

Make Life Easy

Ref: Sec/SE/\_129\_/18-19 18th May 2017

BSE Limited PhirozeJeejeebhoy Towers Dalal Street Mumbai- 400001 National Stock Exchange of India Limited 5th Floor, Exchange Plaza Bandra (East) , Mumbai – 400 051

Dear Sir/Madam

# Sub: Declaration as per Securities and Exchange Board f India (Listing Obligations and Disclosure Requirements) (Amendment) Regulations, 2016

It is hereby certified that:

- The Audit Report of Standalone Financial Results for the year ended 31<sup>st</sup> March 2018 is with Unmodified opinion
- The Audit Report of Consolidated Financial Results for the year ended 31<sup>st</sup> March 2018 is with Unmodified opinion

Thanking you.

Yours sincerely

# For Manappuram Finance Limited

Ramesh Periasamy Company Secretary

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



Make Life Easy

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# Ref: Sec/SE/ 130 /18-19 May 19, 2018

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

Dear Madam/Sir,

# Sub: Certificate by Debenture Trustees under Regulation 52(5) of SEBI LODR, 2015

Please find attached, the Certificate by Debenture Trustees under Regulation 52(5) of SEBI LODR, 2015, taking note of the contents w.r.t Yearly Financial Results for the period ended March 31, 2018 as prescribed under Regulation 52(4) of SEBI LODR, 2015.

Kindly take the same on your record.

Thanking You.

# For Manappuram Finance Limited



Ramesh Periasamy Company Secretary

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



May 18, 2018

To, Mr. Ramesh Periasamy, Company Secretary, Manappuram Finance Limited, IV/470A (old) W/638A (new), Manappuram House, Valappad, Thrissur, Kerala - 680567

Dear Sir,

# Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for March 31, 2018.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited (formerly known as IL&FS Trust Company Limited), are acting as a Debenture Trustee for the Secured, Redeemable, Non-Convertible Debentures issue aggregating to Rs.1807.20 Crores (public issue of Rs.700 crores and private placement of Rs. 1107.20 crores) of Manappuram Finance Limited. ('Company')

With reference to above, we have received the following documents from the Company and have noted its contents without verification:

1. Information as per Regulation 52(4) of SEBI (LODR) Regulations, 2015.

2. Audited Financial Results for the period ended March 31, 2018 and with Statement of Audited financial results for the year ended March 31, 2018 along with Independent Auditors Review Report.

This certificate has been signed and issued by us based on the document (mentioned above) submitted by you.

Thanking You.

Yours sincerely, For Vistra ITCL (India) Limited (Formerly known as IL&FS Trust Company Limited)

onour

Jatin Chonani Compliance Officer

Place: Mumbai

Registered office: The IL&FS Financial Centre Plot No. C-22, G Block, 7th Floor Bandra Kurla Complex, Bandra (East) Mumbai 400051, India

Tel: +91 22 2659 3535 Fax: +91 22 2653 3297 Email: mumbai@vistra.com www.vistraitcLcom

Vistra ITCL (India) Limited (Formerly known as IL&FS Trust Company Limited) Corporate identity Number (CIN): U66020MH1995PLC095507



No.CTL/DEB/18-19/Noting Certificate

May 18, 2018

To Whomsoever It May Concern,

# **CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Regulations"), provided to us by Manappuram Finance Limited ("the Company") for the Half year ended March 31, 2018.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited ISTE Authorised Signatory

Encl: Results submitted by Company

CATALYST TRUSTEESHIP LIMITED (FORMERLY GDA TRUSTEESHIP LIMITED)





Make Life Easy

#### Ref: Sec/SE/128/18-19 18<sup>th</sup> May 2018

BSE Limited	National Stock Exchange of India Limited
Phiroze Jeejeebhoy Towers	5th Floor, Exchange Plaza
Dalal Street	Bandra (East)
Mumbai- 400001	Mumbai - 400 051
Scrip Code: 531213	Scrip Code:MANAPPURAM

Dear Madam/Sir

# <u>Sub: Audited Consolidated and Standalone Financial Results for the year ended 31<sup>st</sup></u> <u>March, 2018</u>

Pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("SEBI(LODR)"), we enclose herewith the Audited Consolidated and Standalone Financial Statements and Auditor's Report for the period ended 31<sup>st</sup> March, 2018 along with the information as per Regulation 52(4) of SEBI LODR. The figures were reviewed by Audit Committee and approved by the Board of Directors at their meeting held on 18<sup>th</sup> May 2018.

The Certificate of Debenture Trustees as required under Regulation 52(5) of SEBI (LODR) Regulations, 2015 will be sent shortly.

We request you to take the same on record.

Thanking You.

#### For Manappuram Finance Limited

Ramesh Periasan Peria

Ramesh Periasamy Company Secretary

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

# Deloitte Haskins & Sells LLP

Chartered Accountants Wilmont Park Business Centre 1st Floor, Warriam, Road Kochi - 682 016 India

Tel: +91 (484) 2353 694 Fax: +91 (484) 2380 094

#### **INDEPENDENT AUDITOR'S REPORT**

#### TO THE BOARD OF DIRECTORS OF MANAPPURAM FINANCE LIMITED

- We have audited the accompanying Statement of Standalone Financial Results of MANAPPURAM FINANCE LIMITED ("the Company"), for the year ended March 31, 2018 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related standalone financial statements which has been prepared in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such standalone financial statements.
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

- 4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
  - (i) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and



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#### De≸oitte Ha≤kins & Sells LLP

- (ii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2018.
- 5. The Statement includes the results for the Quarter ended March 31, 2018 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For **DELOITTE HASKINS & SELLS LLP** Chartered Accountants (Firm's Registration No.117366W/W-100018)

S. Luderesan

(Membership No.25776)

S Sundaresan Partner

KOCHI 682 016 \*CHINGRED ACCOUNT

BENGALURU, 18th May, 2018

# Deloitte Haskins & Sells LLP

Chartered Accountants Wilmont Park Business Centre 1st Floor, Warriath Road Kochi - 682 016 India

Tel: +91 (484) 235 3 694 Fax: +91 (484) 2380 094

## **INDEPENDENT AUDITORS' REPORT**

#### TO THE BOARD OF DIRECTORS OF MANAPURAM FINANCE LIMITED

- We have audited the accompanying Statement of Consolidated Financial Results of MANAPPURAM FINANCE LIMITED ("the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group"), for the year ended March 31, 2018 ("the Statement") being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been compiled from the related consolidated financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such consolidated financial statements.
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Holding Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Holding Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our audit opinion.



