Date: 14th October 2015

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 Clause 6 and 27 of the Simplified Listing Agreement for 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 September 30, 2015:

1. Credit Rating of the Debentures : A+/Stable by CRISIL
2. Asset Cover available : 1.10 Times
3. Debt-Equity Ratio : 3.12
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

You are requested to kindly take the same on record

Thanking You

Sincerely,
For Manappuram Finance Limited

Authorised Signatory

For IL&FS Trust Company Limited (Trustee)

Authorised Signatory

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

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

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	INE522D07560	28th January 2014	NA	Cumulative	Redeemed on 04th March 2015			
2	Series II	INE522D07578	28th January 2014	11.50%	Monthly	01st September 2015	01st October 2015	NA	28th January 2016
3	Series III	INE522D07586	28th January 2014	12%	Annually	28th Jan 2015	28th Jan 2016	NA	28th January 2016
4	Series IV	INE522D07594	28th January 2014	NA	Cumulative	NA	NA	NA	28th January 2016
5	Series V	INE522D07602	28th January 2014	12.25%	Monthly	01st September 2015	01st October 2015	NA	28th January 2017
6	Series VI	INE522D07610	28th January 2014	12.50%	Annually	28th Jan 2015	28th Jan 2016	NA	28th January 2017
7	Series VII	INE522D07628	28th January 2014	NA	Cumulative	NA	NA	NA	28th January 2017
8	Series VIII	INE522D07636	28th January 2014	11.50%	Monthly	01st September 2015	01st October 2015	NA	28th January 2019
9	Series IX	INE522D07644	28th January 2014	12%	Annually	28th Jan 2015	28th Jan 2016	NA	28th January 2019
10	Series X	INE522D07651	28th January 2014	NA	Cumulative	NA	NA	NA	28th January 2019
11	Series XI	INE522D07669	28th January 2014	NA	Cumulative	NA	NA	NA	28th November 2019

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD