar-16	As at 31-Mar-15	As at 31-Mar-16	As at 31-Mar-15
<b>EQUITY AND LIABILITIES</b>					
1	<b>SHAREHOLDERS' FUNDS</b>				
	Share Capital	16,824.10	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	258,979.50	246,455.80	256,856.70	245,912.90
	Sub-total - Shareholders' funds	275,803.60	263,279.90	273,680.80	262,737.00
2	Minority Interest	2,120.10	1,538.70	-	-
3	Preference shares in subsidiary held by minority shareholders	-	500.00	-	-
4	<b>Non-current Liabilities</b>				
	Long term borrowings	160,000.70	164,191.40	111,513.40	155,029.00
	Other long term liabilities	12,378.00	10,939.30	12,378.00	10,938.90
	Long term provisions	319.10	72.20	-	-
	Sub-total- Non- Current Liabilities	172,697.80	175,202.90	123,891.40	165,967.90
5	<b>Current Liabilities</b>				
	Short-term borrowings	67,674.20	529,976.50	67,674.09	529,976.50
	Trade payables	2,507.10	2,592.20	2,325.09	2,421.40
	Other current liabilities	146,533.20	183,491.50	107,787.43	167,345.80
	Short term provisions	7,511.30	5,046.20	6,678.99	4,769.40
	Sub-total- Current Liabilities	833,293.90	721,106.40	793,515.60	704,513.10
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>1,283,915.40</b>	<b>1,161,627.90</b>	<b>1,191,087.80</b>	<b>1,133,218.00</b>
<b>ASSETS</b>					
1	<b>Non- Current assets</b>				
	Fixed assets	19,476.70	17,365.20	18,982.80	17,231.80
	Goodwill on consolidation	3,556.50	3,298.50	-	-
	Non-current investments	505.30	505.30	32,419.20	16,764.20
	Deferred tax assets (net)	4,338.60	3,097.80	3,908.40	2,961.70
	Long-term loans and advances	53,772.50	15,756.10	21,005.00	8,582.50
	Other Non current assets	12,960.90	14,758.80	9,794.30	13,122.60
	Sub-total- Non- Current assets	94,610.50	54,781.70	86,109.70	58,662.80
2	<b>Current Assets</b>				
	Current Investments	4,400.80	21,182.00	-	21,182.00
	Cash and bank balances	60,447.50	79,211.10	49,193.30	68,208.30
	Short-term loans and advances	1,084,757.30	945,079.50	1,017,907.10	925,536.60
	Other current assets	39,699.30	61,373.60	37,877.70	59,628.30
	Sub-total- Current assets	1,189,304.90	1,106,846.20	1,104,978.10	1,074,555.20
	<b>TOTAL ASSETS</b>	<b>1,283,915.40</b>	<b>1,161,627.90</b>	<b>1,191,087.80</b>	<b>1,133,218.00</b>

- The above audited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 12, 2016.
- The unaudited consolidated financial results for the quarter ended March 31, 2015 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.
- Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current period/year's presentation.
- The figures for the quarter ended March 31, 2016 and March 31, 2015 have been derived as a balancing figure between the amounts as per the annual audited financial statement and the year-to-date unaudited results upto December 31, 2015 and December 31, 2014, which were subjected to limited review.



By order of the Board  
**V.P.Nandakumar**  
 Managing Director & CEO