#### De ∭oitte Ha ≲kins & Sells LLP

 In our opinion and to the best of our information and according to the explanations given to us, the Statement:

a. includes the results of the following entities:

- Manappuram Home Finance Limited (formerly Manappuram Home Finance Private Limited)
- ii) Asirvad Microfinance Limited
- iii) Manappuram Insurance Brokers Limited (formerly Manappuram Insurance Brokers Private Limited)
- b. is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
- c. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Group for the year ended March 31, 2018.
- 5. The Statement includes the results for the Quarter ended March 31, 2018 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

## For DELOITTE HASKINS & SELLS LLP

Chartered Accountants (Firm's Registration No.117366W/W-100018)

V. Conderson

S Sundaresan Partner (Membership No.25776)

BENGALURU, 18th May, 2018



Manappuram Finance Limited Regd, & Corp.Office: 1V/470A (Old) W/638(New), Manappuram House, Valapad, Thrissur - 680567

(Rupees in Lakhs except EPS data)

S No	Particulars		Quarter Ended	1	Vea	r Ended
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	
		Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9 and 11)	Audited	31-Mar-17 Audited (Refer Note 11)
1	Revenue from Operations	75,178.20	74,168.40	78,870.90	292,819.80	300,701.4
3	Other income	57.60	53.70	39.10	2,166.10	141.9
3	Total Revenue (1+2)	75,235.80	74,222.10	78,910.00	294,985.90	300,843.3
4	Expenses				*	
	(a) Finance costs	20,577.90	19,643,50	24,043.40	79.095.00	
	(b)Employee benefits expenses	13,421.40	13,084,90	10,256,55	50,412.80	100,255.50
	(c) Other expenses	14,117.90	13,497.90	11,276.25	52,725.60	42,050.1
	(d)Depreciation and amortisation expense	1,585.50	1,517.10	1,437.00	6,097.00	41,224.0 5,826.10
	Total expenses	49,702.70	47,743.40	47,013.20	188,330.40	189,355.7
5	Profit before tax {3-4}	25,533.10	26,478.70	31,896.80	106,655.50	111,487.60
6	Tax expense	8,582.00	9,207.60	11,176.00	36,638.60	38,884.3(
7	Profit for the Period (5-6)	16,951.10	17,271.10	20,720.80	70,016.90	72,603.30
8	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,850.70	16,839.20	16,838.00	16,850.70	16,838.00
9	Reserves excluding Revaluation Reserve				364,597.60	314,237,30
10	Earnings per share * (of Rs.2/- each)					
	(a) Basic	2.02	2.05	2.46	8.32	8.63
	(b) Diluted	2.01	2.04	2.46	8.30	8.63

\* Quarterly numbers are not annualised



For Manappurant Pinter

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V.P. Nandakestitat Managing Director & CEO

Regd. & Corp.Office: T ce Sheet as at March 31, 's ND LIABILITIES LDERS' FUNDS tal and Surplus ent Liabilities porrowings term liabilities borrowings bles at liabilities provisions		As at 31-Mar-17 Audited (Refer Note -11) 16,638.00 314,237.30 331,075.30 195,293.10 11,345.00 206,638.10 625,595.10
ND LIABILITIES LDERS' FUNDS tal and Surplus ent Liabilities porrowings term liabilities abilities borrowings bles nt liabilities	As at 31-Mar-18 Audited 16,850.70 364,597.60 381,448.30 137,859.10 6,839.30 144,698.40 779,751.00	31-Mar-17 Audited ( Refer Note -11) 16,638.00 314,237.30 331,075.30 195,293.10 11,345.00 206,638.10
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		32,873.10 1,223,667.20
		SIANOJOUTINO
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3 The accounting policies adopted in the preparation of financial results are consistant with those followed in the previous period/year.

4 During the quarter/year ended March 31,2018, the company allotted 573,292/636,126 shares, pursuant to exercise of stock option by certain eligible employees.

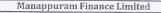
5 Key data relating to consolidated financial results of Manappuram Finance Limited are as under:

		Quarter Ended	a la companya da ana	Year	Ended
Particulars	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
1 41 11 (1) (1)	Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9)	Audited	Audited
Revenue from Operations	88,979.80	87,278.30	89,879.60	342,335.70	338,757.44
Profit before tax	27,592.60	26,548.20	30,607.40	101,700.90	116,572.00
Earnings per share *			Contraction of the second second		
(of Rs.2/- each)					
(a) Basic	2.16	2.06	2.38	7.97	8,98
(b) Diluted	2.16	2.05	2.38	7.95	8.98

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

- 6 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 ie., domestic.
- 7 During the year ended March 31, 2018, the Company had declared and paid an interim dividend of Rs.2/-each (having a face value of Rs.2/- each). The Board of Directors at its meeting held on May 18, 2018 declared an Interim dividend of Rs.0.50 per equity share having a face value of Rs.2/-each.
- 8 The Company has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non Convertible Debentures as at March 31, 2018.
- 9 The figures for the quarter ended March 31, 2018 and quarter ended March 31, 2017 are the balancing figures between a udited figures in respect of the year ended March 31, 2018 and March 31, 2017 and the unaudited figures of nine months ended December 31, 2017 and December 31, 2016 respectively.
- 10 The information pursuant to Regulation 52(4) of the SEBI (LODR) Regulation are given in Annexure A.
- 11 The comparative financial information of the Company for the quarter and for the year ended/as at March 31, 2017 have been reviewed/ audited by the Previous auditors.
- 12 Previous period's/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's Classification.



