Ref: Sec/SE/ 158 /2015-16
14th May, 2015

The Manager
Dept of Corporate Relations
Bombay Stock Exchange Limited
PJ Towers, Dalal Street
Fort, 25th Floor, Mumbai- 400001

Dear Sir,

Sub: Audited Financial Results for the year ended 31st March 2015

We submit herewith audited Financial Results for the year ended 31.03.2015 in the prescribed format accompanied with auditor's report required under clause 41 of the listing agreement. The figures were reviewed by the Audit Committee of the company and approved by the Board of Directors at the meeting held on 14.05.2015.

We would request you to take on record the above.

Thanking You.

Yours Faithfully,

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

CC to: National Stock Exchange of India Ltd
5th Floor, Exchange Plaza,
Bandra East, Mumbai- 400051

Cochin Stock Exchange Limited
MES Dr.P.K Abdul Gafoor Memorial Cultural Complex
15/1536, 4th Floor, Judges Avenue, Kaloor, Cochin

Madras Stock Exchange Limited
PB No: 183, New No.30 (Old: 11)
Second Line Beach, Chennai-600001

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 and Shareholding data)

PART I: STATEMENT OF AUDITED FINANCIAL RESULTS FOR YEAR ENDED MARCH 31, 2015

SN	Particulars	Standalone Quarter ended			Standalone Year ended		Consolidated Year ended	
		31-Mar-15	31-Dec-14	31-Mar-14	31-Mar-15	31-Mar-14	31-Mar-15	31-Mar-14
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
1	Income from operations							
	(a) Revenue from operations	49,409.00	51,079.50	45,262.90	195,796.60	207,592.30	196,824.70	207,595.70
	(b) Other operating income	675.20	493.40	480.80	1,776.70	2,450.50	1,817.50	2,450.50
	Total income from operations	**50,084.20**	**51,572.90**	**45,743.70**	**197,573.30**	**210,042.80**	**198,642.20**	**210,046.20**
2	Expenses							
	(a)Employee benefits expenses	7,953.80	7,867.40	8,148.70	31,091.40	32,354.70	31,453.70	32,354.70
	(b)Depreciation and amortisation expense	1,215.70	1,313.50	1,430.40	5,388.10	6,389.50	5,402.30	6,389.50
	(c)Advertisement expenses	1,437.50	1,023.20	1,291.00	4,463.90	4,287.90	4,464.20	4,287.90
	(d) Rent	2,255.90	2,284.50	2,192.00	9,099.50	8,572.10	9,114.60	8,572.10
	(e) Security charges	993.30	1,289.80	1,795.20	5,759.30	7,148.30	5,759.30	7,148.30
	(f) Provisions and write offs	771.60	102.20	604.70	2,745.80	4,686.70	2,812.10	4,686.70
	(g) Other expenses	2,929.10	2,864.40	2,892.10	11,036.20	10,775.00	11,227.80	10,780.90
	Total expenses	**17,556.90**	**16,745.00**	**18,354.10**	**69,584.20**	**74,214.20**	**70,234.00**	**74,220.10**
3	Profit from Operations before Other Income and finance costs (1-2)	32,527.30	34,827.90	27,389.60	127,989.10	135,828.60	128,408.20	135,826.10
4	Other income	62.70	70.90	228.50	520.70	1,136.50	700.50	1,136.50
5	Profit before finance costs (3+4)	**32,590.00**	**34,898.80**	**27,618.10**	**128,509.80**	**136,965.10**	**129,108.70**	**136,962.60**
6	Finance costs	21,910.10	22,628.20	22,660.70	87,267.00	102,660.10	87,741.40	102,660.10
7	**Profit/(loss) after finance costs and before tax (5-6)**	**10,679.90**	**12,270.60**	**4,957.40**	**41,242.80**	**34,305.00**	**41,367.30**	**34,302.50**
8	Tax expenses	3,711.60	4,207.10	1,720.20	14,169.60	11,703.90	14,219.60	11,704.40
9	**Net Profit/(loss) after tax (7-8)**	**6,968.30**	**8,063.50**	**3,237.20**	**27,073.20**	**22,601.10**	**27,147.70**	**22,598.10**
10	Minority interest	-	-	-	-	-	16.00	-
11	**Net profit (9-10)**	**6,968.30**	**8,063.50**	**3,237.20**	**27,073.20**	**22,601.10**	**27,131.70**	**22,598.10**
12	Paid-up Equity share capital (Face Value of Rs.2/- per share)	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10
13	Reserves excluding Revaluation Reserve				245,912.90	232,353.20	246,455.80	232,350.20
14	Earnings per share (of Rs.2/- each)							
	(a) Basic	0.83	0.96	0.38	3.22	2.69	3.23	2.69
	(b) Diluted	0.83	0.96	0.38	3.22	2.69	3.23	2.69
		(Not annualised)	(Not annualised)	(Not annualised)				

