Ref: Sec/SE/ 118 /2016-17
12th May 2016

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

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

Dear Sir,

Sub: Audited Financial Statement for the year ended 31st March 2016 pursuant to Regulation 33 of SEBI (LODR) Regulations, 2015

Ref: Company Scrip Code: 531213, Symbol: MANAPPURAM

Pursuant to Regulation 33 of SEBI (LODR) Regulations, 2015 enclosed herewith Audited Financial Statement and Auditor's Report for the period ended 31st March 2016 in the prescribed format. The figures were reviewed by the Audit Committee of the Company and approved by the board of directors at their meeting held on 12th May 2016.

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

Thanking You.

Yours Faithfully,

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

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 STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED MARCH 31, 2016

SN	Particulars	Consolidated Results					Standalone Results				
		Quarter Ended			Year Ended		Quarter Ended			Year Ended	
		31-Mar-16	31-Dec-15	31-Mar-15	31-Mar-16	31-Mar-15	31-Mar-16	31-Dec-15	31-Mar-15	31-Mar-16	31-Mar-15
		Audited (Refer Note 6)	Unaudited	Audited	Audited	Audited	Audited (Refer Note 6)	Unaudited	Audited	Audited	Audited
1	Income from operations										
	(a) Revenue from operations	65,031.70	61,300.30	50,367.50	234,696.30	196,824.70	60,250.30	57,089.00	49,409.00	220,266.80	195,796.60
	(b) Other operating income	215.20	319.90	716.00	1,326.80	1,817.50	207.20	301.30	675.20	1,041.00	1,776.70
	Total income from operations	65,246.90	61,620.20	51,083.50	236,023.10	198,642.20	60,457.50	57,390.30	50,084.20	221,307.80	197,573.30
2	Expenses										
	(a)Employee benefits expenses	11,149.70	11,382.00	8,290.70	43,268.10	31,453.70	10,078.90	10,302.70	7,953.80	39,880.10	31,091.40
	(b)Depreciation and amortisation expense	1,566.90	1,437.40	1,229.90	5,578.10	5,402.30	1,446.40	1,363.60	1,215.70	5,308.90	5,388.10
	(c)Advertisement expenses	1,015.60	1,419.00	1,437.80	5,702.20	4,464.20	1,011.10	1,401.60	1,437.50	5,671.00	4,463.90
	(d) Rent	2,611.20	2,561.60	2,271.00	10,058.80	9,114.60	2,517.20	2,473.00	2,255.90	9,799.80	9,099.50
	(e) Security charges	791.90	1,121.90	993.30	4,354.70	5,759.30	790.70	1,121.30	993.30	4,350.50	5,759.30
	(f) Provisions and write offs	1,275.20	966.40	837.90	4,233.50	2,812.10	909.30	664.70	771.60	3,247.20	2,745.80
	(g) Other expenses	3,415.70	4,035.00	3,126.80	14,356.70	11,245.90	3,177.60	3,629.90	2,947.10	13,212.20	11,054.20
	Total expenses	21,826.20	22,923.30	18,187.40	87,552.10	70,252.10	19,931.20	20,956.80	17,574.90	81,469.70	69,602.20
3	Profit from Operations before Other Income, finance costs and exceptional items(1-2)	43,420.70	38,696.90	32,896.10	148,471.00	128,390.10	40,526.30	36,433.50	32,509.30	139,838.10	127,971.10
4	Other income	308.00	451.40	241.30	1,359.50	700.50	60.30	208.30	62.70	439.60	520.70
5	Profit before finance costs and exceptional items (3+4)	43,728.70	39,148.30	33,137.40	149,830.50	129,090.60	40,586.60	36,641.80	32,572.00	140,277.70	128,491.80
6	Finance costs	23,577.80	23,406.20	22,366.40	94,739.00	87,723.30	21,558.70	21,588.40	21,892.10	88,386.50	87,249.00
7	**Profit/(loss) after finance costs and before exceptional items (5-6)**	20,150.90	15,742.10	10,771.00	55,091.50	41,367.30	19,027.90	15,053.40	10,679.90	51,891.20	41,242.80
8	Exceptional items	253.20	-	-	253.20	-	-	-	-	-	-
9	**Profit/(loss) before tax (7-8)**	19,897.70	15,742.10	10,771.00	54,838.30	41,367.30	19,027.90	15,053.40	10,679.90	51,891.20	41,242.80
10	Tax expenses	6,839.50	5,636.80	3,751.30	19,322.50	14,219.60	6,543.70	5,327.00	3,711.60	18,166.90	14,169.60
11	**Net Profit/(loss) after tax (9-10)**	13,058.20	10,105.30	7,019.70	35,515.80	27,147.70	12,484.20	9,726.40	6,968.30	33,724.30	27,073.20
12	Minority interest	(11.80)	71.20	16.00	179.00	16.00	-	-	-	-	-
13	**Net profit (11-12)**	13,070.00	10,034.10	7,003.70	35,336.80	27,131.70	12,484.20	9,726.40	6,968.30	33,724.30	27,073.20
14	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	16,824.10	16,824.10	16,824.10
15	Reserves excluding Revaluation Reserve				258,951.20	246,455.80				256,856.70	245,912.90
16	Earnings per share (of Rs.2/- each)										
	(a) Basic	1.55	1.19	0.83	4.20	3.23	1.48	1.16	0.83	4.01	3.22
	(b) Diluted	1.55	1.19	0.83	4.20	3.23	1.48	1.16	0.83	4.01	3.22
		(Not annualised)	(Not annualised)	(Not annualised)			(Not annualised)	(Not annualised)	(Not annualised)		