By order of the Board

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

	Regd. & Corp.Office: IV/4	170A (Old) W/638	uram Finance (New), Manap	puram House, Valapad		
	STATES	ARMT OF CONCOLD	04700 4100	ED FINANCIAL RESULT	[Rupees in Lak]	hs except EPS day
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SI No.		CHE COARTERA	Quarter End			
JI 180,		31-Mar-18	31-Dec-17			Ended
		Audited	Unaudited	31-Mar-17 Audited	31-Mar-18	31-Mar-17
		(Refer Note 9)	chautteu	(Refer Note 9 and 11)	Audited	Audited (Refer Note 11
1	Revenue from Operations	88,979.80	87,278.30	89,879.60	2 40 205 50	2.20.5%
2	Other income	1,139.90	820.80	670.70	3,42,335.70 5,319.90	3,38,757.
3	Total Revenue (1+2)	90,119.70	88,099.10	90,550.30	3,47,655.60	2,134. 3,40,891.6
4	Expenses					
	(a) Finance costs	26,811.70	25,748.70	29,041.80	1,02,766.40	1,16,870.5
	(b)Employee benefits expenses	16,228.40	15,961.50	12,543,45	61,671.20	50,258
	(c) Other expenses	17,648.10	18,101.40	16,741.35	74,691.20	50,875
	(d)Depreciation and amortisation expense	1,838.90	1,739.30	1,616.30	6,825.90	6,315.4
	Total expenses	62,527.10	61,550.90	59,942.90	2,45,954.70	2,24,319.6
5	Profit before tax (3-4)	27,592.60	26,548.20	30,607.40	1,01,700.90	1,16,572.0
6	Tax expense	9,274.80	9,211.70	10,607.00	34,860.10	40,723.0
7	Profit for the period before Minority Interest (5-6)	18,317.80	17,336.50	20,000.40	66,840.80	75,849.0
8	Minority interest	100.40	2.80	(57.50)	(248.60)	264.2
9	Profit for the Period (7-8)	18,217.40	17,333.70	20,057.90	67,089.40	75,584.8
10	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,850.70	16,839.20	16,838.00	16,850.70	16,838.0
11	Reserves excluding Revaluation Reserve				3,66,769.80	3,19,341.5
12	Earnings per share * (of Rs.2/- each)					
	(a) Basic	2.16	2.06	2.38	7.97	
	(b) Diluted	2.16	2.05	2,38	7.95	8.98

\* Quarterly numbers are not annualised

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For Manappuram Pinance Limited V.P. Nandakumar Managing Director & CEO 61

Manappuram Finance Limited

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

#### NOTES

1.Con colidated Balance Sheet as at March 31, 2018

SN	Particulars		As at 31-Mar-18	As at
-	1		Audited	31-Mar-17
			Audited	Audited (refer
A	EQUITY AND LIABILITIES	H		Note 11)
**				
1	SHAREHOLDERS' FUNDS			
•	Share Capital			
	Reserves and Surplus		16,850.70	16,838.00
		-	3,66,769.80	3,19,603.20
		-	3,83,620.50	3,36,441.20
2	Minority Interest		2,667.50	2 4 2 6 4 6
			2,007.50	2,120.10
3	Non-current Liabilities			
	Long term borrowings		2,69,625.40	212211
	Other long term liabilities			3,12,241.10
	Long-term provisions		6,842.50 717.70	11,348.20
			2,77,185.60	1,057,40
		-	2,77,185.60	3,24,646.70
4	Current Liabilities			
	Short-term borrowings		700 746 60	
	Trade payables		7,82,746.60	6,28,094.30
	Other current liabilities		5,345.70	7,335.80
	Short-term provisions		2,52,803.80	2,01,116.60
and a second		·	18,876.60 10,59,772.70	15,480.60
		-	10,39,772.70	8,52,027.30
	TOTAL		17,23,246.30	15,15,235.30
в	ASSETS			
1	Non- Current assets			
	Fixed assets		27,458.30	18,694.90
	Goodwill on consolidation		3,556.50	
1	Non-current investments		505.40	3,556.50
1	Deferred tax assets (net)		10,396.30	505.30
	Long-term loans and advances		1,36,150.80	7,771.50 87,480.80
	Other Non current assets		6,593.20	
1		-	1,84,660.50	6,238.40
			1,01,000.30	1,24,247.40
2	Current Assets		-	ander war onder sit in order i and the
	Cash and cash equivalents		69,864.50	55,542.60
	Short-term loans and advances		14,30,192.50	12,98,724.00
1	Other current assets		38,528.80	36,721.30
1	6		15,38,585.80	13,90,987.90
	TOTAL		17,23,246.30	15,15,235,30

The above audited consolidated financial results were reviewed by the audit committee and recommended for approval and approved by 2 the Board of Directors at their respective meetings held on May 17 and May 18, 2018. These results have been subjected to audit by the statutory auditors of the company on which the auditors have issued an unmodified opinion.

The accounting policies adopted in the preparation of financial results are consistant with those followed in the previous period/year. 3

During the quarter/year ended March 31,2018, the company allotted 573,292/636,126 shares, pursuant to exercise of stock option by 4 certain eligible employees.





