



MANAPPURAM FINANCE LIMITED

®



Make Life Easy

Date: 02th June 2016

To

Bombay Stock Exchange Limited
P J Towers, Dalal Street
25th Floor, Fort,
Mumbai- 400001

Dear Sir,

Sub: Half Yearly Communication to Exchange

In compliance of the requirements of Chapter V Regulation 52, Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible Debt Securities in respect of 922 Secured / Unsecured/ Redeemable/ Convertible / Non-Convertible Debentures aggregating to Rs.92,20,00,000/- (Rupees Ninety Two Crore Twenty Lakh) we are giving below the following information as on March 31, 2016:

1. Credit Rating of the Debentures : BWR AA-(Outlook Stable) by Brick Work Rating
2. Asset Cover available : 1.10 Times
3. Debt-Equity Ratio : 3.22
4. Previous due date for the payment of interest and whether the same has been paid or not: As per annexure
5. Previous due date for the payment of principal and whether the same has been paid or not: As per annexure
6. Next due date for the payment of interest: As per annexure
7. Next due date for the payment of principal: As per annexure
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

Disclaimer: The above HYC has been signed by the Debenture Trustee based on information / certification provided by the Issuer Company

Ramesh Periasamy
Company Secretary



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

You are requested to kindly take the same on record

Thanking You

Sincerely,
For Manappuram Finance Limited


Authorized Signatory




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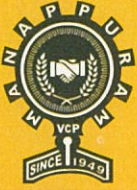
Annexure (Issue-150 Cr., Raised-92.20 Cr.)

Sr. No	Date of Allotment	ISIN	Issue Amount (Rs/- In Crores)	Tenor	Coupon Rate	Present Rate	Previous Due Date for Interest Payment	Next Due Date for Interest Payment	Previous Due date for Payment of Principal	Next Due Date for Payment of Principal	Credit Rating	Security Cover
1	31-Dec-12	INE522D07438	40	5 Years	12.55% p.a	12.80%	31-Dec-15	31-Dec-16	NA	31-Dec-17		
		INE522D07461	11.60	5 Years	12.15% p.a	12.40%	09-Mar-16	09-Apr-16	NA	09-Jan-18	BWR AA-	
3	01-Feb-13	INE522D07479	25	5 Years	12.55% p.a	12.80%	01-Feb-16	01-Feb-17	NA	01-Feb-18	(Outlook Stable)	1.1
		INE522D07545	0.10	5 Years	12.15% p.a	12.40%	20-Mar-16	20-Apr-16	NA	20-Mar-18		
		INE522D07552	3.00	10 Years	13% p.a	13.25%	20-Mar-16	20-Mar-17	NA	20-Mar-23		
Total			92.2									
Outstanding			79.7									

*Incase of down grade in credit rating,Coupon rate wolud increase by 0.25%

FOR TRANSPARENT FINANCE LIMITED
 Ramesh Perasamy
 Company Secretary





MANAPPURAM[®] FINANCE LIMITED



Make Life Easy

Date: 02st June 2016

To

Bombay Stock Exchange Limited
P J Towers, Dalal Street
25th Floor, Fort,
Mumbai- 400001

Dear Sir,

Sub: Half Yearly Communication to Exchange

In compliance of the requirements of Chapter V Regulation 52, Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible Debt Securities in respect of 23810 Secured / Unsecured/ Redeemable/ Convertible / Non-Convertible Debentures aggregating to Rs. 238,10,00,000/- (Rupees Two Hundred and Thirty Eight Crore Ten Lakh Only) we are giving below the following information as on March 31, 2016:

1. Credit Rating of the Debentures : A+/Stable by CRISIL& A+/ Stable by ICRA
2. Asset Cover available : 2.29 Times
3. Debt-Equity Ratio : 3.22
4. Previous due date for the payment of interest and whether the same has been paid or not: As per annexure
5. Previous due date for the payment of principal and whether the same has been paid or not: As per annexure
6. Next due date for the payment of interest: As per annexure
7. Next due date for the payment of principal: As per annexure
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

Disclaimer: The above HYC has been signed by the Debenture Trustee based on information / certification provided by the Issuer Company

