



# MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/ 603 /18-19  
06<sup>th</sup> February 2019

**BSE Ltd.,**  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**National Stock Exchange of India Limited**  
5th Floor, Exchange Plaza  
Bandra (East) ,  
Mumbai – 400 051

Dear Sir,

**Sub: Un Audited Consolidated and Standalone Financial Results and Limited Review Report for the quarter and period ended 31.12.2018**

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

Pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, "[SEBI(LODR)]", we enclose herewith the Unaudited Consolidated and Standalone Financial Statements and Limited Review Report for the quarter and period ended 31<sup>st</sup> December 2018 .The figures are reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 06<sup>th</sup> February 2019.

We would request you to take on record the above.

Thanking You.

Yours Faithfully,  
**For Manappuram Finance Limited**

**Manoj Kumar. V.R**  
**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 REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

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

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **MANAPPURAM FINANCE LIMITED** ("the Company"), for the quarter and nine months ended December 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, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.

This Statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), 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 issue a report on the Statement based on our review.

2. We conducted our review of the Statement 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 stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **DELOITTE HASKINS & SELLS LLP**

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

*S. Sundaresan*

**S. Sundaresan**  
Partner  
(Membership No.25776)



**BENGALURU**, February 6, 2019

**Manappuram Finance Limited**  
 Regd. & Corp. Office: IV/470A (Old) W/638 (New), Manappuram House, Valappad, Thrissur - 680567  
 CIN - L65910KL1992PLC006623

**STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER, 2018**

(Rs. in Lakhs, except per equity share data)

S.No	Particulars	Quarter Ended			Nine Months Ended	
		31-Dec-18	30-Sep-18	31-Dec-17	31-Dec-18	31-Dec-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
<b>A</b>	<b>Revenue from operations</b>					
	(i) Interest income	88,581.50	83,773.04	73,248.27	249,358.30	215,004.60
	(ii) Dividend income	-	-	15.00	4.40	44.50
	(iii) Fees and commission income	1,135.60	1,031.06	878.73	3,238.10	2,485.70
	(iv) Net gain on fair value changes	-	-	-	-	18.70
	(v) Others	49.70	72.60	27.70	147.30	74.80
	<b>Total revenue from operations (A)</b>	<b>89,766.80</b>	<b>84,876.70</b>	<b>74,169.70</b>	<b>252,748.10</b>	<b>217,628.30</b>
<b>B</b>	<b>Other income</b>	<b>327.80</b>	<b>210.50</b>	<b>184.97</b>	<b>713.40</b>	<b>2,365.24</b>
	<b>Total Income (A+B)</b>	<b>90,094.60</b>	<b>85,087.20</b>	<b>74,354.67</b>	<b>253,461.50</b>	<b>219,993.54</b>
<b>C</b>	<b>Expenses</b>					
	(i) Finance costs	27,186.50	24,579.30	19,706.95	74,537.40	58,807.00
	(ii) Fees and commission expense	511.10	375.00	292.20	1,322.30	928.30
	(iii) Impairment on financial instruments	140.20	1,098.39	911.74	2,373.70	2,366.68
	(iv) Employee benefits expenses	14,304.51	14,246.93	13,298.47	42,285.07	37,565.34
	(v) Depreciation and amortization	1,715.20	1,708.30	1,517.07	5,121.00	4,511.50
	(vi) Other expenses	12,848.30	12,691.81	12,521.82	37,480.60	35,601.51
	<b>Total expenses (C)</b>	<b>56,705.81</b>	<b>54,699.73</b>	<b>48,248.25</b>	<b>163,120.07</b>	<b>139,780.33</b>
<b>D</b>	<b>Profit before tax (A+B-C)</b>	<b>33,388.79</b>	<b>30,387.47</b>	<b>26,106.42</b>	<b>90,341.43</b>	<b>80,213.21</b>
<b>E</b>	<b>Tax expense:</b>					
	(i) Current tax	12,251.59	10,967.60	9,686.10	32,703.69	28,268.90
	(ii) Deferred tax	(54.83)	39.33	(484.48)	(50.70)	(326.96)
<b>F</b>	<b>Profit for the period (D-E)</b>	<b>21,192.03</b>	<b>19,380.54</b>	<b>16,904.80</b>	<b>57,688.44</b>	<b>52,271.27</b>
<b>G</b>	<b>Other comprehensive income</b>					
	(i) Items that will not be reclassified to profit or loss					
	- Actuarial gain / (losses) on post retirement benefit plans	(170.79)	(163.57)	69.41	(264.83)	(107.45)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	61.96	58.13	(28.07)	95.79	36.52
	<b>Total other comprehensive income (G)</b>	<b>(108.83)</b>	<b>(105.44)</b>	<b>41.34</b>	<b>(169.04)</b>	<b>(70.93)</b>
<b>H</b>	<b>Total comprehensive income for the period (F+G)</b>	<b>21,083.20</b>	<b>19,275.10</b>	<b>16,946.14</b>	<b>57,519.40</b>	<b>52,200.34</b>
<b>I</b>	<b>Paid-up equity share capital (Face value of Rs. 2/- per share)</b>	<b>16,856.20</b>	<b>16,856.20</b>	<b>16,839.20</b>	<b>16,856.20</b>	<b>16,839.20</b>
<b>J</b>	<b>Earnings per equity share (not annualised)</b>					
	Basic (Rs.)	2.52	2.29	2.01	6.85	6.21
	Diluted (Rs.)	2.51	2.29	2.01	6.84	6.20



*[Handwritten signature]*

**Manappuram Finance Limited**  
**Regd. & Corp. Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567**  
**CIN - L65910KL1992PLC006623**

**NOTES:**

- 1 In compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, a limited review of unaudited standalone financial results for the quarter and nine months ended December 31, 2018 has been carried out by the Statutory Auditors.
- As permitted under Circular no. CIR/CFD/FAC/62/2016 dated July 5, 2016 issued by SEBI, the Company has availed exemption for submission of Ind AS compliant unaudited standalone financial results for the year ended March 31, 2018.
- 2 The Company has adopted Indian Accounting Standards ("Ind AS") w.e.f April 1, 2018 and the effective date of transition is April 1, 2017. Accordingly, the above unaudited standalone financial results have been prepared in accordance with the recognition and measurement principle laid down in Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the other accounting principles generally accepted in India and the Guidelines issued by the Reserve Bank of India ("RBI").
- 3 As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under erstwhile Indian GAAP and restated as per Ind AS is as under:

Particulars	(Rs. in Lakhs)	
	Quarter Ended	Nine Months Ended
	31-Dec-17	31-Dec-17
	Unaudited	Unaudited
Net profit after tax as reported under IGAAP	17,271.10	53,065.80
<b>Adjustments resulting in increase/(decrease) in net profit after tax as reported under IGAAP :</b>		
(i) Recognition of financial assets and financial liabilities at amortised cost by application of Effective Interest Rate Method	(61.82)	(333.30)
(ii) Expected Credit Loss method and related adjustments for Loans	(103.93)	(54.61)
(iii) Fair valuation of stock options as per Ind AS 102	(144.16)	(681.39)
(iv) Expected Credit Loss on Investments	-	2.13
(v) Fair valuation of security deposits	7.10	31.88
(vi) Fair valuation of derivatives	-	18.70
(vii) Reclassification of net actuarial loss on employee defined benefit obligation to other comprehensive income (OCI)	(69.41)	107.45
(viii) Tax impact on above adjustments	5.92	114.61
<b>Profit after tax as reported under Ind AS</b>	<b>16,904.80</b>	<b>52,271.27</b>
Other comprehensive income (net of tax)	41.34	(70.93)
<b>Total comprehensive income (after tax) as reported under Ind AS</b>	<b>16,946.14</b>	<b>52,200.34</b>

- 4 The above unaudited standalone financial results were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meeting held on February 6, 2019.
- 5 There is no separate reportable segment as per Ind AS 108 on Operating Segments in respect of the Company.
- 6 The Board of Directors declared an interim dividend of Rs. 0.55 per equity share having face value of Rs. 2/-each.
- 7 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 December 31, 2018.