For Manappurath Finance Limited

V.P. Nandakumar Managing Director & CEO

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

Particulars		Quarter End	led	Year	r Ended
	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
	Audited	Unaudited	Audited	Audited	Audited
Revenue from Operations	75178.2	74168.4	78870.9	292819.8	300701
Profit before tax	25533.1	26478.7	31896.8		
Earnings per share *					11170,
(of Rs.2/- each)					
(a) Basic	2.02	2.05	2.46	8.32	8.
(b) Diluted	2.01	2.04	2.46	8.30	
During the year ended March 31, 2	2018, the Company had de	eciareo ano bai	d an interim dividend of	f Rs.2/-each (having	g a face value of Re
During the year ended March 31, 2 each). The Board of Directors at it value of Rs. 2/-each.	2018, the Company had do ts meeting held on May 1	8, 2018 declare	d an interim dividend o ed an Interim dividend o	f Rs.2/-each (having of Rs.0.50 per equit	g a face value of Rs. ty share having a fa
each). The Board of Directors at it	ts meeting held on May 1 uisite full asset cover by v	8, 2018 declare	ed an Interim dividend o charge on book debts a	of Rs.0.50 per equit	ty share having a fa
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requ	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quart	8, 2018 declard way of floating as at March 31 ter ended Marc	ed an Interim dividend o charge on book debts a I, 2018. h 31, 2017 are the balar	of Rs.0.50 per equit nd other unencumb acing figures betwee	ty share having a fai pered assets of the en audited figures ir
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requ Company on its Secured Listed No The figures for the quarter ended I respect of the year ended March 3	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quari 1, 2018 and March 31, 20	8, 2018 declard vay of floating s as at March 3 ter ended Marc 17 and the una	ed an Interim dividend o charge on book debts a l, 2018. h 31, 2017 are the balar udited figures of nine m	of Rs.0.50 per equit nd other unencumb acing figures betwee	ty share having a fai pered assets of the en audited figures ir
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requ Company on its Secured Listed No The figures for the quarter ended N respect of the year ended March 3 December 31, 2016 respectively. The information pursuant to Regul	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quart 1, 2018 and March 31, 20 lation 52(4) of the Listing	8, 2018 declard vay of floating s as at March 3 ter ended Marc 17 and the una Regulation are	ed an Interim dividend d charge on book debts a 1, 2018. h 31, 2017 are the balar udited figures of nine m e give in Annexure A.	of Rs.0.50 per equit nd other unencumb ncing figures betwee onths ended Decem	ty share having a far pered assets of the en audited figures ir nber 31, 2017 and
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requination Company on its Secured Listed No The figures for the quarter ended North 3 December 31, 2016 respectively.	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quart 1, 2018 and March 31, 20 lation 52(4) of the Listing ution of the Company for t	8, 2018 declard vay of floating s as at March 3 ter ended Marc 17 and the una Regulation are	ed an Interim dividend d charge on book debts a 1, 2018. h 31, 2017 are the balar udited figures of nine m e give in Annexure A.	of Rs.0.50 per equit nd other unencumb ncing figures betwee onths ended Decem	ty share having a far pered assets of the en audited figures ir nber 31, 2017 and
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requ Company on its Secured Listed No The figures for the quarter ended 1 respect of the year ended March 3 December 31, 2016 respectively. The information pursuant to Regul The comparative financial informa	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quari 1, 2018 and March 31, 20 lation 52(4) of the Listing ution of the Company for t ne Previous auditors.	8, 2018 declard vay of floating s as at March 3 ter ended Marc 17 and the una Regulation are he quarter end	ed an Interim dividend o charge on book debts a I, 2018. h 31, 2017 are the balar udited figures of nine m e give in Annexure A. ed March 31, 2017 and i	of Rs.0.50 per equit nd other unencumb acing figures betwee onths ended Decen for the year ended/	ty share having a Far pered assets of the en audited figures ir nber 31, 2017 and /as at March 31, 201
each). The Board of Directors at it value of Rs. 2/-each. The Company has maintained requing Company on its Secured Listed No The figures for the quarter ended North 3 December 31, 2016 respectively. The information pursuant to Regular The comparative financial information have been reviewed/ audited by the Previous period's/year's figures have	ts meeting held on May 1 uisite full asset cover by v n Convertible Debentures March 31, 2018 and quart 1, 2018 and March 31, 20 lation 52(4) of the Listing ution of the Company for t the Previous auditors. ave been reclassified/regi	8, 2018 declard vay of floating s as at March 3 ter ended Marc 17 and the una Regulation are he quarter end	ed an Interim dividend o charge on book debts a I, 2018. h 31, 2017 are the balar udited figures of nine m e give in Annexure A. ed March 31, 2017 and i	of Rs.0.50 per equit nd other unencumb ncing figures betwee onths ended Decen for the year ended/ n to current period/	ty share having a Far pered assets of the en audited figures ir nber 31, 2017 and /as at March 31, 201

Date : May 18, 2018

Managing Director & CEO DIN: 00044512



# MANAPP ANC F N Make Life Easy

#### Annexure -A

1. Credit rating and change in credit rating (if any);

Credit rating Agency	Type of Facility	March 31, 2018	Sept 30, 2017
Brickwork	Non-Convertible debentures	BWR AA	BWR AA
CRISIL	Bank Loan Facility Non-Convertible Debenture Commercial Paper	CRISIL AA-/ Stable CRISIL AA/ Stable CRISIL A1+	CRISIL AA-/ Stable CRISIL AA-/ Stable CRISIL A1+
ICRA	Non-Convertible Debentures Short Term Debt	[ICRA]AA-(Stable)	[ICRA]AA-(Stable) [ICRA]A1+
CARE	Bank Loan Facility Long Term Bank Loan Facility Short Term Non-Convertible Debentures Commercial Paper	CARE AA Stable CARE A1+ CARE AA Stable CARE A1+	CARE AA Stable CARE A1+ CARE AA Stable CARE A1+ m finance Limited

V.P. Nandakumar Managing Director & CEO



3. Previous and next due date for the payment of interest for / repayment of principal of non convertible debt securities and whether the same has been paid or not