PART II

		Standalone Quarter ended			Standalone Year ended		Consolidated Year ended	
		31-Mar-15	31-Dec-14	31-Mar-14	31-Mar-15	31-Mar-14	31-Mar-15	31-Mar-14
		Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
A	**PARTICULARS OF SHAREHOLDING**							
1	Public share holding							
	- Number of shares	570,669,280	570,669,280	575,793,735	570,669,280	575,793,735	570,669,280	575,793,735
	- Percentage of shareholding	67.84%	67.84%	68.45%	67.84%	68.45%	67.84%	68.45%
2	Promoters and Promoter Group Shareholding							
	a) Pledged / Encumbered							
	- Number of shares	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000	3,060,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.13%	1.13%	1.15%	1.13%	1.15%	1.13%	1.15%
	- Percentage of shares (as a % of the total share capital of the company)	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%	0.36%
	b) Non- encumbered							
	- Number of shares	267,477,856	267,477,856	262,353,401	267,477,856	262,353,401	267,477,856	262,353,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.87%	98.87%	98.85%	98.87%	98.85%	98.87%	98.85%
	- Percentage of shares (as a % of the total share capital of the company)	31.80%	31.80%	31.19%	31.80%	31.19%	31.80%	31.19%

MANAPPURAM FINANCE LTD. VALAPAD

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B INVESTOR COMPLAINTS

Particulars	Quarter ended 31-Mar-15
Pending at the beginning of the Quarter	NIL
Received during the Quarter	NIL
Disposed of during the quarter	NIL
Remaining unresolved at the end of the quarter	NIL

NOTES :

1.Statement of Assets and Liabilities

SN	Particulars	Standalone		Consolidated	
		As at 31-Mar-15	As at 31-Mar-14	As at 31-Mar-15	As at 31-Mar-14
A	EQUITY AND LIABILITIES				
1	SHAREHOLDERS' FUNDS				
	Share Capital	16,824.10	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	245,912.90	232,353.20	246,455.80	232,350.20
	Sub-total - Shareholders' funds	262,737.00	249,177.30	263,279.90	249,174.30
2	Minority Interest	-	-	1,538.70	-
3	Preference shares in subsidiary held by minority shareholders	-	-	500.00	-
4	Non-current Liabilities				
	Long term borrowings	155,029.00	145,463.60	164,191.40	145,463.60
	Other long term liabilities	10,938.90	27,256.30	10,939.30	27,256.30
	Long term provisions	-	-	72.20	-
	Sub-total- Non- Current Liabilities	165,967.90	172,719.90	175,202.90	172,719.90
5	Current Liabilities				
	Short-term borrowings	529,976.50	521,279.30	529,976.50	521,279.30
	Trade payables	2,421.40	3,634.00	2,592.20	3,634.30
	Other current liabilities	167,345.80	127,077.40	183,491.50	127,077.40
	Short term provisions	4,769.40	9,950.30	5,046.20	9,961.00
	Sub-total- Current Liabilities	704,513.10	661,941.00	721,106.40	661,952.00
	TOTAL - EQUITY AND LIABILTIES	1,133,218.00	1,083,838.20	1,161,627.90	1,083,846.20
B	ASSETS				
1	Non- Current assets				
	Fixed assets	17,231.80	20,185.70	17,365.20	20,185.70
	Goodwill on consolidation	-	-	3,298.50	479.70
	Non-current investments	16,764.20	2,135.90	505.30	500.30
	Deferred tax assets (net)	2,961.70	2,889.70	3,097.80	2,889.70
	Long-term loans and advances	8,582.50	5,487.60	15,756.10	5,487.60
	Other Non current assets	13,122.60	13,642.20	14,758.80	13,642.20
	Sub-total- Non- Current assets	58,662.80	44,341.10	54,781.70	43,185.20
2	Current Assets				
	Current investments	21,182.00	79,060.40	21,182.00	79,060.40
	Cash and bank balances	68,260.50	83,325.70	79,263.30	84,446.80
	Short-term loans and advances	926,914.80	818,708.80	946,457.70	818,709.80
	Other current assets	58,197.90	58,402.20	59,943.20	58,444.00
	Sub-total- Current assets	1,074,555.20	1,039,497.10	1,106,846.20	1,040,661.00
	TOTAL ASSETS	1,133,218.00	1,083,838.20	1,161,627.90	1,083,846.20

