



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



Make Life Easy

Ref: Sec/SE/ 686 /2016-17  
10<sup>th</sup> November, 2016

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

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

Dear Sir,

**Sub: Un Audited Consolidated and Standalone Financial Results and Limited Review Report for the period ended 30.09.2016 under regulation 33 of SEBI (LODR) Regulations, 2015**

**Ref: Company Scrip Code: 531213, Symbol: MANAPPURAM**

We herewith submit Un Audited Consolidated and Standalone Financial Results and the Limited Review Report for the period ended 30.09.2016 in the prescribed format as required under Reg.33 of SEBI (LODR) Regulations, 2015. The figures were reviewed by the Audit Committee of the Company and approved by the board of directors at their meeting held on 10<sup>th</sup> November, 2016.

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

Thanking You.

Yours Faithfully  
For Manappuram Finance Limited

Ramesh Periasamy  
Company Secretary



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

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



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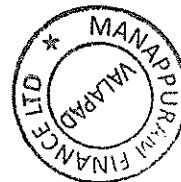
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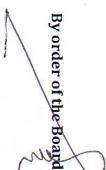


**NOTES:**  
**1.Statement of Assets and Liabilities**

SN	Particulars	Consolidated		Standalone	
		As at 30-Sep-16	As at 31-Mar-16	As at 30-Sep-16	As at 31-Mar-16
A	<b>EQUITY AND LIABILITIES</b>				
1	<b>SHAREHOLDERS' FUNDS</b>				
	Share Capital	16,831.50	16,824.10	16,831.50	16,824.10
	Reserves and Surplus	289,199.80	258,979.50	284,688.20	256,856.70
	<b>Sub-total - Shareholders' funds</b>	<b>306,021.30</b>	<b>275,803.60</b>	<b>301,519.70</b>	<b>273,680.80</b>
2	Minority Interest	2,334.50	2,120.10	-	-
3	<b>Non-current Liabilities</b>				
	Long term borrowings	301,626.43	160,000.70	218,669.20	111,513.40
	Other long term liabilities	11,383.80	12,378.00	11,383.80	12,378.00
	Long term provisions	422.00	319.10	-	-
	<b>Sub-total - Non-Current Liabilities</b>	<b>313,432.23</b>	<b>172,697.80</b>	<b>230,053.00</b>	<b>123,891.40</b>
4	<b>Current Liabilities</b>				
	Short-term borrowings	788,637.70	676,742.30	788,195.89	676,724.09
	Trade payables	3,615.10	2,507.10	3,393.39	2,325.09
	Other current liabilities	159,505.17	146,533.20	99,858.33	107,787.43
	Short term provisions	10,554.00	7,511.30	9,031.69	6,678.99
	<b>Sub-total - Current Liabilities</b>	<b>962,311.97</b>	<b>833,293.90</b>	<b>900,479.30</b>	<b>793,515.60</b>
	<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>1,584,100.00</b>	<b>1,283,915.40</b>	<b>1,432,052.00</b>	<b>1,191,087.80</b>
B	<b>ASSETS</b>				
1	<b>Non-Current assets</b>				
	Fixed assets	18,660.20	19,476.70	18,018.30	18,982.80
	Goodwill on consolidation	3,556.50	3,556.50	-	-
	Non-current investments	505.30	505.30	32,419.20	32,419.20
	Deferred tax assets (net)	6,210.20	4,338.60	5,551.50	3,908.40
	Long-term loans and advances	75,658.80	53,772.50	27,033.70	21,005.00
	Other Non-current assets	12,036.00	12,960.90	8,719.80	9,794.30
	<b>Sub-total - Non-Current assets</b>	<b>116,627.00</b>	<b>94,610.50</b>	<b>91,742.50</b>	<b>86,109.70</b>
2	<b>Current Assets</b>				
	Current investments	-	4,400.80	-	-
	Cash and bank balances	62,059.70	60,447.50	48,370.00	49,193.30
	Short-term loans and advances	1,362,130.70	1,084,757.30	1,252,366.20	1,017,907.10
	Other current assets	43,282.60	39,699.30	39,573.30	37,877.70
	<b>Sub-total - Current assets</b>	<b>1,467,473.00</b>	<b>1,189,304.90</b>	<b>1,340,309.50</b>	<b>1,104,978.10</b>
	<b>TOTAL ASSETS</b>	<b>1,584,100.00</b>	<b>1,283,915.40</b>	<b>1,432,052.00</b>	<b>1,191,087.80</b>

- 1 The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on November 10, 2016. The above results have been subjected to limited Review by the statutory auditors.
- 2 The Group 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.
- 3 The Board of Directors declared an Interim dividend of Rs.0.50 per equity share having face value of Rs. 2/each.
- 4 Previous periods/year's figures have been reclassified/ regrouped wherever necessary to conform to current period's/year's presentation.

Place : Valapad, Thrissur  
Date : November 10, 2016

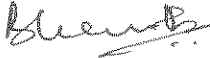
By order of the Board  
  
V.P.Nandakumar  
Managing Director & CEO

**Limited Review Report**

**Review Report to  
The Board of Directors  
Manappuram Finance Limited**

1. We have reviewed the accompanying statement of unaudited standalone financial results of Manappuram Finance Limited ('the Company') for the quarter and 6 months ended September 30, 2016 (the "Statement"). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For S.R. BATLIBOI & ASSOCIATES LLP**  
ICAI Firm registration number: **101049W/E300004**  
Chartered Accountants



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

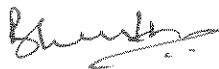


Place: Chennai  
Date: November 10, 2016

**Limited Review Report****Review Report to  
The Board of Directors  
Manappuram Finance Limited**

1. We have reviewed the accompanying statement of unaudited consolidated financial results of Manappuram Group comprising Manappuram Finance Limited ('the Company') and its subsidiaries (together, 'the Group'), for the quarter and 6 months ended September 30, 2016 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
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3. We did not review assets of Rs.15,837.19 million as at September 30, 2016 and revenue aggregating Rs. 812.09 million and Rs. 1,473.31 million for the quarter and six months period ended September 30, 2016 respectively, included in the accompanying unaudited consolidated financial results relating to two subsidiaries, whose financial information have been reviewed by the other auditors and whose reports have been furnished to us. Our conclusion on the unaudited consolidated quarterly financial results, in so far as it relates to such subsidiaries is based solely on the reports of the other auditors.
4. Based on our review conducted as above and on consideration of reports of other auditors on the unaudited separate quarterly financial results and on the other financial information of the subsidiaries, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited consolidated financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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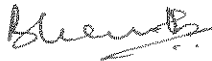
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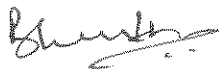
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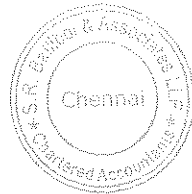
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