Manappuram Finance Limited

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

NOTES:

1.Statement of Assets and Liabilities

SN	Particulars	Consolidated		Standalone	
		As at 31-Mar-16	As at 31-Mar-15	As at 31-Mar-16	As at 31-Mar-15
A	**EQUITY AND LIABILITIES**				
1	**SHAREHOLDERS' FUNDS**				
	Share Capital	16,824.10	16,824.10	16,824.10	16,824.10
	Reserves and Surplus	258,979.50	246,455.80	256,856.70	245,912.90
	Sub-total - Shareholders' funds	275,803.60	263,279.90	273,680.80	262,737.00
2	Minority Interest	2,120.10	1,538.70	-	-
3	Preference shares in subsidiary held by minority shareholders	-	500.00	-	-
4	**Non-current Liabilities**				
	Long term borrowings	160,000.70	164,191.40	111,513.40	155,029.00
	Other long term liabilities	12,378.00	10,939.30	12,378.00	10,938.90
	Long term provisions	319.10	72.20	-	-
	Sub-total- Non- Current Liabilities	172,697.80	175,202.90	123,891.40	165,967.90
5	**Current Liabilities**				
	Short-term borrowings	676,742.30	529,976.50	676,724.09	529,976.50
	Trade payables	2,507.10	2,592.20	2,325.09	2,421.40
	Other current liabilities	146,533.20	183,491.50	107,787.43	167,345.80
	Short term provisions	7,511.30	5,046.20	6,678.99	4,769.40
	Sub-total- Current Liabilities	833,293.90	721,106.40	793,515.60	704,513.10
	TOTAL - EQUITY AND LIABILTIES	1,283,915.40	1,161,627.90	1,191,087.80	1,133,218.00
B	**ASSETS**				
1	**Non- Current assets**				
	Fixed assets	19,476.70	17,365.20	18,982.80	17,231.80
	Goodwill on consolidation	3,556.50	3,298.50	-	-
	Non-current investments	505.30	505.30	32,419.20	16,764.20
	Deferred tax assets (net)	4,338.60	3,097.80	3,908.40	2,961.70
	Long-term loans and advances	53,772.50	15,756.10	21,005.00	8,582.50
	Other Non current assets	12,960.90	14,758.80	9,794.30	13,122.60
	Sub-total- Non- Current assets	94,610.50	54,781.70	86,109.70	58,662.80
2	**Current Assets**				
	Current investments	4,400.80	21,182.00	-	21,182.00
	Cash and bank balances	60,447.50	79,211.10	49,193.30	68,208.30
	Short-term loans and advances	1,084,757.30	945,079.50	1,017,907.10	925,536.60
	Other current assets	39,699.30	61,373.60	37,877.70	59,628.30
	Sub-total- Current assets	1,189,304.90	1,106,846.20	1,104,978.10	1,074,555.20
	TOTAL ASSETS	1,283,915.40	1,161,627.90	1,191,087.80	1,133,218.00

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 12, 2016.

3 The unaudited consolidated financial results for the quarter ended March 31, 2015 provided as corresponding figures have been presented based on Management certified accounts and have not been subjected to limited review by the statutory auditors.

4 The Company operates in a single reportable segment ie., 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.

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

6 The figures for the quarter ended March 31, 2016 and March 31, 2015 have been derived as a balancing figure between the amounts as per the annual audited financial statement and the year-to-date unaudited results upto December 31, 2015 and December 31, 2014, which were subjected to limited review.

By order of the Board

V.P.Nandakumar
Managing Director & CEO

Place : Valapad, Thrissur
Date : May 12, 2016

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 standalone Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
Board of Directors of
Manappuram Finance Limited

1. We have audited the quarterly standalone financial results of Manappuram Finance Limited ('the Company') for the quarter ended March 31, 2016 and the standalone financial results for the year ended March 31, 2016, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The quarterly standalone financial results are the derived figures between the audited figures in respect of the year ended March 31, 2016 and the published year-to-date figures up to December 31, 2015, 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, 2016 and year to date ended March 31, 2016 have been prepared on the basis of the standalone financial results for the nine-month period ended December 31, 2015, the audited annual standalone financial statements as at and for the year ended March 31, 2016, and the relevant requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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, 2015 which was prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, Interim Financial Reporting, specified under the Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of the annual standalone financial statements as at and for the year ended March 31, 2016; and the relevant requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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 misstatement(s). 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 standalone financial results as well as the year to date results:

   i. are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
   ii. give a true and fair view of the net profit and other financial information for the quarter ended March 31, 2016 and for the year ended March 31, 2016.



4. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2016 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2016 and the published year-to-date figures up to December 31, 2015, 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 Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004

per Bharath N S
Partner
Membership No.: 210934

Chennai
May 12, 2016