



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/_129_/18-19
18th May 2017

BSE Limited
Phirozejeebhoy 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 of 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 31st March 2018 is with Unmodified opinion
- The Audit Report of Consolidated Financial Results for the year ended 31st 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

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



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

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

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

Digitally signed by Ramesh Periasamy
DN: cn=Ramesh Periasamy,
o=Manappuram Finance Limited,
ou=Secretarial,
email=ramesh@manappuram.com,
c=IN
Date: 2018.05.19 08:49:22 +05'30'
Adobe Acrobat Reader version:
2018.011.20038

**Ramesh Periasamy
Company Secretary**

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
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

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)



Jatinder Chohan
Compliance Officer

Place: Mumbai

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



Authorised Signatory



Encl: Results submitted by Company





MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

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

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

Dear Madam/Sir

Sub: Audited Consolidated and Standalone Financial Results for the year ended 31st March, 2018

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 31st 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 18th 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

Digitally signed by Ramesh Periasamy
DN: cn=Ramesh Periasamy,
o=Manappuram Finance Limited,
ou=Secretarial,
email=ramesh.periasamy@manappuram.com, c=IN
7706201648124170304-40707
2018.05.18 09:28

**Ramesh Periasamy
Company Secretary**

INDEPENDENT AUDITOR'S REPORT

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

1. 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



- (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. Sundaresan

S Sundaresan
Partner
(Membership No.25776)

BENGALURU, 18th May, 2018



INDEPENDENT AUDITORS' REPORT

TO THE BOARD OF DIRECTORS OF MANAPURAM FINANCE LIMITED

1. 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.



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)

S. Sundaresan

S Sundaresan
Partner
(Membership No.25776)

BENGALURU, 18th May, 2018



Manappuram Finance Limited

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

(Rupees in Lakhs except EPS data)

STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS
FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018

S No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9 and 11)	Audited	Audited (Refer Note 11)
1	Revenue from Operations	75,178.20	74,168.40	78,870.90	292,819.80	300,701.40
2	Other income	57.60	53.70	39.10	2,166.10	141.90
3	Total Revenue (1+2)	75,235.80	74,222.10	78,910.00	294,985.90	300,843.30
4	Expenses					
	(a) Finance costs	20,577.90	19,643.50	24,043.40	79,095.00	100,255.50
	(b) Employee benefits expenses	13,421.40	13,084.90	10,256.55	50,412.80	42,050.10
	(c) Other expenses	14,117.90	13,497.90	11,276.25	52,725.60	41,224.00
	(d) Depreciation and amortisation expense	1,585.50	1,517.10	1,437.00	6,097.00	5,826.10
	Total expenses	49,702.70	47,743.40	47,013.20	188,330.40	189,355.70
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	38,884.30
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 Manappuram 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

NOTES:

1. Standalone Balance Sheet as at March 31, 2018

Sr No.	Particulars	As at 31-Mar-18 Audited	As at 31-Mar-17 Audited (Refer Note -11)
A	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		
	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		
	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
B	ASSETS		
1	Non- Current assets		
	Fixed assets	26,509.00	17,917.90
	Non-current investments	37,497.80	32,419.20
	Deferred tax assets (net)	6,401.00	5,553.40
	Long-term loans and advances	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

- 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.
- The accounting policies adopted in the preparation of financial results are consistent with those followed in the previous period/year.
- 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.
- Key data relating to consolidated financial results of Manappuram Finance Limited are as under:

Particulars	Quarter Ended			Year Ended	
	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
	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

* Quarterly numbers are not annualised



For Manappuram Finance Limited

Manappuram Finance Limited

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 i.e., 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 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 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

Place : Valapad, Thrissur
Date : May 18, 2018



Manappuram Finance Limited

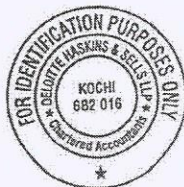
Regd. & Corp. Office: IV/470A (Old) W/638(New), Manappuram House, Valapad, Thrissur - 680567

