MANAPPURAM®
FINANCE LIMITED
Make Life Easy

Ref: Sec/SE/ 690 **/17-18**
November , 2017

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 Half-Yearly Financial Results for the period ended September 30, 2017 as prescribed under Regulation 52(4) of SEBI LODR, 2015.

Kindly take the same on your record.

Thanking You.

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD VALAPAD

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

November 07, 2017

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 September 30, 2017.

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. Un-Audited Consolidated and Standalone Financial Results for the period ended September 30, 2017 and with Statement of unaudited financial results for the quarter and half year ended September 30, 2017 along with Independent Auditors Review Report on review of interim financial results dated November 07, 2017.

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)

Authorized Signatory

Place: Mumbai

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

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

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

No.CTL/DEB/17-18/Noting Certificate

November 07, 2017

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 Ltd** (**"the Company"**) for the Half year ended September 30, 2017.

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

CATALYST TRUSTEESHIP LIMITED

Authorised Signatory

Encl: Results submitted by Company

MANAPPURAM®
FINANCE LIMITED
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Ref: Sec/SE/689 /17-18
7th November 2017

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: Unaudited Consolidated and Standalone Financial Results for the period ended 30th September 2017

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 period ended 30th September 2017 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 7th November 2017.

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

We request you to take the same on record.

Thanking You.

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD. VALAPAD

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 UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

SN	Particulars	Consolidated Results						Standalone Results					
		Quarter Ended			Half year ended		Year Ended	Quarter Ended			Half year ended		Year Ended
		30-Sep-17	30-Jun-17	30-Sep-16	30-Sep-17	30-Sep-16	31-Mar-17	30-Sep-17	30-Jun-17	30-Sep-16	30-Sep-17	30-Sep-16	31-Mar-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from Operations	83,003.42	83,074.18	84,225.60	166,077.60	158,838.30	338,757.44	71,608.40	71,864.80	75,392.20	143,473.20	142,791.90	300,701.40
2	Other income	976.72	2,382.48	670.13	3,359.20	1,098.90	2,134.16	85.60	1,969.20	87.03	2,054.80	186.40	141.90
3	**Total Revenue (1+2)**	83,980.14	85,456.66	84,895.73	169,436.80	159,937.20	340,891.60	71,694.00	73,834.00	75,479.23	145,528.00	142,978.30	300,843.30
4	**Expenses**												
	(a) Finance costs	24,575.50	25,630.50	29,592.00	50,206.00	56,086.80	116,870.50	18,808.40	20,065.20	25,970.50	38,873.60	49,412.50	100,255.50
	(b)Employee benefits expenses	15,419.20	14,062.10	13,171.43	29,481.30	25,199.20	50,258.20	12,538.40	11,368.10	11,033.33	23,906.50	21,489.60	42,050.10
	(c) Other expenses	18,137.40	20,804.30	11,062.70	38,941.70	20,988.70	50,875.50	12,943.00	12,166.80	9,665.60	25,109.80	18,643.90	41,224.00
	(d)Depreciation and amortisation expense	1,660.90	1,586.80	1,559.60	3,247.70	3,107.70	6,315.40	1,520.20	1,474.20	1,460.80	2,994.40	2,933.10	5,826.10
	Total expenses	59,793.00	62,083.70	55,385.73	121,876.70	105,382.40	224,319.60	45,810.00	45,074.30	48,130.23	90,884.30	92,479.10	189,355.70
5	**Profit before tax (3-4)**	24,187.14	23,372.96	29,510.00	47,560.10	54,554.80	116,572.00	25,884.00	28,759.70	27,349.00	54,643.70	50,499.20	111,487.60
6	**Tax expenses**												
	-Current tax	8,283.20	10,272.20	11,330.10	18,555.40	20,939.10	44,156.00	8,910.60	9,672.20	10,427.70	18,582.80	19,248.20	40,529.30
	-Deferred tax	(44.40)	(2,137.40)	(1,174.80)	(2,181.80)	(1,871.60)	(3,433.00)	(44.60)	310.80	(1,048.30)	266.20	(1,643.10)	(1,645.00)
7	**Profit for the period before Minority Interest (5-6)**	15,948.34	15,238.16	19,354.70	31,186.50	35,487.30	75,849.00	17,018.00	18,776.70	17,969.60	35,794.70	32,894.10	72,603.30
8	Minority Interest	(88.70)	(263.10)	115.10	(351.80)	214.40	264.20	-	-	-	-	-	-
9	**Profit for the Period (7-8)**	16,037.04	15,501.26	19,239.60	31,538.30	35,272.90	75,584.80	17,018.00	18,776.70	17,969.60	35,794.70	32,894.10	72,603.30
10	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,839.20	16,839.00	16,831.50	16,839.20	16,831.50	16,838.00	16,839.20	16,839.00	16,831.50	16,839.20	16,831.50	16,838.00
11	Reserves excluding Revaluation Reserve						319,341.50						314,237.30
	Earnings per share * (of Rs.2/- each)												
	(a) Basic	1.90	1.84	2.29	3.75	4.19	8.98	2.02	2.23	2.14	4.25	3.91	8.63
	(b) Diluted	1.90	1.84	2.29	3.74	4.18	8.98	2.02	2.23	2.14	4.25	3.91	8.63
	* Quarterly and Half Yearly numbers are not annulaised												