ISIN	Previous Interest Due Date	Whether interest paid	Maturity Date for the period	Whether Redemption Amount Paid	Next due date for Payment of Interest	Next due date for payment of Redemption amount	Type of Issue
INE522D07933	28 <sup>th</sup> June 2017	Yes	NA	NA	28 <sup>th</sup> June 2018	28 <sup>th</sup> June 2019	Private
INE522D07917	24 <sup>th</sup> May 2017	Yes	NA	NA	24 <sup>th</sup> May 2018	08 <sup>th</sup> April 2019	Private
INE522D07909	24 <sup>th</sup> May 2017	Yes	NA	NA	24 <sup>th</sup> May 2018	04 <sup>th</sup> April 2019	Private
INE522D07982	26 <sup>th</sup> August 2017	Yes	NA	NA	26 <sup>th</sup> August 2018	26 <sup>th</sup> August 2019	Private
INES22D07AC2	14 <sup>th</sup> October 2017	Yes	NA	NA	14 <sup>th</sup> October 2018	14 <sup>th</sup> October 2019	Private
INE522D07AD0	NA	NA	NA	NA	30 <sup>th</sup> October 2018	30 <sup>th</sup> October 2020	Private
INE522D07941	28th July 2017	Yes	NA	NA	28th July 2018	28th July 2018	Private
INE522D07958	05th August 2017	Yes	NA	NA	05th August2018	28th December 2018	Private
INE522D07966	05th August 2017	Yes	NA	NA	05th August 2018	15th March 2019	Private
INE522D07974	23rd August 2017	Yes	NA	NA	23rd August 2018	22 <sup>nd</sup> March 2019	Private
INE522D07990	31st August 2017	Yes	NA	NA	31st August 2018	20 <sup>th</sup> December 2018	Private
INE522D07AA6	12th September 2017	Yes	NA	NA	12th September 2018	12th September 2019	Private
INE522D07AB4	27th September 2017	Yes	NA	NA	27th September 2018	20 <sup>th</sup> March 2019	Private
					For Manappure With		NANCE NO

50 OVODAN WYYS

Managing Director & CEO

Private	Private	Private	Private	Private	Public	Public	Public	Public	Public	Public	Public	Public	ETD -
NA	NA	NA	NA	20 <sup>th</sup> March 2023	28th January 2019	28th January 2019	28th January 2019	28th November 2019	05th April 2019	05th April 2019	05 <sup>th</sup> April 2019	For Manaph@5th February 2020	amo
NÁ	NA	NA	NA	20 <sup>th</sup> March 2019	01st April 2018	28th January 2019	NA	NA	01st April 2018	05th April 2018	NA	NA For Manap	
Yes	Yes	Yes	Yes	NA	NA	NA	NA	NA	NA	NA	NA	NA	
er2017	09 <sup>th</sup> January 2018	01 <sup>st</sup> February 2018	20 <sup>th</sup> March 2018	NA	NA	NA	NA	NA	NA	NA	NA	NA	2 
Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA	Yes	Yes	NA	NA	
31 <sup>st</sup> December 2017	09 <sup>th</sup> January 2018	01 <sup>st</sup> February 2018	20 <sup>th</sup> March 2018	20 <sup>th</sup> March 2018	01st March 2018	28th January 2018	NA	NA	01st March 2018	05th April 2017	NA	NA	
INE522D07438	INE522D07461	INES22D07479	INE522D07545	INE522D07552	INE522D07636	INE522D07644	INE522D07651	INE522D07669	INE522D07750	INE522D07768	INE522D07776	INE522D07784	

		-				
	Vec	18th Oct	×			
	CAT	1 T/2	ICS	WNT	NA	Public
	Yes	18th Oct 2017	Yes	NA	NA	Public
	NA	18th Oct 2017	Yes	NA	NA	Public
eref - deco						
1	Yes	NA	NA	01st April 2018	18th Oct 2019	Public
	Yes	NA	NA	18thOctober201 8	18th Oct 2019	Public
	NA	NA	NA	NA	18th Oct 2019	Duhlio
1	NA	NA	NA	NA	18th Ian 2021	Dublic

- 4. Capital redemption reserve: Nil (March 31, 2017 Nil)
- Debenture redemption reserve: Rs. 1,445.3 Lakh (March 31, 2017 Rs. 8,212.1 Lakh) 5.
- 6. Net worth: Rs.381,448.3 Lakh (March 31, 2017 Rs. 331,075.2 Lakh)
- 7. Net profit after tax: Rs.70,016.9 Lakh (March 31, 2017 Rs. 72,603.3 Lakh)
- 8. Earnings per share: Rs.8.32 (March 31, 2017 Rs. 8.63)
- All figures/ratios are based on Standalone Financials for the FY 201 7:48 Manaphuray Finance Limited •

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W.P. Nandal Managing Director



Make Life Easy

Ref: Sec/SE/128/18-19 18<sup>th</sup> May 2018

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

Dear Madam/Sir

# <u>Sub: Audited Consolidated and Standalone Financial Results for the year ended 31st</u> <u>March, 2018</u>

Pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("SEBI(LODR)"), we enclose herewith the Audited Consolidated and Standalone Financial Statements and Auditor's Report for the period ended 31<sup>st</sup> March, 2018 along with the information as per Regulation 52(4) of SEBI LODR. The figures were reviewed by Audit Committee and approved by the Board of Directors at their meeting held on 18<sup>th</sup> May 2018.

The Certificate of Debenture Trustees as required under Regulation 52(5) of SEBI (LODR) Regulations, 2015 will be sent shortly.

We request you to take the same on record.

Thanking You.

# For Manappuram Finance Limited

Ramesh Periasamy Date 201845

Ramesh Periasamy Company Secretary

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

# Deloitte Haskins & Sells LLP

Chartered Accountants Wilmont Park Business Centre 1st Floor, Warriam Road Kochi - 682 016 India

Tel: +91 (484) 2353 694 Fax: +91 (484) 2380 094

#### **INDEPENDENT AUDITOR'S REPORT**

#### TO THE BOARD OF DIRECTORS OF MANAPPURAM FINANCE LIMITED

- We have audited the accompanying Statement of Standalone Financial Results of MANAPPURAM FINANCE LIMITED ("the Company"), for the year ended March 31, 2018 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related standalone financial statements which has been prepared in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such standalone financial statements.
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

- 4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
  - (i) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and



## De≸oitte Ha≶kins & Sells LLP

- (ii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2018.
- 5. The Statement includes the results for the Quarter ended March 31, 2018 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For **DELOITTE HASKINS & SELLS LLP** Chartered Accountants

(Firm's Registration No.117366W/W-100018)

J. Ludenessen

S Sundaresan Partner (Membership No.25776)



BENGALURU, 18th May, 2018

# Deloitte Haskins & Sells LLP

Chartered Accountants Wilmont Park Business Centre 1st Floor, Warriam Road Kochi - 682 016 India

Tel: +91 (484) 2353 694 Fax: +91 (484) 2380 094

#### **INDEPENDENT AUDITORS' REPORT**

#### TO THE BOARD OF DIRECTORS OF MANAPURAM FINANCE LIMITED

- We have audited the accompanying Statement of Consolidated Financial Results of MANAPPURAM FINANCE LIMITED ("the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group"), for the year ended March 31, 2018 ("the Statement") being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been compiled from the related consolidated financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement based on our audit of such consolidated financial statements.
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Holding Company's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Holding Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our audit opinion.