(Rupees in Lakhs except EPS data)

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS
FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018

Sl No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9 and 11)	Audited	Audited (Refer Note 11)
1	Revenue from Operations	88,979.80	87,278.30	89,879.60	3,42,335.70	3,38,757.44
2	Other income	1,139.90	820.80	670.70	5,319.90	2,134.16
3	Total Revenue (1+2)	90,119.70	88,099.10	90,550.30	3,47,655.60	3,40,891.60
4	Expenses					
	(a) Finance costs	26,811.70	25,748.70	29,041.80	1,02,766.40	1,16,870.50
	(b) Employee benefits expenses	16,228.40	15,961.50	12,543.45	61,671.20	50,258.20
	(c) Other expenses	17,648.10	18,101.40	16,741.35	74,691.20	50,875.50
	(d) Depreciation and amortisation expense	1,838.90	1,739.30	1,616.30	6,825.90	6,315.40
	Total expenses	62,527.10	61,550.90	59,942.90	2,45,954.70	2,24,319.60
5	Profit before tax (3-4)	27,592.60	26,548.20	30,607.40	1,01,700.90	1,16,572.00
6	Tax expense	9,274.80	9,211.70	10,607.00	34,860.10	40,723.00
7	Profit for the period before Minority Interest (5-6)	18,317.80	17,336.50	20,000.40	66,840.80	75,849.00
8	Minority interest	100.40	2.80	(57.50)	(248.60)	264.20
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	16,838.00
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 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


NOTES:

1. Consolidated Balance Sheet as at March 31, 2018

SN	Particulars	As at 31-Mar-18 Audited	As at 31-Mar-17 Audited (refer Note 11)
A	EQUITY AND LIABILITIES		
1	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
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
4	Current Liabilities		
	Short-term borrowings	7,82,746.60	6,28,094.30
	Trade payables	5,345.70	7,335.80
	Other current liabilities	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
B	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
	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.
- The accounting policies adopted in the preparation of financial results are consistent with those followed in the previous period/year.
- 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.



For Manappuram Finance Limited

 V.P. Nandakumar
 Managing Director & CEO

Manappuram Finance Limited

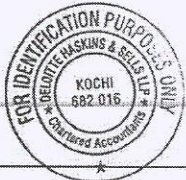
Regd. & Corp. Office: IV/470A (Old) W/638(New), Manappuram House, Valapad, Thrissur - 680567

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

Particulars	Quarter Ended			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	300701.4
Profit before tax	25533.1	26478.7	31896.8	106655.5	111487.6
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

- 6 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 i.e., 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 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.



By order of the Board

V.P.Nandakumar

Place : Valapad, Thrissur
Date : May 18, 2018

Managing Director & CEO
DIN: 00044512



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

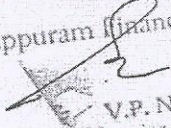
Annexure -A

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+

2. Debt-equity ratio: 2.68 (March 31, 2017 2.77)

For Manappuram 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 th June 2017	Yes	NA	NA	28 th June 2018	28 th June 2019	Private
INE522D07917	24 th May 2017	Yes	NA	NA	24 th May 2018	08 th April 2019	Private
INE522D07909	24 th May 2017	Yes	NA	NA	24 th May 2018	04 th April 2019	Private
INE522D07982	26 th August 2017	Yes	NA	NA	26 th August 2018	26 th August 2019	Private
INE522D07AC2	14 th October 2017	Yes	NA	NA	14 th October 2018	14 th October 2019	Private
INE522D07AD0	NA	NA	NA	NA	30 th October 2018	30 th 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 August 2018	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 nd March 2019	Private
INE522D07990	31st August 2017	Yes	NA	NA	31st August 2018	20 th 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 th March 2019	Private