FOR IDENTIFICATION PURPOSES ONLY
DELOITTE HASKINS & SELLS LLP
KOCHI 682 016
Chartered Accountants

MANAPPURAM FINANCE LIMITED

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.Statement of Assets and Liabilities

		Consolidated		Standalone	
SN	Particulars	As at 30-Sep-17	As at 31-Mar-17	As at 30-Sep-17	As at 31-Mar-17
A	**EQUITY AND LIABILITIES**				
1	**SHAREHOLDERS' FUNDS**				
	Share Capital	16,839.20	16,838.00	16,839.20	16,838.00
	Reserves and Surplus	340,641.40	319,341.50	339,784.50	314,237.30
		357,480.60	336,179.50	356,623.70	331,075.30
2	Minority Interest	2,032.50	2,384.30	-	-
3	**Non-current Liabilities**				
	Long term borrowings	286,389.60	312,240.99	161,462.67	195,293.10
	Other long term liabilities	7,572.40	11,345.00	7,572.40	11,345.00
	Long-term provisions	708.90	1,129.90	-	-
		294,670.90	324,715.89	169,035.07	206,638.10
4	**Current Liabilities**				
	Short-term borrowings	629,284.20	628,094.30	627,556.50	625,595.10
	Trade payables	7,427.20	7,226.20	6,436.10	6,852.20
	Other current liabilities	198,584.70	201,101.21	120,217.93	134,351.50
	Short-term provisions	15,077.50	15,124.50	9,329.00	10,124.20
		850,373.60	851,546.21	763,539.53	776,923.00
	TOTAL	1,504,557.60	1,514,825.90	1,289,198.30	1,314,636.40
B	**ASSETS**				
1	**Non- Current assets**				
	Fixed assets	17,876.90	18,694.80	16,800.80	17,917.90
	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)	9,953.40	7,771.60	5,287.20	5,553.40
	Long-term loans and advances	108,207.90	81,390.35	47,124.77	27,249.20
	Other Non current assets	10,038.20	12,433.10	5,179.35	7,829.50
		150,138.20	124,351.65	106,811.32	90,969.20
2	**Current Assets**				
	Cash and bank balances	58,555.50	52,269.00	44,828.50	41,165.00
	Short-term loans and advances	1,261,870.00	1,302,766.15	1,106,629.98	1,149,629.10
	Other current assets	33,993.90	35,439.10	30,928.50	32,873.10
		1,354,419.40	1,390,474.25	1,182,386.98	1,223,667.20
	TOTAL	1,504,557.60	1,514,825.90	1,289,198.30	1,314,636.40

FOR IDENTIFICATION PURPOSES ONLY
DELOITTE HASKINS & SELLS LLP
KOCHI 682 016
Chartered Accountants

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director

2 The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on November 7, 2017. These results have been subjected to "limited review" by the statutory auditors of the company and an unmodified review report has been issued.