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

You are requested to kindly take the same on record

Thanking You

Sincerely,
For Manappuram Finance Limited

Authorized Signatory



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ANNEXURE 1

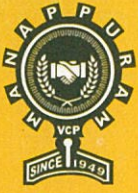
ALLOTTEE WISE DETAILS OF RS. 238.10 CRORE NCD ISSUE

Sr. No.	Date of Allotment	Investor	ISIN	Series No	Coupon Rate	Amount (Rs. In Crs)	For the quarter ended 31st March 2016			Credit rating	SECURITY
							Previous Due Date for Interest Payment	Next Due Date for Interest Payment	Next Due Date for Payment of Principal		
1	27-May-11	Akshay Kumar	INES22D07172	Series B - 9	12.25%	0.84	27-May-15	27-May-16	27-May-16	A+STABLE by CRISIL & A+/Stable by ICRA	2.29
2	27-May-11	Amit Pachisia									
3	27-May-11	Axis Bank Ltd									
4	27-May-11	Dena Bank Provident Fund									
5	27-May-11	Dena Bank Pension Fund									
6	27-May-11	Bank of Maharashtra	INES22D07206	Series B - 12	12.50%	38.80	27-Nov-15	27-May-16	27-May-16		
7	17-Jun-11	Bank of Maharashtra Pension Fund									
8	17-Jun-11	Bank of Maharashtra Gratuity Fund	INES22D07289	Series B15	12.50%	4.00	17-Dec-15	17-Jun-16	17-Jun-16		
		Total				43.64					
		Current Outstanding				43.64 Cr					

* Previous repayment date is not applicable




 Ramesh Perasamy
 Company Secretary
 Manappuram Finance Limited



MANAPPURAM[®] FINANCE LIMITED



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Date: 02th June 2016

To

Bombay Stock Exchange Limited
P J Towers, Dalal Street
25th Floor, Fort,
Mumbai- 400001

Dear Sir,

Sub: Half Yearly Communication to Exchange

In compliance of the requirements of Chapter V Regulation 52, Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible Debt Securities in respect of 27,85,517 Secured / Unsecured/ Redeemable/ Convertible / Non-Convertible Debentures aggregating to Rs. 278,55,17,000/- /-(Rupees Two Hundred Seventy Eight Crore Fifty Five Lakh Seventeen Thousand Only) we are giving below the following information as on March 31, 2016:

1. Credit Rating of the Debentures : CRISIL A+ Stable
2. Asset Cover available : 100% (1.00 Times)
3. Debt-Equity Ratio : 3.22
4. Previous due date for the payment of interest and whether the same has been paid or not: As per annexure
5. Previous due date for the payment of principal and whether the same has been paid or not: As per annexure
6. Next due date for the payment of interest: As per annexure
7. Next due date for the payment of principal: As per annexure
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

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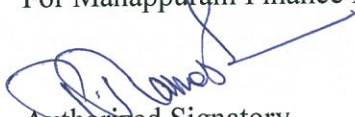
Manappuram Finance Limited
Rameshkrishnasamy
Company Secretary

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

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Sincerely,
For Manappuram Finance Limited


Authorized Signatory



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Annexure (Public Issue 300 cr - Allotment on 18th Oct 2014)

Sr.No.	Series	ISIN	Allotment Date	Coupon Rate	Frequency	Previous due date for payment of interest	Next due date for Payment of Interest	Previous due date for payment of Principal	Next due date for payment of Principal
1	Series I	INE522D07792	18th October 2014	NA	Cumulative		Redeemed 22nd November 2015		
2	Series II	INE522D07842	18th October 2014	11.00%	Monthly	01st March 2016	01st April 2016	NA	18th Oct 2016
3	Series III	INE522D07859	18th October 2014	11.25%	Annually	18th October 2015	18th October 2016	NA	18th Oct 2016
4	Series IV	INE522D07800	18th October 2014	NA	Cumulative	NA	NA	NA	18th Oct 2016
5	Series V	INE522D07867	18th October 2014	11.50%	Monthly	01st March 2016	01st April 2016	NA	18th Oct 2017
6	Series VI	INE522D07875	18th October 2014	11.75%	Annually	18th October 2015	18th October 2016	NA	18th Oct 2017
7	Series VII	INE522D07818	18th October 2014	NA	Cumulative	NA	NA	NA	18th Oct 2017
8	Series VIII	INE522D07883	18th October 2014	11.25%	Monthly	01st March 2016	01st April 2016	NA	18th Oct 2019
9	Series IX	INE522D07891	18th October 2014	11.50%	Annually	18th October 2015	18th October 2016	NA	18th Oct 2019
10	Series X	INE522D07826	18th October 2014	NA	Cumulative	NA	NA	NA	18th Oct 2019
11	Series XI	INE522D07834	18th October 2014	NA	Cumulative	NA	NA	NA	18th Jan 2021