For Manappuram Finance



V.P. Nandakumar
Managing Director & CEO

INE522D07438	31 st December 2017	Yes		31 st December 2017	Yes	NA	NA	NA	Private
INE522D07461	09 th January 2018	Yes		09 th January 2018	Yes	NA	NA	NA	Private
INE522D07479	01 st February 2018	Yes		01 st February 2018	Yes	NA	NA	NA	Private
INE522D07545	20 th March 2018	Yes		20 th March 2018	Yes	NA	NA	NA	Private
INE522D07552	20 th March 2018	Yes		NA	NA	20 th March 2019	20 th March 2023	Private	Private
INE522D07636	01 st March 2018	Yes		NA	NA	01 st April 2018	28 th January 2019	Public	Public
INE522D07644	28 th January 2018	Yes		NA	NA	28 th January 2019	28 th January 2019	Public	Public
INE522D07651	NA	NA		NA	NA	NA	28 th January 2019	Public	Public
INE522D07669	NA	NA		NA	NA	NA	28 th November 2019	Public	Public
INE522D07750	01 st March 2018	Yes		NA	NA	01 st April 2018	05 th April 2019	Public	Public
INE522D07768	05 th April 2017	Yes		NA	NA	05 th April 2018	05 th April 2019	Public	Public
INE522D07776	NA	NA		NA	NA	NA	05 th April 2019	Public	Public
INE522D07784	NA	NA		NA	NA	NA	05 th February 2020	Public	Public

For Manappuram Finance Ltd
 05th February 2020
 A.P. Nandakumar
 Managing Director & CEO


INE522D07867	18th Oct 2017	Yes	18th Oct 2017	Yes	NA	NA	Public
INE522D07875	18th Oct 2017	Yes	18th Oct 2017	Yes	NA	NA	Public
INE522D07818	NA	NA	18th Oct 2017	Yes	NA	NA	Public
INE522D07883	01st March 2018	Yes	NA	NA	01st April 2018	18th Oct 2019	Public
INE522D07891	18th October 2017	Yes	NA	NA	18th October 2018	18th Oct 2019	Public
INE522D07826	NA	NA	NA	NA	NA	18th Oct 2019	Public
INE522D07834	NA	NA	NA	NA	NA	18th Jan 2021	Public

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 2017-18 Manappuram Finance Limited



V.P. Nardak
Managing Director



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

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

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

Dear Madam/Sir

Sub: Audited Consolidated and Standalone Financial Results for the year ended 31st March, 2018

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 31st 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 18th 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

Digitally signed by Ramesh Periasamy
DN: cn=Ramesh Periasamy,
o=Manappuram Finance Limited,
ou=Securities,
c=IN
Date: 2018.05.18 17:03:06 +05'30'
Subtype: AdESigner Reader version:
2018.01.2008

**Ramesh Periasamy
Company Secretary**

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
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF DIRECTORS OF MANAPPURAM FINANCE LIMITED

1. 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



- (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. Sundaresan

S Sundaresan
Partner
(Membership No.25776)



BENGALURU, 18th May, 2018

INDEPENDENT AUDITORS' REPORT

TO THE BOARD OF DIRECTORS OF MANAPURAM FINANCE LIMITED

1. 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.



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)

S. Sundaresan

S Sundaresan
Partner
(Membership No.25776)

BENGALURU, 18th May, 2018



Manappuram Finance Limited

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

(Rupees in Lakhs except EPS data)

**STATEMENT OF STANDALONE AUDITED FINANCIAL RESULTS
FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018**

S No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9 and 11)	Audited	Audited (Refer Note 11)
1	Revenue from Operations	75,178.20	74,168.40	78,870.90	292,819.80	300,701.40
2	Other income	57.60	53.70	39.10	2,166.10	141.90
3	Total Revenue (1+2)	75,235.80	74,222.10	78,910.00	294,985.90	300,843.30
4	Expenses					
	(a) Finance costs	20,577.90	19,643.50	24,043.40	79,095.00	100,255.50
	(b) Employee benefits expenses	13,421.40	13,084.90	10,256.55	50,412.80	42,050.10
	(c) Other expenses	14,117.90	13,497.90	11,276.25	52,725.60	41,224.00
	(d) Depreciation and amortisation expense	1,585.50	1,517.10	1,437.00	6,097.00	5,826.10
	Total expenses	49,702.70	47,743.40	47,013.20	188,330.40	189,355.70
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	38,884.30
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 Manappuram 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