3 The company has followed the same significant accounting policies for the interim financial statements as those followed in the annual financials statements for the year ended March 31,2017.

4 During the quarter/half year ended September 30,2017, the company allotted 10,613/60,613 shares, pursuant to exercise of stock option by certain eligible employees.

5 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 ie., domestic.

6 The Board of Directors declared an Interim dividend of Rs.0.50 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 September 30, 2017.

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

9 The figures of previous year/period were audited/reviewed by the previous Statutory Auditors.

10 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

Place : Valapad, Thrissur
Date : November 7, 2017

FOR IDENTIFICATION PURPOSES ONLY
DELOITTE HASKINS & SELLS LLP
Chartered Accountants
KOCHI
682 016

Annexure -A

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

Credit rating Agency	Type of Facility	Sept 30, 2017	March 31, 2017
Brickwork	Non-Convertible debentures	BWR AA	BWR AA-
CRISIL	Bank Loan Facility Non-Convertible Debenture Short Term Debt	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]A1+	[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 -

2. Debt-equity ratio: 2.45 (March 31, 2017 2.77)

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO

MANAPPURAM FINANCE LTD * VALAPAD

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	Wheth er 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
INE522D07636	1-Sep-17	Yes	NA	NA	1-Oct-17	28-Jan-19	PUBLIC
INE522D07644	28-Jan-17	Yes	NA	NA	28-Jan-18	28-Jan-19	PUBLIC
INE522D07651	NA	Yes	NA	NA	NA	28-Jan-19	PUBLIC
INE522D07669	NA	Yes	NA	NA	NA	28-Nov-19	PUBLIC
INE522D07727	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07735	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07743	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07750	1-Sep-17	Yes	NA	NA	1-Oct-17	5-Apr-19	PUBLIC
INE522D07768	5-Apr-17	Yes	NA	NA	5-Apr-18	5-Apr-19	PUBLIC
INE522D07776	NA	NA	NA	NA	NA	5-Apr-19	PUBLIC
INE522D07784	NA	NA	NA	NA	NA	5-Feb-20	PUBLIC
INE522D07867	1-Sep-17	Yes	NA	NA	1-Oct-17	18-Oct-17	PUBLIC
INE522D07875	18-Oct-16	Yes	NA	NA	18-Oct-17	18-Oct-17	PUBLIC
INE522D07818	NA	NA	NA	NA	NA	18-Oct-17	PUBLIC
INE522D07883	1-Sep-17	Yes	NA	NA	1- Oct-17	18-Oct-19	PUBLIC
INE522D07891	18-Oct-16	Yes	NA	NA	18-Oct-17	18-Oct-19	PUBLIC
INE522D07826	NA	NA	NA	NA	NA	18-Oct-19	PUBLIC
INE522D07834	NA	NA	NA	NA	NA	18-Jan-21	PUBLIC
INE522D07909	24-May-2017	Yes	NA	NA	24-May-18	4-Apr-19	PVT
INE522D07917	24-May-2017	Yes	NA	NA	24-May-18	8-Apr-19	PVT
INE522D07933	28-Jun-2017	Yes	NA	NA	28-Jun-18	28-Jun-19	PVT

