Integrated Filing (Finance) NBFC

MANAPPURAM FINANCE LIMITED

General Information

Scrip code*	531213
NSE Symbol*	MANAPPURAM
MSEI Symbol*	NOTLISTED
ISIN*	INE522D01027
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	04-05-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	28-04-2026
Description of presentation currency	INR
Level of rounding	Crores
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Single segment
Description of single segment	Financial Service
Start date of board meeting	04-05-2026
Start time of board meeting	11:00:00
End date of board meeting	04-05-2026
End time of board meeting	16:15:00
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	Yes

(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	Yes	
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes	
Latest Date on which RPT policy is updated	30-03-2026	
Indicate Company website link for updated RPT policy of the Company	https://www.manappuram.com/sites/default/files/2026-04/13.2.%20Policy_RPT%20Policy_RPT%20Policy.pdf	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	Yes	
No. of times funds raised during the quarter	1	
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No	Textual Information(1)

Text Block

Textual Information(1)	No default has happened

Financial Results - NBFC

Amount in (Crores)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	**Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.**		
1	**Income**		
	Revenue from operations		
(i)	Interest Income	2,124.07	7,622.84
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	0.00	0.00
(iv)	Fees and commission Income	0.30	0.95
(v)	Net gain on fair value changes	(0.78)	(1.51)
(vi)	Net gain on derecognition of financial instruments under amortised cost category	32.62	15.58
(vii)	Sale of products (including Excise Duty)	0.00	0.00
(viii)	Sale of services	0.00	0.00
ix	**Other revenue from operations**		
1	Other expenses	1.33	4.86
	Total other revenue from operations	1.33	4.86
	Total Revenue From Operations	2,157.54	7,642.72
	Other income	5.87	10.70
	Total income	2,163.41	7,653.42
2	**Expenses**		
	Cost of materials consumed	0.00	0.00
	Purchases of stock-in-trade	0.00	0.00
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00
	Employee benefit expense	327.96	1,268.27
	Finance costs	931.80	3,028.35
	Depreciation, depletion and amortisation expense	57.79	229.81
	Fees and commission expense	19.17	78.33
	Net loss on fair value changes	0.00	0.00
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	215.56	535.25
(f)	**Other Expenses**		
1	Other expenses	113.70	474.19
	Total other expenses	113.70	474.19
	Total expenses	1,665.98	5,614.20
3	**Total profit before exceptional items and tax**	497.43	2,039.22
4	Exceptional items	0.00	0.00
5	**Total profit before tax**	497.43	2,039.22

6	**Tax expense**		
7	Current tax	126.65	537.27
8	Deferred tax	(4.74)	(22.70)
9	**Total tax expenses**	121.91	514.57
10	**Net Profit Loss for the period from continuing operations**	375.52	1,524.65
11	Profit (loss) from discontinued operations before tax	0.00	0.00
12	Tax expense of discontinued operations	0.00	0.00
13	**Net profit (loss) from discontinued operation after tax**	0.00	0.00
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00
15	**Total profit (loss) for period**	375.52	1,524.65
16	Other comprehensive income net of taxes	107.24	120.83
17	**Total Comprehensive Income for the period**	482.76	1,645.48
18	**Total profit or loss, attributable to**		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
19	**Total Comprehensive income for the period attributable to**		
	Comprehensive income for the period attributable to owners of parent		
	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	**Details of equity share capital**		
	Paid-up equity share capital	187.87	187.87
	Face value of equity share capital	2.00	2.00
21	Reserves excluding revaluation reserve		0.00
22	**Earnings per share**		
i	**Earnings per equity share for continuing operations**		
	Basic earnings per share from continuing operations	4.41	17.99
	Diluted earnings per share from continuing operations	4.41	17.98
ii	**Earnings per equity share for discontinued operations**		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	**Earnings per equity share (for continuing and discontinued operations)**		
	Basic earnings per share	4.41	17.99
	Diluted earnings per share	4.41	17.98
23	Debt equity ratio		
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Other Comprehensive Income

Amount in (Crores)

	Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	**Amount of items that will not be reclassified to profit and loss**		
1	Actuarial gain / (losses) on post	3.11	11.78
2	Income tax relating to items that will not be reclassified to profit or loss	(0.78)	(2.97)
	Total Amount of items that will not be reclassified to profit and loss	2.33	8.81
2	Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00
3	**Amount of items that will be reclassified to profit and loss**		
1	Fair value changes on derivatives designated as cash flow hedges, net	140.21	149.71
2	Income tax relating to items that will not be reclassified to profit or loss	(35.30)	(37.69)
	Total Amount of items that will be reclassified to profit and loss	104.91	112.02
4	Income tax relating to items that will be reclassified to profit or loss	0.00	0.00
5	Total Other comprehensive income	107.24	120.83