## be ∎oitte Ha ≲kins & Sells LLP

- 4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
  - a. includes the results of the following entities:
    - i) Manappuram Home Finance Limited (formerly Manappuram Home Finance Private Limited)
    - ii) Asirvad Microfinance Limited
    - iii) Manappuram Insurance Brokers Limited (formerly Manappuram Insurance Brokers Private Limited)
  - b. is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
  - c. gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Group for the year ended March 31, 2018.
- 5. The Statement includes the results for the Quarter ended March 31, 2018 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

#### For **DELOITTE HASKINS & SELLS LLP**

Chartered Accountants (Firm's Registration No.117366W/W-100018)

V. Cunteresan

BENGALURU, 18th May, 2018



S Sundaresan Partner (Membership No.25776)

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

(Rupees in Lakhs except EPS data)

No.	Particulars		Quarter Ended		Yea	r Ended
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited	Unaudited	Audited	Audited	Audited
		(Refer Note 9)		(Refer Note 9 and		(Refer Note 11)
	-			11)		
1	Revenue from Operations	75,178.20	74,168.40	78,870.90	292,819.80	300,701.4
2	Other income	57.60	53.70	39.10	2,166.10	141.9
3	Total Revenue (1+2)	75,235.80	74,222.10	78,910.00	294,985.90	300,843.3
4	Expenses					
	(a) Finance costs	20,577.90	19,643.50	24,043.40	79,095.00	100,255.5
	(b)Employee benefits expenses	13,421.40	13,084.90	10,256.55	50,412.80	42,050.1
	(c) Other expenses	14,117.90	13,497.90	11,276.25	52,725.60	41,224.0
	(d)Depreciation and amortisation expense	1,585.50	1,517.10	1,437.00	6,097.00	5,826.1
	Total expenses	49,702.70	47,743.40	47,013.20	188,330.40	189,355.7
5	Profit before tax (3-4)	25,533.10	26,478.70	31,896.80	106,655.50	111,487.6
6	Tax expense	8,582.00	9,207.60	11,176.00	36,638.60	38,884.3
7	Profit for the Period (5-6)	16,951.10	17,271.10	20,720.80	70,016.90	72,603.3
8	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,850.70	16,839.20	16,838.00	16,850.70	16,838.0
9	Reserves excluding Revaluation Reserve				364,597.60	314,237.3(
10	Earnings per share * (of Rs.2/- each)					
	(a) Basic	2.02	2.05	2.46	8.32	8.6
	(b) Diluted	2.01	2.04	2.46	8.30	8.6

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Quarterly numbers are not annualised



For Manappuram Finan

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Managing Director & CEO

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

NO TES :

1. Standalone Balance Sheet as at March 31, 2018

S No.	Particulars	As at 31-Mar-18	As at 31-Mar-17
		Audited	Audited (Refer
			Note -11)
А	EQUITY AND LIABILITIES		
1	SHAREHOLDERS' FUNDS		
	Share Capital	16,850.70	16,838.00
	Reserves and Surplus	364,597.60	314,237.30
		381,448.30	331,075.30
2	Non-current Liabilities		
2		127.050.10	105 000 10
	Long term borrowings	137,859.10	195,293.10
	Other long term liabilities	6,839.30	11,345.00
		144,698.40	206,638.10
3	Current Liabilities		
2	Short-term borrowings	779,751.00	625,595.10
	Trade payables	4,159.70	6,415.50
	Other current liabilities	145,460.00	134,788.20
	Short-term provisions	12,071.20	10,124.20
		941,441.90	776,923.00
	TOTAL	1,467,588.60	1,314,636.40
В	ASSETS		
1	Non- Current assets Fixed assets	26 500 00	1501500
		26,509.00	17,917.90
	Non-current investments Deferred tax assets (net)	37,497.80	32,419.20
	Long-term loans and advances	6,401.00	5,553.40
	Other Non current assets	87,045.70	33,238.70
	other Non current assets	3,177.20	1,840.00
		160,630.70	90,969.20
2	Current Assets		
	Cash and Cash Equivalents	44,318.80	41,165.00
	Short-term loans and advances	1,230,189.80	1,149,629.10
	Other current assets	32,449.30	32,873.10
		1,306,957.90	1,223,667.20
	TOTAL	1,467,588.60	1,314,636.40

# 2 The above standalone audited financial results were reviewed by the audit committee and recommended for approval and

approved by the Board of Directors at their respective meetings held on May 17 and May 18, 2018. These results have been

subjected to audit by the statutory auditors of the company on which the auditors have issued an unmodified opinion.