For Chairman

 For Managing Director

 For Company Secretary






MANAPPURAM[®] FINANCE LIMITED



Make Life Easy

Date: 02th June 2016

To

Bombay Stock Exchange Limited
P J Towers, Dalal Street
25th Floor, Fort,
Mumbai- 400001

National Stock Exchange of India Limited
5th Floor, Exchange Plaza
Bandra East
Mumbai-400051

Dear Sir,

Sub: Half Yearly Communication to Exchange

In compliance of the requirements of Chapter V Regulation 52, Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible Debt Securities in respect of 20,00,000 Secured / Unsecured/ Redeemable/ Convertible / Non-Convertible Debentures aggregating to Rs. 200,00,00,000/- (Rupees Two Hundred Crore Only) we are giving below the following information as on March 31, 2016:

1. Credit Rating of the Debentures : (ICRA)A+ Stable
2. Asset Cover available : 100%(1.00 Times)
3. Debt-Equity Ratio : 3.22
4. Previous due date for the payment of interest and whether the same has been paid or not: As per annexure
5. Previous due date for the payment of principal and whether the same has been paid or not: As per annexure
6. Next due date for the payment of interest: As per annexure
7. Next due date for the payment of principal: As per annexure
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

For Manappuram Finance Limited
Ramesh Prasamy
Company Secretary



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Sincerely,
For Manappuram Finance Limited


Authorized Signatory



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Annexure (Public Issue 200 Cr - Allotment date-28th Jan2014)

Sl.No.	Series	ISIN	Allotment Date	Coupon Rate	Frequency	Previous due date for payment of interest	Next due date for Payment of Interest	Previous due date for payment of Principal	Next due date for payment of Principal	Credit Rating	Security Cover
5	Series V	INE522D07602	28 th January 2014	12.25%	Monthly	01st March 2016	01st April 2016	NA	28th January 2017		
6	Series VI	INE522D07610	28 th January 2014	12.50%	Annually	28th Jan 2016	28th Jan 2017	NA	28th January 2017		
7	Series VII	INE522D07628	28 th January 2014	NA	Cumulative	NA	NA	NA	28th January 2017		
8	Series VIII	INE522D07636	28 th January 2014	11.50%	Monthly	01st March 2016	01st April 2016	NA	28th January 2019	A+Stable by CRISIL	1.1
9	Series IX	INE522D07644	28 th January 2014	12%	Annually	28th Jan 2016	28th Jan 2017	NA	28th January 2019		
10	Series X	INE522D07651	28 th January 2014	NA	Cumulative	NA	NA	NA	28th January 2019		
11	Series XI	INE522D07669	28 th January 2014	NA	Cumulative	NA	NA	NA	28th November 2019		

For Manappuram Finance Limited
 Ramesh Perasami
 Company Secretary





MANAPPURAM[®] FINANCE LIMITED



Make Life Easy

Date: 2st June 2016

To

Bombay Stock Exchange Limited

P J Towers, Dalal Street
25th Floor, Fort,
Mumbai- 400001

National Stock Exchange of India Limited

5th Floor, Exchange Plaza
Bandra East
Mumbai-400051

Dear Sir,

Sub: Half Yearly Communication to Exchange

In compliance of the requirements of Chapter V Regulation 52, Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible Debt Securities in respect of 20,00,000 Secured / Unsecured/ Redeemable/ Convertible / Non-Convertible Debentures aggregating to Rs. 200,00,00,000/- (Rupees Two Hundred Crore Only) we are giving below the following information as on March 31, 2016:

1. Credit Rating of the Debentures : A+/Stable by CRISIL
2. Asset Cover available : 1.10 Times
3. Debt-Equity Ratio : 3.22
4. Previous due date for the payment of interest and whether the same has been paid or not: As per annexure
5. Previous due date for the payment of principal and whether the same has been paid or not: As per annexure
6. Next due date for the payment of interest: As per annexure
7. Next due date for the payment of principal: As per annexure
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