Statement of Asset and Liabilities

Amount in (Crores)

	Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	Assets	
1	**Financial Asset**	
	Cash and cash equivalents	4,179.94
	Bank Balance other than (a) above	750.91
	Derivative financial instruments	981.72
	Receivables	
	(I) Trade Receivables	0.00
	(II) Other Receivables	0.00
	Loans	55,793.28
	Investments	3,513.41
	Other financial assets	
1	Other Financial assets	1,301.46
	Total other Financial assets	1,301.46
	Total Financial Asset	66,520.72
2	**Non Financial Asset**	
	Inventories	0.00
	Current tax assets (Net)	25.78
	Deferred tax Assets (Net)	75.71
	Investment Property	0.00
	Biological assets other than bearer plants	0.00
	Property, Plant and Equipment	412.07
	Capital work-in-progress	26.17
	Intangible assets under development	0.00
	Goodwill	0.00
	Other Intangible assets	29.89
	Other non-financial assets	
1	Other non-financial assets	92.77
2	Right Use of Asset	371.26
	Total other non-financial assets	464.03
	Total Non-Financial Asset	1,033.65
	Total assets	67,554.37
	Equity and liabilities	
1	**Equity**	
	Equity attributable to owners of parent	
	Equity share capital	187.87
	Other equity	15,749.64
	Total equity attributable to owners of parent	15,937.51
	Non controlling interest	
	Total equity	15,937.51
2	**Liabilities**	
2.1	**Financial Liabilities**	
(a)	Derivative financial instruments	0.00
(b)	Payables	169.50

	(I)Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00
(c)	Debt Securities	9,881.59
(d)	Borrowings (Other than Debt Securities)	40,730.00
(e)	Deposits	0.00
(f)	Subordinated Liabilities	0.00
	Other financial liabilities	
1	Lease liabilities	469.70
2	Other financial liabilities	253.72
	Total of other financial liabilities	723.42
	Total Financial Liabilities	51,504.51
2.2	**Non-Financial Liabilities**	
(a)	Current tax liabilities (Net)	
(b)	Provisions	60.26
(c)	Deferred tax liabilities (Net)	
	Other non-financial liabilities	
1	Other non-financial liabilities	52.09
	Total of other non-financial liabilities	52.09
	Total Non-Financial Liabilities	112.35
	Total liabilities	51,616.86
	Total equity and liabilities	67,554.37
	Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Crores)

Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part I	**Blue color marked fields are non-mandatory.**	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	2,039.22
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	3,028.35
	Adjustments for decrease (increase) in inventories	0.00
	Adjustments for decrease (increase) in trade receivables, current	0.00
	Adjustments for decrease (increase) in trade receivables, non-current	0.00
	Adjustments for decrease (increase) in other current assets	0.00
	Adjustments for decrease (increase) in other non-current assets	0.00
	Adjustments for other financial assets, non-current	(18.42)
	Adjustments for other financial assets, current	(22,944.47)
	Adjustments for other bank balances	0.00
	Adjustments for increase (decrease) in trade payables, current	69.11
	Adjustments for increase (decrease) in trade payables, non-current	0.00
	Adjustments for increase (decrease) in other current liabilities	0.00
	Adjustments for increase (decrease) in other non-current liabilities	0.00
	Adjustments for depreciation and amortisation expense	229.81
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	147.17
	Adjustments for provisions, current	157.59
	Adjustments for provisions, non-current	0.00
	Adjustments for other financial liabilities, current	(72.97)
	Adjustments for other financial liabilities, non-current	(5.75)
	Adjustments for unrealised foreign exchange losses gains	0.00
	Adjustments for dividend income	0.00
	Adjustments for interest income	7,466.55
	Adjustments for share-based payments	0.00
	Adjustments for fair value losses (gains)	0.00
	Adjustments for undistributed profits of associates	0.00
	Other adjustments for which cash effects are investing or financing cash flow	0.00
	Other adjustments to reconcile profit (loss)	0.00
	Other adjustments for non-cash items	(191.71)
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
	Total adjustments for reconcile profit (loss)	(27,067.84)