- 3 The accounting policies adopted in the preparation of financial results are consistant with those followed in the previous period/year.
- 4 During the quarter/year ended March 31,2018, the company allotted 573,292/636,126 shares, pursuant to exercise of stock option by certain eligible employees.
- 5 Key data relating to consolidated financial results of Manappuram Finance Limited are as under:

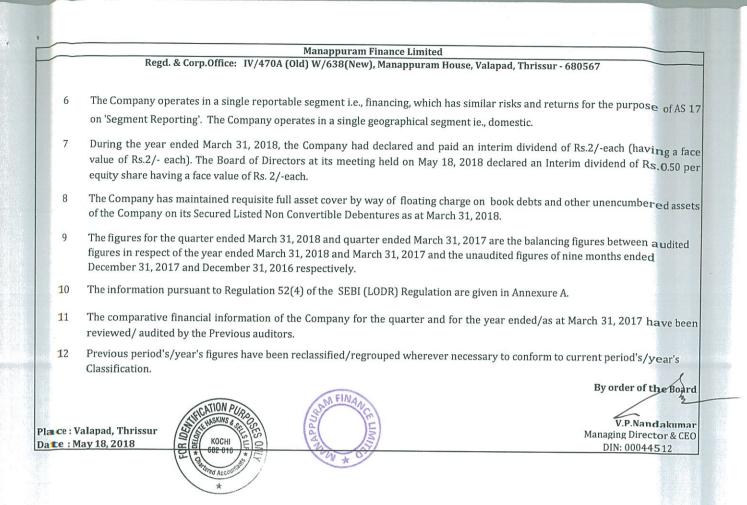
		<b>Quarter Ended</b>		-Mar-17 31-Mar-18 udited Audited	Ended	
Particulars	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17	
Particulars	Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9)	Audited	Audited	
Revenue from Operations	88,979.80	87,278.30	89,879.60	342,335.70	338,757.44	
Profit before tax	27,592.60	26,548.20	30,607.40	101,700.90	116,572.00	
Earnings per share *						
(of Rs.2/- each)						
(a) Basic	2.16	2.06	2.38	7.97	8.98	
(b) Diluted	2.16	2.05	2.38	7.95	8.98	











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

						is except EPS data
				ED FINANCIAL RESULT	S	
		THE QUARTER A		ED MARCH 31, 2018		
l No.	Particulars	24.14	Quarter End			Ended
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited	Unaudited	Audited	Audited	Audited
		(Refer Note 9)		(Refer Note 9 and		(Refer Note 11)
				11)		
1	Revenue from Operations	88,979.80	87,278.30	89,879.60	3,42,335.70	2 20 757
2	Other income	1,139.90	820.80	670.70	5,319.90	3,38,757.4
3	Total Revenue (1+2)	90,119.70	88,099.10	90,550.30	3,47,655.60	2,134.1
5	. ,		00,077110	50,550.50	3,47,033.00	3,40,891.6
4	Expenses					
	(a) Finance costs	26,811.70	25,748.70	29,041.80	1,02,766.40	1,16,870.5
	(b)Employee benefits expenses	16,228.40	15,961.50	12,543.45	61,671.20	50,258.2
	(c) Other expenses	17,648.10	18,101.40	16,741.35	74,691.20	50,875.5
	(d)Depreciation and amortisation	1,838.90	1,739.30	1,616.30	6,825.90	6,315.4
10	expense					state.
	Total expenses	62,527.10	61,550.90	59,942.90	2,45,954.70	2,24,319.6
5	Profit before tax (3-4)	27,592.60	26,548.20	30,607.40	1,01,700.90	1,16,572.0
6	Tax expense	9,274.80	9,211.70	10,607.00	34,860.10	40,723.0
7	Profit for the period before Minority Interest (5-6)	18,317.80	17,336.50	20,000.40	66,840.80	75,849.0
8	Minority interest	100.40	2.80	(57.50)	(248.60)	264.2
9	Profit for the Period (7-8)	18,217.40	17,333.70	20,057.90	67,089.40	75,584.80
10	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,850.70	16,839.20	16,838.00	16,850.70	16,838.0
11	Reserves excluding Revaluation Reserve				3,66,769.80	3,19,341.50
12	Earnings per share * (of Rs.2/- each)					
-	(a) Basic	2.16	2.06	2.38	7.97	8.98
	(b) Diluted	2.16	2.05	2.38	7.95	8.98

\* Quarterly numbers are not annualised





For Manappuram Pinance Limited V.P. Nandakumar Managing Director & CEO

Manappuram Finance Limited

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

NOTE : 1.Con olidated Balance Sheet as at March 31, 2018

SN	Particulars	As at 31-Mar-18	As at 31-Mar-17
		Audited	Audited (refer
			Note 11)
	EQUITY AND LIABILITIES		
	SHAREHOLDERS' FUNDS		
	Share Capital	16,850.70	16,838.00
	Reserves and Surplus	3,66,769.80	3,19,603.20
		3,83,620.50	3,36,441.20
	Merina da anti-		
2	Minority Interest	2,667.50	2,120.10
3	Non-current Liabilities		
	Long term borrowings	2,69,625.40	3,12,241.10
	Other long term liabilities	6,842.50	11,348.20
	Long-term provisions	717.70	1,057.40
		2,77,185.60	3,24,646.70
Ĵ.	Current Liabilities		
4	Short-term borrowings	702 746 60	( 00 00 ( 00
	Trade payables	7,82,746.60	6,28,094.30
	Other current liabilities	5,345.70	7,335.80
	Short-term provisions	2,52,803.80	2,01,116.60
	Short-term provisions	18,876.60	15,480.60
		10,59,772.70	8,52,027.30
	TOTAL	17,23,246.30	15,15,235.30
в	ASSETS		
1	Non- Current assets		
	Fixed assets	27,458.30	18,694.90
	Goodwill on consolidation	3,556.50	3,556.50
	Non-current investments	505.40	505.30
	Deferred tax assets (net)	10,396.30	7,771.50
	Long-term loans and advances	1,36,150.80	87,480.80
	Other Non current assets	6,593.20	6,238.40
		1,84,660.50	1,24,247.40
2	Current Assets		
-	Cash and cash equivalents	69,864.50	55,542.60
	Short-term loans and advances	14,30,192.50	12,98,724.00
	Other current assets	38,528.80	36,721.30
		15,38,585.80	13,90,987.90
	moment		
	TOTAL	17,23,246.30	15,15,235.30

The above audited consolidated financial results were reviewed by the audit committee and recommended for approval and approved by

the Board of Directors at their respective meetings held on May 17 and May 18, 2018. These results have been subjected to audit by the

statutory auditors of the company on which the auditors have issued an unmodified opinion.