Place : Valapad, Thrissur  
 Date : February 6, 2019



By Order of the Board of Directors

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

## INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS

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

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **MANAPPURAM FINANCE LIMITED** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter and nine months ended December 31, 2018 ("the Statement") being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.

This Statement, which is the responsibility of the Parent's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), 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 issue a report on the Statement based on our review.

2. We conducted our review of the Statement 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 Parent's 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. The Statement includes the results of the following entities:
  - I. Manappuram Home Finance Limited
  - II. Asirvad Microfinance Limited
  - III. Manappuram Insurance Brokers Limited
4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For **DELOITTE HASKINS & SELLS LLP**

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

*S. Sundaresan*

**S. Sundaresan**

Partner

(Membership No.25776)



**BENGALURU**, February 6, 2019

**Manappuram Finance Limited**  
**Regd. & Corp. Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567**  
**CIN - L65910KL1992PLC006623**

**STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER, 2018**  
**(Rs. in Lakhs, except per equity share data)**

S.No	Particulars	Quarter Ended			Nine Months Ended	
		31-Dec-18	30-Sep-18	31-Dec-17	31-Dec-18	31-Dec-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
<b>A</b>	<b>Revenue from operations</b>					
	(i) Interest income	105,540.72	99,109.15	85,365.58	296,032.17	248,754.93
	(ii) Dividend income	-	-	15.00	4.40	44.50
	(iii) Fees and commission income	2,165.35	1,703.35	1,634.93	5,966.25	4,246.20
	(iv) Net gain on fair value changes	-	2.08	(4.15)	2.08	56.42
	(v) Others	414.01	629.23	188.37	1,140.84	297.38
	<b>Total revenue from operations (A)</b>	<b>108,120.08</b>	<b>101,443.81</b>	<b>87,199.73</b>	<b>303,145.74</b>	<b>253,399.43</b>
<b>B</b>	<b>Other income</b>	1,961.45	1,308.06	954.81	4,405.74	4,398.92
	<b>Total income (A+B)</b>	<b>110,081.53</b>	<b>102,751.87</b>	<b>88,154.54</b>	<b>307,551.48</b>	<b>257,798.35</b>
<b>C</b>	<b>Expenses</b>					
	(i) Finance costs	35,400.85	31,731.99	25,994.05	96,564.61	76,270.64
	(ii) Fees and commission expense	511.10	375.00	292.20	1,322.30	928.30
	(iii) Impairment on financial instruments	873.64	1,621.98	3,719.20	4,041.76	13,749.28
	(iv) Employee benefits expenses	17,995.72	17,729.30	16,195.15	52,706.05	46,231.78
	(v) Depreciation and amortization	1,886.06	1,884.30	1,739.20	5,620.87	4,986.97
	(vi) Other expenses	14,629.70	14,415.81	13,678.60	42,579.60	39,498.57
	<b>Total expenses (C)</b>	<b>71,297.07</b>	<b>67,758.38</b>	<b>61,618.40</b>	<b>202,835.19</b>	<b>181,665.54</b>
<b>D</b>	<b>Profit before tax (A+B-C)</b>	<b>38,784.46</b>	<b>34,993.49</b>	<b>26,536.14</b>	<b>104,716.29</b>	<b>76,132.81</b>
<b>E</b>	<b>Tax expense:</b>					
	(i) Current tax	13,595.10	12,304.36	9,699.92	36,153.03	28,255.27
	(ii) Deferred tax	473.70	288.95	(285.79)	1,448.42	(1,708.85)
<b>F</b>	<b>Profit for the period (D-E)</b>	<b>24,715.66</b>	<b>22,400.18</b>	<b>17,122.01</b>	<b>67,114.84</b>	<b>49,586.39</b>
<b>G</b>	<b>Other comprehensive income</b>					
	(i) Items that will not be reclassified to profit or loss - Actuarial gain / (losses) on post retirement benefit plans	(153.88)	(127.29)	113.80	(195.12)	(70.18)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	54.04	47.10	(46.24)	71.07	22.36
	<b>Total other comprehensive income (G)</b>	<b>(99.84)</b>	<b>(80.19)</b>	<b>67.56</b>	<b>(124.05)</b>	<b>(47.82)</b>
<b>H</b>	<b>Total comprehensive income for the period (F+G)</b>	<b>24,615.82</b>	<b>22,319.99</b>	<b>17,189.57</b>	<b>66,990.79</b>	<b>49,538.57</b>
<b>I</b>	<b>Net profit attributable to:</b>					
	Owners of parent	24,511.85	22,219.86	17,107.68	66,554.67	49,785.23
	Non-controlling interests	203.81	180.32	14.33	560.17	(198.84)
<b>J</b>	<b>Other comprehensive income attributable to:</b>					
	Owners of parent	(100.77)	(81.01)	64.95	(126.84)	(49.85)
	Non-controlling interests	0.93	0.82	2.61	2.79	2.03
<b>K</b>	<b>Total comprehensive income attributable to:</b>					
	Owners of parent	24,411.08	22,138.85	17,172.63	66,427.83	49,735.38
	Non-controlling interests	204.74	181.14	16.94	562.96	(196.81)
<b>L</b>	<b>Paid-up equity share capital (Face value of Rs. 2/- per share)</b>	16,856.20	16,856.20	16,839.20	16,856.20	16,839.20
<b>M</b>	<b>Earnings per equity share (not annualised)</b>					
	Basic (Rs.)	2.93	2.66	2.04	7.96	5.89
	Diluted (Rs.)	2.93	2.65	2.04	7.95	5.88