NOTES:

1. Standalone Balance Sheet as at March 31, 2018

S No.	Particulars	As at	As at
		31-Mar-18	31-Mar-17
		Audited	Audited (Refer Note -11)
A	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		
	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		
	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
B	ASSETS		
1	Non- Current assets		
	Fixed assets	26,509.00	17,917.90
	Non-current investments	37,497.80	32,419.20
	Deferred tax assets (net)	6,401.00	5,553.40
	Long-term loans and advances	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

- 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.
- The accounting policies adopted in the preparation of financial results are consistent with those followed in the previous period/year.
- 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.
- Key data relating to consolidated financial results of Manappuram Finance Limited are as under:

Particulars	Quarter Ended			Year Ended	
	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
	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

* Quarterly numbers are not annualised



For Manappuram 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

- 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 i.e., 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 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 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

Place : Valapad, Thrissur
Date : May 18, 2018



Manappuram Finance Limited

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

(Rupees in Lakhs except EPS data)

STATEMENT OF CONSOLIDATED AUDITED FINANCIAL RESULTS
FOR THE QUARTER AND YEAR ENDED MARCH 31, 2018

Sl No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Audited (Refer Note 9)	Unaudited	Audited (Refer Note 9 and 11)	Audited	Audited (Refer Note 11)
1	Revenue from Operations	88,979.80	87,278.30	89,879.60	3,42,335.70	3,38,757.44
2	Other income	1,139.90	820.80	670.70	5,319.90	2,134.16
3	Total Revenue (1+2)	90,119.70	88,099.10	90,550.30	3,47,655.60	3,40,891.60
4	Expenses					
	(a) Finance costs	26,811.70	25,748.70	29,041.80	1,02,766.40	1,16,870.50
	(b) Employee benefits expenses	16,228.40	15,961.50	12,543.45	61,671.20	50,258.20
	(c) Other expenses	17,648.10	18,101.40	16,741.35	74,691.20	50,875.50
	(d) Depreciation and amortisation expense	1,838.90	1,739.30	1,616.30	6,825.90	6,315.40
	Total expenses	62,527.10	61,550.90	59,942.90	2,45,954.70	2,24,319.60
5	Profit before tax (3-4)	27,592.60	26,548.20	30,607.40	1,01,700.90	1,16,572.00
6	Tax expense	9,274.80	9,211.70	10,607.00	34,860.10	40,723.00
7	Profit for the period before Minority Interest (5-6)	18,317.80	17,336.50	20,000.40	66,840.80	75,849.00
8	Minority interest	100.40	2.80	(57.50)	(248.60)	264.20
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	16,838.00
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 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

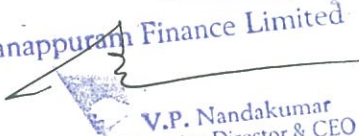
NOTE:

1. Consolidated Balance Sheet as at March 31, 2018

SN	Particulars	As at 31-Mar-18 Audited	As at 31-Mar-17 Audited (refer Note 11)
A	EQUITY AND LIABILITIES		
1	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
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
4	Current Liabilities		
	Short-term borrowings	7,82,746.60	6,28,094.30
	Trade payables	5,345.70	7,335.80
	Other current liabilities	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
B	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
	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 May17 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 consistent with those followed in the previous period/year.
- 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.



For Manappuram 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

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

Particulars	Quarter Ended			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	300701.4
Profit before tax	25533.1	26478.7	31896.8	106655.5	111487.6
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

- 6 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 i.e., 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 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.