2 The above audited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on May 14, 2015.

3 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 ie., domestic.

4 The Company has acquired 85% of equity share capital in Asirvad Micro Finance Private Limited in February 2015.

5 The Board of Directors declared an Interim dividend of Rs.0.45 per equity share having face value of Rs 2/each.

6 The figures for the quarter ended March 31, 2015 and March 31, 2014 have been derived as a balancing figure between the amounts as per the annual audited accounts and the year-to-date unaudited results upto December 31, 2014 and December 31, 2013 respectively.

7 Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current periods/year's presentation.

By order of the Board

MANAPPURAM FINANCE LTD VALAPAD

Place : Valapad, Thrissur
Date : May 14, 2015

V.P.Nandakumar
Managing Director & CEO

S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants

6th & 7th Floor- "A" Block
Tidel Park, (Module 601, 701 & 702)
No. 4, Rajiv Gandhi Salai, Taramani
Chennai-600 113, India
Tel : +91 44 6654 8100
Fax : +91 44 2254 0120

Auditor's Report On Quarterly Standalone Financial Results and Year to Date Results of the Company Pursuant to the Clause 41 of the Listing Agreement

To
Board of Directors of
Manappuram Finance Limited,

1. We have audited the quarterly standalone financial results of Manappuram Finance Limited for the quarter ended March 31, 2015 and the standalone financial results for the year ended March 31, 2015, attached herewith, being submitted by the Company pursuant to the requirement of Clause 41 of the Listing Agreement, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. The quarterly standalone financial results are the derived figures between the audited figures in respect of the year ended March 31, 2015 and the published year-to-date figures up to December 31, 2014, being the date of the end of the third quarter of the current financial year, which were subject to limited review. The standalone financial results for the quarter ended March 31, 2014 have been prepared on the basis of the standalone financial results for the nine-month period ended December 31, 2014, the audited annual standalone financial statements as at and for the year ended March 31, 2014, and the relevant requirements of Clause 41 of the Listing Agreement and are the responsibility of the Company's management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these standalone financial results based on our review of the standalone financial results for the nine-month period ended December 31, 2014 which was prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, Interim Financial Reporting, specified under Section 133 of the Companies Act, 2013 read with rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India; our audit of the annual financial statements as at and for the year ended March 31, 2015; and the relevant requirements of Clause 41 of the Listing Agreement.

2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

3. In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date results:

   i. are presented in accordance with the requirements of clause 41 of the Listing Agreement in this regard; and
   ii. give a true and fair view of the net profit and other financial information for the quarter ended March 31, 2015 and for the year ended March 31, 2015.

4. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2015 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2015 and the published year-to-date figures up to December 31, 2013, being the date of the end of the third quarter of the current financial year, which were subjected to a limited review as stated in paragraph 1 above, as required under Clause 41(I)(d) of the Listing Agreement.

5. Further, read with paragraph 1 above, we also report that we have, on the basis of the books of account and other records and information and explanations given to us by the management, also verified the number of shares as well as percentage of shareholdings in respect of aggregate amount of public shareholdings, as furnished by the company in terms of clause 35 of the Listing Agreement and found the same to be correct.

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

Bharath

per Bharath NS
Partner
Membership No.: 210934

Chennai
Date: May 14, 2015