For Muthoottu Finance Limited

Nandakumar
Managing Director & CEO

INE522D07974	23-Aug-2017	Yes	NA	NA	23-Aug-18	22-Mar-19	PVT
INE522D07AC2	NA	NA	NA	NA	14-Oct-17	14-Oct-19	PVT
INE522D07438	31-Dec-16	Yes	NA	NA	31-Dec-17	31-Dec-17	PVT
INE522D07461	9-Sep-17	Yes	NA	NA	9-Oct-17	9-Jan-18	PVT
INE522D07479	1-Feb-17	Yes	NA	NA	1-Feb-18	1-Feb-18	PVT
INE522D07545	20-Sep-17	Yes	NA	NA	20-Oct-17	20-Mar-18	PVT
INE522D07552	20-Mar-17	Yes	NA	NA	20-Mar-18	20-Mar-23	PVT
INE522D07941	28-Jul-2017	Yes	NA	NA	28-Jul-18	28-Jul-18	PVT
INE522D07958	05-Aug-2017	Yes	NA	NA	5-Aug-18	28-Dec-18	PVT
INE522D07966	05-Aug-2017	Yes	NA	NA	5-Aug-18	15-Mar-19	PVT
INE522D07990	31-Aug-2017	Yes	NA	NA	31-Aug-18	20-Dec-18	PVT
INE522D07AA6	12-Sep-2017	Yes	NA	NA	12-Sep-18	12-Sep-19	PVT
INE522D07AB4	27-Sep-2017	Yes	NA	NA	27-Sep-18	20-Mar-19	PVT
INE522D07982	26-Aug-17	Yes	NA	NA	26-Aug-18	26-Aug-19	PVT

4. Capital redemption reserve: Nil (March 31, 2017 Nil)
5. Debenture redemption reserve: Rs. 5,961.7 Lakh (March 31, 2017 Rs. 8,212.1 Lakh)
6. Net worth: Rs.356,623.7 Lakh (March 31, 2017 Rs. 331,075.2 Lakh)
7. Net profit after tax: Rs.35,794.7 Lakh (March 31, 2017 Rs. 72,603.3 Lakh)
8. Earnings per share: Rs.4.25 (March 31, 2017 Rs. 8.63)

- ***All figures/ratios are based on Standalone Financials for H1 FY 2017-18***

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO

MANAPPURAM FINANCE LTD * VALAPAD

Deloitte
Haskins & Sells LLP

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

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

INDEPENDENT AUDITOR'S 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 Half year ended September 30, 2017 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

   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 Accounting standard 25 for "Interim Financial Reporting" ("AS 25"), 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 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, 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)

V. Sundaresan

S Sundaresan
Partner
(Membership No.25776)

DELOITTE HASKINS & SELLS LLP
KOCHI
682 016
Chartered Accountants

BENGALURU, 7th November, 2017

Deloitte
Haskins & Sells LLP

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

Tel: +91 (484) 2353 694
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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 Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") for the Quarter and Half year ended September 30, 2017 ("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. This Statement which is the responsibility of the Holding Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting standard 25 for "Interim Financial Reporting" ("AS 25"), 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 Holding 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. The Statement includes the results of the following entities:
   1. Manappuram Home Finance Limited (formerly Manappuram Home Finance Private Limited)
   2. Asirvad Microfinance Limited
   3. Manappuram Insurance Brokers Limited (formerly Manappuram Insurance Brokers Private 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 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, 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
Partner
(Membership No.25776)

BENGALURU, 7th November, 2017

Annexure -A

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

Credit rating Agency	Type of Facility	Sept 30, 2017	March 31, 2017
Brickwork	Non-Convertible debentures	BWR AA	BWR AA-
CRISIL	Bank Loan Facility Non-Convertible Debenture Short Term Debt	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]A1+	[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 -