By order of the Board

V.P.Nandakumar

Place : Valapad, Thrissur
Date : May 18, 2018

Managing Director & CEO
DIN: 00044512



MANAPPURAM[®] FINANCE LIMITED


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+

2. Debt-equity ratio: 2.68 (March 31, 2017 2.77)

For Manappuram Finance Limited

 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

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 th June 2017	Yes	NA	NA	28 th June 2018	28 th June 2019	Private
INE522D07917	24 th May 2017	Yes	NA	NA	24 th May 2018	08 th April 2019	Private
INE522D07909	24 th May 2017	Yes	NA	NA	24 th May 2018	04 th April 2019	Private
INE522D07982	26 th August 2017	Yes	NA	NA	26 th August 2018	26 th August 2019	Private
INE522D07AC2	14 th October 2017	Yes	NA	NA	14 th October 2018	14 th October 2019	Private
INE522D07AD0	NA	NA	NA	NA	30 th October 2018	30 th October 2020	Private
INE522D07941	28 th July 2017	Yes	NA	NA	28 th July 2018	28 th July 2018	Private
INE522D07958	05 th August 2017	Yes	NA	NA	05 th August 2018	28 th December 2018	Private
INE522D07966	05 th August 2017	Yes	NA	NA	05 th August 2018	15 th March 2019	Private
INE522D07974	23 rd August 2017	Yes	NA	NA	23 rd August 2018	22 nd March 2019	Private
INE522D07990	31 st August 2017	Yes	NA	NA	31 st August 2018	20 th December 2018	Private
INE522D07AA6	12 th September 2017	Yes	NA	NA	12 th September 2018	12 th September 2019	Private
INE522D07AB4	27 th September 2017	Yes	NA	NA	27 th September 2018	20 th March 2019	Private



For Manappuram Finance
V.P. Nandakumar
Managing Director & CEO

INE522D07438	31 st December 2017	Yes	31 st December 2017	Yes	NA	NA	NA	Private
INE522D07461	09 th January 2018	Yes	09 th January 2018	Yes	NA	NA	Private	
INE522D07479	01 st February 2018	Yes	01 st February 2018	Yes	NA	NA	Private	
INE522D07545	20 th March 2018	Yes	20 th March 2018	Yes	NA	NA	Private	
INE522D07552	20 th March 2018	Yes	NA	NA	20 th March 2019	20 th March 2023	Private	
INE522D07636	01 st March 2018	Yes	NA	NA	01 st April 2018	28 th January 2019	Public	
INE522D07644	28 th January 2018	Yes	NA	NA	28 th January 2019	28 th January 2019	Public	
INE522D07651	NA	NA	NA	NA	NA	28 th January 2019	Public	
INE522D07669	NA	NA	NA	NA	NA	28 th November 2019	Public	
INE522D07750	01 st March 2018	Yes	NA	NA	01 st April 2018	05 th April 2019	Public	
INE522D07768	05 th April 2017	Yes	NA	NA	05 th April 2018	05 th April 2019	Public	
INE522D07776	NA	NA	NA	NA	NA	05 th April 2019	Public	
INE522D07784	NA	NA	NA	NA	NA	05 th February 2020	Public	

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



INE522D07867	18th Oct 2017	Yes	18th Oct 2017	Yes	NA	NA	Public
INE522D07875	18th Oct 2017	Yes	18th Oct 2017	Yes	NA	NA	Public
INE522D07818	NA	NA	18th Oct 2017	Yes	NA	NA	Public
INE522D07883	01st March 2018	Yes	NA	NA	01st April 2018	18th Oct 2019	Public
INE522D07891	18th October 2017	Yes	NA	NA	18th October 2018	18th Oct 2019	Public
INE522D07826	NA	NA	NA	NA	NA	18th Oct 2019	Public
INE522D07834	NA	NA	NA	NA	NA	18th Jan 2021	Public

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 2017-18** Manappuram Finance Limited



V.P. Nandak
Managing Director