3 The accounting policies adopted in the preparation of financial results are consistant with those followed in the previous period/year.

4 During the quarter/year ended March 31,2018, the company allotted 573,292/636,126 shares, pursuant to exercise of stock option by certain eligible employees.



2



For Manappurath Finance Limited V.P. Nandakumar Managing Director & CEO

#### **Manappuram Finance Limited**

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

Particulars		Quarter End	Year Ended			
	31-Mar-18	31-Dec-17 31-Mar-17		31-Mar-18	31-Mar-17	
	Audited	Unaudited	Audited	Audited	Audited	
Revenue from Operations	75178.2	74168.4	78870.9	292819.8	30070	
Profit before tax	25533.1	26478.7	31896.8	106655.5		
Earnings per share *						
(of Rs.2/- each)						
(a) Basic	2.02	2.05	2.46	8.32	8	
(b) Diluted	2.01	2.04	2.46	8.30	8	

\* Quarterly numbers are not annualised

5

6

8

The Group mainly 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.

7 During the year ended March 31, 2018, the Company had declared and paid an interim dividend of Rs.2/-each (having a face value of Rs.2/-each). The Board of Directors at its meeting held on May 18, 2018 declared an Interim dividend of Rs.0.50 per equity share having a face value of Rs. 2/-each.

The Company has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non Convertible Debentures as at March 31, 2018.

9 The figures for the quarter ended March 31, 2018 and quarter ended March 31, 2017 are the balancing figures between audited figures in respect of the year ended March 31, 2018 and March 31, 2017 and the unaudited figures of nine months ended December 31, 2017 and December 31, 2016 respectively.

10 The information pursuant to Regulation 52(4) of the Listing Regulation are give in Annexure A.

11 The comparative financial information of the Company for the quarter ended March 31, 2017 and for the year ended/as at March 31, 2017 have been reviewed/ audited by the Previous auditors.

12 Previous period's/year's figures have been reclassified/regrouped wherever necessary to conform to current period's/year's Classification.





### Annexure -A

1. Credit rating and change in credit rating (if any);

Credit rating Agency	Type of Facility	March 31, 2018	Sept 30, 2017	
Brickwork	Non-Convertible debentures	BWR AA	BWR AA	
	Bank Loan Facility	CRISIL AA-/ Stable	CRISIL AA-/ Stable	
CRISIL	Non-Convertible Debenture	CRISIL AA/ Stable	CRISIL AA-/ Stable	
	Commercial Paper	CRISIL A1+	CRISIL A1+	
	Non-Convertible Debentures	[ICRA]AA-(Stable)	[ICRA]AA-(Stable)	
ICRA	Short Term Debt	-	[ICRA]A1+	
	Bank Loan Facility Long Term	CARE AA Stable	CARE AA Stable	
CARE	Bank Loan Facility Short Term	CARE A1+	CARE A1+	
	Non-Convertible Debentures	CARE AA Stable	CARE AA Stable	
	Commercial Paper	CARE A1+	CARE A1+	

V.P. Nandakumar Managing Director & CEO



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

3. Previous and next due date for the payment of interest for / repayment of principal of non convertible debt

securities and whether the same has been paid or not

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Managing Director & CEO

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		1											1
Private	Private	Private	Private	Private	Public	Public	Public	Public	Public	Public	Public	Public	ALUD *
NA	NA	NA	NA	20 <sup>th</sup> March 2023	28th January 2019	28th January 2019	28th January 2019	28th November 2019	05th April 2019	05th April 2019	05 <sup>th</sup> April 2019	2020	WHYDO SS
NA	NA	NA	NA	20 <sup>th</sup> March 2019	01st April 2018	28th January 2019	NA	NA	01st April 2018	05th April 2018	NA	NA For Manapi	,
Yes	Yes	Yes	Yes	NA	NA	NA	NA	NA	NA	NA	NA	NA	
31 <sup>st</sup> Decemb er2017	09 <sup>th</sup> January 2018	01 <sup>st</sup> February 2018	20 <sup>th</sup> March 2018	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Yes	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA	Yes	Yes	NA	NA	
31 <sup>st</sup> December 2017	09 <sup>th</sup> January 2018	01 <sup>st</sup> February 2018	20 <sup>th</sup> March 2018	20 <sup>th</sup> March 2018	01st March 2018	28th January 2018	NA	NA	01st March 2018	05th April 2017	NA	NA	
INE522D07438	INE522D07461	INE522D07479	INE522D07545	INE522D07552	INE522D07636	INE522D07644	INE522D07651	INE522D07669	INE522D07750	INE522D07768	INE522D07776	INE522D07784	

西方のないためであった。		Public	Public	Public	Public	Public	Public	Public
		NA	NA	NA	18th Oct 2019	18th Oct 2019	18th Oct 2019	18th Jan 2021
確認なる とうよう ちょうしょう		NA	NA	NA	01st April 2018	18thOctober201 8	NA	NA
		Yes	Yes	Yes	NA	NA	NA	NA
	1	1011 UCI 2017	18th Oct 2017	18th Oct 2017	NA	NA	NA	νA
		Yes	Yes	NA	Yes	Yes	NA	NA
		18th Oct 2017	18th Oct 2017	NA	01st March 2018	18th October 2017	NA	NA
		INE522D07867	INE522D07875	INE522D07818	INE522D07883	INE522D07891	INE522D07826	NF522D07834

- 4. Capital redemption reserve: Nil (March 31, 2017 Nil)
- 5. Debenture redemption reserve: Rs. 1,445.3 Lakh (March 31, 2017 Rs. 8,212.1 Lakh)
- 6. Net worth: Rs.381,448.3 Lakh (March 31, 2017 Rs. 331,075.2 Lakh)
- 7. Net profit after tax: Rs.70,016.9 Lakh (March 31, 2017 Rs. 72,603.3 Lakh)
- 8. Earnings per share: Rs.8.32 (March 31, 2017 Rs. 8.63)
- All figures/ratios are based on Standalone Financials for the FY 201 F48 Manappurage Finance Limited



V.P. Nandak Managing Director