MANAPPURAM®
FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/930 /2014-15
03rd February, 2015

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

Dear Sir,

Sub: Un Audited Financial Result and Limited Review Report for the Quarter ended 31st December 2014

Ref: Company Scrip Code: 531213

We submit herewith Un audited Financial Results and the Limited Review Report for the Quarter ended 31.12.2014 in the prescribed format as 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 03.02.2015.

We would request you to take on record the above.

Thanking You.

Yours Faithfully,

For Manappuram Finance Limited

Rajesh Kumar.K
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

M. MANAPPURAM FINANCE LIMITED VALAPAD

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

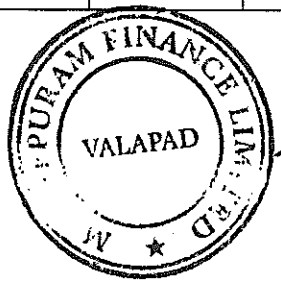
(Rupees in lakhs except EPS and Shareholding data)

PART I: STATEMENT OF STANDALONE UNAUDITED FINANCAL RESULTS FOR QUARTER ENDED DECEMBER 31, 2014

SN	Particulars	Quarter ended			Nine month ended		Year ended
		31-Dec-14	30-Sep-14	31-Dec-13	31-Dec-14	31-Dec-13	31-Mar-14
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations						
	(a) Revenue from operations	51,079.50	50,011.90	52,600.30	146,387.60	162,329.40	207,592.30
	(b) Other operating income	493.40	272.10	886.70	1,101.50	5,314.60	2,450.50
	Total income from operations	**51,572.90**	**50,284.00**	**53,487.00**	**147,489.10**	**167,644.00**	**210,042.80**
2	Expenses						
	(a)Employee benefits expenses	7,867.40	7,298.30	8,171.00	23,137.60	24,206.00	32,354.70
	(b)Depreciation and amortisation expense	1,313.50	1,391.80	1,577.60	4,172.40	4,959.10	6,389.50
	(c)Advertisement expenses	1,023.20	933.50	1,267.90	3,026.40	2,996.90	4,287.90
	(d) Rent	2,284.50	2,307.80	2,125.00	6,843.60	6,380.10	8,572.10
	(e) Security charges	1,289.80	1,705.90	1,744.50	4,766.00	5,353.10	7,148.30
	(f) Provisions and write offs	102.20	1,181.00	316.60	1,974.20	6,630.10	4,686.70
	(g) Other expenses	2,864.40	2,638.60	2,740.50	8,107.10	7,882.90	10,775.00
	Total expenses	**16,745.00**	**17,456.90**	**17,943.10**	**52,027.30**	**58,408.20**	**74,214.20**
3	Profit from Operations before Other Income and finance costs (1-2)	34,827.90	32,827.10	35,543.90	95,461.80	109,235.80	135,828.60
4	Other income	70.90	174.40	18.90	458.00	111.20	1,136.50
5	Profit before finance costs (3+4)	**34,898.80**	**33,001.50**	**35,562.80**	**95,919.80**	**109,347.00**	**136,965.10**
6	Finance costs	22,628.20	21,386.50	24,743.40	65,356.90	79,999.40	102,660.10
7	**Profit/(loss) after finance costs and before tax (5-6)**	**12,270.60**	**11,615.00**	**10,819.40**	**30,562.90**	**29,347.60**	**34,305.00**
8	Tax expenses	4,207.10	3,972.30	3,713.50	10,458.00	9,983.70	11,703.90
9	**Net Profit/(loss) after tax (7-8)**	**8,063.50**	**7,642.70**	**7,105.90**	**20,104.90**	**19,363.90**	**22,601.10**
10	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
11	Reserves excluding Revaluation Reserve						232,353.20
12	Earnings per share (of Rs.2/- each)						
	(a) Basic	0.96	0.91	0.84	2.39	2.30	2.69
	(b) Diluted	0.96	0.91	0.84	2.39	2.30	2.69
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	

PART II

		Quarter ended			Nine month ended		Year ended
		31-Dec-14	30-Sep-14	31-Dec-13	31-Dec-14	31-Dec-13	31-Mar-14
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
A	**PARTICULARS OF SHAREHOLDING**						
1	Public share holding						
	- Number of shares	570,669,280	571,978,435	575,793,735	570,669,280	575,793,735	575,793,735
	- Percentage of shareholding	67.84%	67.99%	68.45%	67.84%	68.45%	68.45%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	3,060,000	3,060,000	8,060,000	3,060,000	8,060,000	3,060,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.13%	1.14%	3.04%	1.13%	3.04%	1.15%
	- Percentage of shares (as a % of the total share capital of the company)	0.36%	0.36%	0.96%	0.36%	0.96%	0.36%
	b) Non- encumbered						
	- Number of shares	267,477,856	266,168,701	257,353,401	267,477,856	257,353,401	262,353,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.87%	98.86%	96.96%	98.87%	96.96%	98.85%
	- Percentage of shares (as a % of the total share capital of the company)	31.80%	31.65%	30.59%	31.80%	30.59%	31.19%



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B INVESTOR COMPLAINTS

Particulars	Quarter ended 31-Dec-14
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

1 The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on February 3, 2015 and has been subject to a 'Limited Review' by the statutory auditors of the Company.

2 The Company primarily operates in the business of "Gold loan" and accordingly operates in one reportable segment in terms of Accounting Standard 17.

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

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

By order of the Board

Place : Valapad, Thrissur
Date : February 3, 2015

V.P.Nandakumar
Managing Director & CEO

MANAPPURAM FINANCE LIMITED VALAPAD

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

Limited Review Report

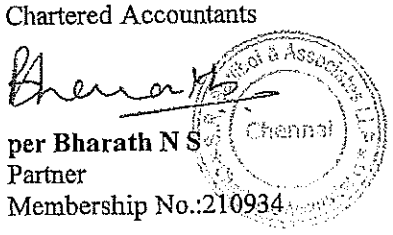
Review Report to
The Board of Directors
Manappuram Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Manappuram Finance Limited ('the Company') for the quarter ended December 31, 2014 (the "Statement"), 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 reviewed by us. This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.

2. We conducted our review 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 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting", specified under the Companies Act, 1956 (which are deemed to be applicable as per section 133 of the Companies Act, 2013, read with rule 7 of the Companies (Accounts) Rules, 2014) and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



per Bharath N S
Partner
Membership No.:210934

Place: Chennai
Date: February 3, 2015