2. Debt-equity ratio: 2.45 (March 31, 2017 2.77)

For Manappuram Finance Limited

Rajitesh Periakatty
Company Secretary

MANAPPURAM FINANCE LTD. VALAPAD

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	Wheth er 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
INE522D07636	1-Sep-17	Yes	NA	NA	1-Oct-17	28-Jan-19	PUBLIC
INE522D07644	28-Jan-17	Yes	NA	NA	28-Jan-18	28-Jan-19	PUBLIC
INE522D07651	NA	Yes	NA	NA	NA	28-Jan-19	PUBLIC
INE522D07669	NA	Yes	NA	NA	NA	28-Nov-19	PUBLIC
INE522D07727	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07735	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07743	5-Apr-17	Yes	5-Apr-17	YES	NA	NA	PUBLIC
INE522D07750	1-Sep-17	Yes	NA	NA	1-Oct-17	5-Apr-19	PUBLIC
INE522D07768	5-Apr-17	Yes	NA	NA	5-Apr-18	5-Apr-19	PUBLIC
INE522D07776	NA	NA	NA	NA	NA	5-Apr-19	PUBLIC
INE522D07784	NA	NA	NA	NA	NA	5-Feb-20	PUBLIC
INE522D07867	1-Sep-17	Yes	NA	NA	1-Oct-17	18-Oct-17	PUBLIC
INE522D07875	18-Oct-16	Yes	NA	NA	18-Oct-17	18-Oct-17	PUBLIC
INE522D07818	NA	NA	NA	NA	NA	18-Oct-17	PUBLIC
INE522D07883	1-Sep-17	Yes	NA	NA	1- Oct-17	18-Oct-19	PUBLIC
INE522D07891	18-Oct-16	Yes	NA	NA	18-Oct-17	18-Oct-19	PUBLIC
INE522D07826	NA	NA	NA	NA	NA	18-Oct-19	PUBLIC

For Manappuram Finance Limited
Ramya Periasamy
Company Secretary

INE522D07834	NA	NA	NA	NA	NA	18-Jan-21	PUBLIC
INE522D07909	24-May-2017	Yes	NA	NA	24-May-18	4-Apr-19	PVT
INE522D07917	24-May-2017	Yes	NA	NA	24-May-18	8-Apr-19	PVT
INE522D07933	28-Jun-2017	Yes	NA	NA	28-Jun-18	28-Jun-19	PVT
INE522D07974	23-Aug-2017	Yes	NA	NA	23-Aug-18	22-Mar-19	PVT
INE522D07AC2	NA	NA	NA	NA	14-Oct-17	14-Oct-19	PVT
INE522D07438	31-Dec-16	Yes	NA	NA	31-Dec-17	31-Dec-17	PVT
INE522D07461	9-Sep-17	Yes	NA	NA	9-Oct-17	9-Jan-18	PVT
INE522D07479	1-Feb-17	Yes	NA	NA	1-Feb-18	1-Feb-18	PVT
INE522D07545	20-Sep-17	Yes	NA	NA	20-Oct-17	20-Mar-18	PVT
INE522D07552	20-Mar-17	Yes	NA	NA	20-Mar-18	20-Mar-23	PVT
INE522D07941	28-Jul-2017	Yes	NA	NA	28-Jul-18	28-Jul-18	PVT
INE522D07958	05-Aug-2017	Yes	NA	NA	5-Aug-18	28-Dec-18	PVT
INE522D07966	05-Aug-2017	Yes	NA	NA	5-Aug-18	15-Mar-19	PVT
INE522D07990	31-Aug-2017	Yes	NA	NA	31-Aug-18	20-Dec-18	PVT
INE522D07AA6	12-Sep-2017	Yes	NA	NA	12-Sep-18	12-Sep-19	PVT
INE522D07AB4	27-Sep-2017	Yes	NA	NA	27-Sep-18	20-Mar-19	PVT
INE522D07982	26-Aug-17	Yes	NA	NA	26-Aug-18	26-Aug-19	PVT

4. Capital redemption reserve: Nil (March 31, 2017 Nil)
5. Debenture redemption reserve: Rs. 5,961.7 Lakh (March 31, 2017 Rs. 8,212.1 Lakh)
6. Net worth: Rs.356,623.7 Lakh (March 31, 2017 Rs. 331,075.2 Lakh)
7. Net profit after tax: Rs.35,794.7 Lakh (March 31, 2017 Rs. 72,603.3 Lakh)
8. Earnings per share: Rs.4.25 (March 31, 2017 Rs. 8.63)

- ***All figures/ratios are based on Standalone Financials for H1 FY 2017-18***

For Manappuram Finance Limited

Ramesh Perlasamy
Company Secretary

MANAPPURAM FINANCE LTD
VALAPAD