**SEGMENTWISE DETAILS UNAUDITED ON CONSOLIDATED BASIS FOR THE QUARTER AND NINE MONTHS ENDED 31<sup>st</sup> DECEMBER, 2018**

S.No	Particulars	(Rs. in Lakhs)				
		Quarter Ended			Nine Months Ended	
		31-Dec-18	30-Sep-18	31-Dec-17	31-Dec-18	31-Dec-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	<b>Segment Revenue</b>					
	Gold loan & others	92,115.74	86,886.92	75,797.73	258,905.80	224,146.13
	Microfinance	17,965.79	15,864.95	12,356.81	48,645.68	33,652.22
	<b>Total Segment Revenue</b>	<b>110,081.53</b>	<b>102,751.87</b>	<b>88,154.54</b>	<b>307,551.48</b>	<b>257,798.35</b>
2	<b>Segment Results (Profit before Tax)</b>					
	Gold loan & others	33,682.30	30,498.45	26,149.23	90,790.49	80,096.32
	Microfinance	5,102.16	4,495.04	386.91	13,925.80	(3,963.51)
	<b>Total Segment Results</b>	<b>38,784.46</b>	<b>34,993.49</b>	<b>26,536.14</b>	<b>104,716.29</b>	<b>76,132.81</b>
3	<b>Segment Assets</b>					
	Gold loan & others	1,607,120.81	1,590,626.91	1,366,107.97	1,607,120.81	1,366,107.97
	Microfinance	312,144.05	281,577.49	215,558.93	312,144.05	215,558.93
	<b>Total Segment Assets</b>	<b>1,919,264.86</b>	<b>1,872,204.40</b>	<b>1,581,666.90</b>	<b>1,919,264.86</b>	<b>1,581,666.90</b>
4	<b>Segment Liabilities</b>					
	Gold loan & others	1,217,809.86	1,216,772.90	1,021,751.86	1,217,809.86	1,021,751.86
	Microfinance	264,447.61	237,869.02	189,180.71	264,447.61	189,180.71
	<b>Total Segment Liabilities</b>	<b>1,482,257.47</b>	<b>1,454,641.92</b>	<b>1,210,932.57</b>	<b>1,482,257.47</b>	<b>1,210,932.57</b>