	Net cash flows from (used in) operations	(25,028.62)
	Dividends received	0.00
	Interest paid	2,907.05
	Interest received	7,873.31
	Income taxes paid (refund)	496.95
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) operating activities	(20,559.31)
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0.00
	Cash flows used in obtaining control of subsidiaries or other businesses	0.00
	Other cash receipts from sales of equity or debt instruments of other entities	0.00
	Other cash payments to acquire equity or debt instruments of other entities	790.59
	Other cash receipts from sales of interests in joint ventures	0.00
	Other cash payments to acquire interests in joint ventures	0.00
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
	Proceeds from sales of property, plant and equipment	2.11
	Purchase of property, plant and equipment	151.76
	Proceeds from sales of investment property	0.00
	Purchase of investment property	1,691.56
	Proceeds from sales of intangible assets	0.00
	Purchase of intangible assets	0.00
	Proceeds from sales of intangible assets under development	0.00
	Purchase of intangible assets under development	0.00
	Proceeds from sales of goodwill	0.00
	Purchase of goodwill	0.00
	Proceeds from biological assets other than bearer plants	0.00
	Purchase of biological assets other than bearer plants	0.00
	Proceeds from government grants	0.00
	Proceeds from sales of other long-term assets	0.00
	Purchase of other long-term assets	0.00
	Cash advances and loans made to other parties	0.00
	Cash receipts from repayment of advances and loans made to other parties	0.00
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
	Dividends received	0.00
	Interest received	146.98
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	(525.91)
	Net cash flows from (used in) investing activities	(3,010.73)
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0.00
	Payments from changes in ownership interests in subsidiaries	0.00
	Proceeds from issuing shares	2,192.47
	Proceeds from issuing other equity instruments	548.12
	Payments to acquire or redeem entity's shares	72.11

	Payments of other equity instruments	0.00
	Proceeds from exercise of stock options	0.00
	Proceeds from issuing debentures notes bonds etc	3,726.06
	Proceeds from borrowings	18,888.04
	Repayments of borrowings	0.00
	Payments of lease liabilities	152.88
	Dividends paid	169.29
	Interest paid	0.00
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) financing activities	24,960.41
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	1,390.37
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0.00
	Net increase (decrease) in cash and cash equivalents	1,390.37
	Cash and cash equivalents cash flow statement at beginning of period	2,789.57
	Cash and cash equivalents cash flow statement at end of period	4,179.94

Details of Impact of Audit Qualification

Whether results are audited or unaudited			Audited
Declaration of unmodified opinion or statement on impact of audit qualification			Declaration of unmodified opinion
Auditor's opinion			
Declaration pursuant to Regulation 33(3)(d) of SEBI(LODR) Regulation, 2015:The company declares that its Statutory Auditor / s have issued an Audit Report with unmodified opinion for the period on Standalone results			Yes
Sr.No	**Audit firm's name**	**Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI**	**Certificate valid upto**
1	KKC & Associates LLP, Chartered Accountants	Yes	31-07-2027
2	Chokshi & Chokshi LLP, Chartered Accountants	Yes	31-03-2028

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the audit		
				Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditor Commer on (i) c (ii) abov
No records available							

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Amount in (Crores)

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Re ap by con
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary				
1	MANAPPURAM FINANCE LIMITED	ASIRVAD MICRO FINANCE LIMITED	Subsidiary	Any other transaction	rent received	0.01	NIL
2	MANAPPURAM FINANCE LIMITED	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	Subsidiary	Any other transaction	rent received	0.52	NIL
3	MANAPPURAM FINANCE LIMITED	MANAPPURAM HOME FINANCE	Subsidiary	Any other transaction	rent received	0.20	NIL
	MANAPPURAM	MANAPPURAM		Any other			

Statement on Deviation or Variation for proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement Etc. (1)

Amount in (Crores)

Mode of Fund Raising	Preferential Issues
Description of mode of fund raising (Applicable in case of others is selected)	
Date of Raising Funds	27-03-2026
Amount Raised	2,740.59
Report filed for Quarter ended	31-03-2026
Monitoring Agency	Yes
Monitoring Agency Name, if applicable	Crisil Ratings Limited
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	
If Yes, Date of shareholder Approval	
Explanation for the Deviation / Variation	na
Comments of the Audit Committee after review	Nil
Comments of the auditors, if any	Nil

Objects for which funds have been raised and where there has been a deviation, in the following table:

Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
No records available							

Signatory Details

Name of signatory	Aparna Menon
Designation of person	Company Secretary
Place	Valapad
Date	11-05-2026