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For Manappuram Finance Limited
Ramesh Periasamy
Company Secretary

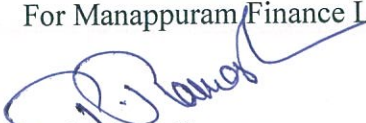


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Sincerely,
For Manappuram Finance Limited


Authorized Signatory



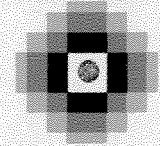
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Annexure (Public Issue 200 cr) Allotment date: 05th April 2014

Sr.No.	Series	ISIN	Allotment Date	Coupon Rate	Frequency	Previous due date for payment of interest	Next due date for Payment of Interest	Previous due date for payment of Principal	Next due date for payment of Principal	Credit Rating	Security Cover
2	Series II	INE522D07693	05th April 2014	11.50%	Monthly	01st March 2016	05th April 2016	NA	05th April 2016		
3	Series III	INE522D07701	05th April 2014	12%	Annually	05th April 2015	05th April 2016	NA	05th April 2016		
4	Series IV	INE522D07719	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2016		
5	Series V	INE522D07727	05th April 2014	12.25%	Monthly	01st March 2016	01st April 2016	NA	05th April 2017		
6	Series VI	INE522D07735	05th April 2014	12.50%	Annually	05th April 2015	05th April 2016	NA	05th April 2017		
7	Series VII	INE522D07743	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2017		
8	Series VIII	INE522D07750	05th April 2014	11.50%	Monthly	01st March 2016	01st April 2016	NA	05th April 2019		
9	Series IX	INE522D07768	05th April 2014	12%	Annually	05th April 2015	05th April 2016	NA	05th April 2019		
10	Series X	INE522D07776	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2019		
11	Series XI	INE522D07784	05th April 2014	NA	Cumulative	NA	NA	NA	05th February 2020		



(Signature)
Mana Perasamy
 Company Secretary
 Mana Finance Limited



ITCL

IL&FS Trust Company Limited

May 16, 2016

To,
Mr. Ramesh Periasamy,
Company Secretary & Compliance Officer,
Manappuram Finance Limited,
IV/470A (old) W638A (new),
Manappuram House, Valappad,
Thrissur, Kerala- 680 567.

Dear Sir,

Sub: Half Yearly Certificate of Debenture Trustee for March 31, 2016

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, IL&FS Trust Company Limited ('ITCL') are acting as a Debenture Trustee for the Secured, Redeemable, Non Convertible Debentures aggregating to 700 cores (public issue- Rs. 200 cr. + Rs. 200 cr. + Rs. 300 cr.) and Secured, Redeemable, Non Convertible Debentures aggregating to Rs. 330.3 crores (Rs. 238.1 cr. + Rs. 92.2 cr.) on private placement basis issued by Manappuram Finance Limited.

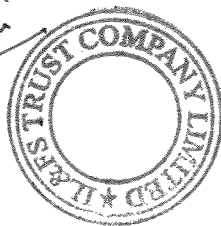
With reference to above we have received the following documents and have noted its contents without verification:

1. Half yearly communication dated May 14, 2016.
2. Statement of Audited Standalone & Consolidated Financial Results for the quarter ended 31st March, 2016.
3. CA certificate dated April 10, 2016.

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

Thanking You
Sincerely,
For IL&FS Trust Company Limited

Authorized Signatory
Place: Mumbai



Regd. Office : IL&FS Financial Centre, Plot No. C - 22, G Block, 7th Floor, Bandra Kurla Complex, Bandra (East), Mumbai - 400051, INDIA
Bangalore Office : IL&FS Trust Company Ltd., AL-Latheef, 1st Floor, No. 2 Union Street, Off Infantry Road, Bangalore - 560001, INDIA
New Delhi Office : IL&FS Trust Company Ltd., A-268, 1st Floor, Bhishm Pitahamah Marg, Defence Colony, New Delhi - 110024, INDIA
Kolkata Office : IL&FS Trust Company Ltd., IL&FS Constantia, 3rd Floor, 11 Dr. U. N. Bramachari Street, Kolkata - 700017, INDIA

Corporate Identity Number (CIN) : U66020MH1995PLC095507

www.itclindia.com