**NOTES :**

- 1 In compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, a limited review of unaudited consolidated financial results for the quarter and nine months ended December 31, 2018 has been carried out by the statutory auditors.  
 As permitted under Circular no. CIR/CFD/FAC/62/2016 dated July 5, 2016 issued by SEBI, the Company has availed exemption for submission of Ind AS compliant unaudited consolidated financial results for the year ended March 31, 2018.
- 2 The Group has adopted Indian Accounting Standards ("Ind AS") w.e.f April 1, 2018 and the effective date of transition is April 1, 2017. Accordingly, the above unaudited consolidated financial results have been prepared in accordance with the recognition and measurement principle laid down in Ind AS 34 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the other accounting principles generally accepted in India and the Guidelines issued by the Reserve Bank of India ("RBI").
- 3 As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under erstwhile Indian GAAP and restated as per Ind AS is as under:

Particulars	(Rs. in Lakhs)	
	Quarter Ended	Nine Months Ended
	31-Dec-17	31-Dec-17
	Unaudited	Unaudited
Net profit after tax as reported under IGAAP	17,336.50	48,523.00
<b>Adjustments resulting in increase/(decrease) in net profit after tax as reported under IGAAP :</b>		
(i) Recognition of financial assets and financial liabilities at amortised cost by application of Effective Interest Rate Method	(312.24)	(310.24)
(ii) Expected Credit Loss method and related adjustments for Loans	539.64	3,084.15
(iii) Fair valuation of stock options as per Ind AS 102	(34.48)	(756.55)
(iv) Expected Credit Loss on Investments	-	2.13
(v) Fair valuation of security deposits	(107.95)	(84.03)
(vi) Fair valuation of derivatives	-	18.70
(vii) Reclassification of net actuarial loss on employee defined benefit obligation to other comprehensive income (OCI)	(113.80)	70.18
(viii) Tax impact on above adjustments	(185.66)	(960.95)
<b>Profit after tax as reported under Ind AS</b>	<b>17,122.01</b>	<b>49,586.39</b>
Other comprehensive income (net of tax)	67.56	(47.82)
<b>Total Comprehensive Income (after tax) as reported under Ind AS</b>	<b>17,189.57</b>	<b>49,538.57</b>



*[Handwritten Signature]*

**Manappuram Finance Limited**  
**Regd. & Corp. Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567**  
**CIN - L65910KL1992PLC006623**

- 4 The above unaudited consolidated financial results were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meeting held on February 6, 2019.
- 5 During the Nine months ended December 31, 2018, the company allotted 274,095 shares, pursuant to exercise of stock option by eligible employees.
- 6 The Group has reported segment information as per Indian Accounting Standard 108 (Ind AS 108) on 'Operating Segments'. As per Ind AS 108, segments are identified based on management's evaluation of financial information for locating resources and assessing performance. Accordingly, the Group has identified two reportable segments. 1. Gold loan and others 2. Microfinance.
- 7 The Board of Directors declared an interim dividend of Rs. 0.55 per equity share having 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 December 31, 2018.
- 9 Key standalone financial information is given below:

Sl No.	Particulars	(Rs. in Lakhs)				
		Quarter Ended			Nine Months Ended	
		31-Dec-18	30-Sep-18	31-Dec-17	31-Dec-18	31-Dec-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Total income	90,094.60	85,087.20	74,354.67	253,461.50	219,993.54
2	Profit before tax	33,388.79	30,387.47	26,106.42	90,341.43	80,213.21
3	Profit after tax	21,192.03	19,380.54	16,904.80	57,688.44	52,271.27
4	Total comprehensive income	21,083.20	19,275.10	16,946.14	57,519.40	52,200.34

Place : Valapad, Thrissur  
 Date: February 6, 2019



By order of the Board of Directors

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