Ref: Sec/SE/ 734 /2015-16
05th November, 2015

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: Un Audited Financial Result and Limited Review Report for the quarter ended 30.09.2015
Ref: Company Scrip Code: 531213

We submit herewith Un Audited Financial Result and the Limited Review Report for the quarter ended 30.09.2015 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 their meeting held on 05th November, 2015.

Please take the same on your record.

Thanking You.

Yours Faithfully,
For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD VALAPAD

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

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 UNAUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

		Consolidated Results						Standalone Results					
		Quarter Ended			Half year ended		Year Ended	Quarter Ended			Half year ended		Year Ended
SN	Particulars	30-Sep-15	30-Jun-15	30-Sep-14	30-Sep-15	30-Sep-14	31-Mar-15	30-Sep-15	30-Jun-15	30-Sep-14	30-Sep-15	30-Sep-14	31-Mar-15
		Unaudited	Unaudited	Unaudited (Refer Note 2)	Unaudited	Unaudited (Refer Note 2)	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations												
	(a) Revenue from operations	54,803.20	53,761.10	50,032.72	108,564.30	95,354.02	196,824.70	51,517.10	51,410.40	50,011.90	102,927.50	95,308.10	195,796.60
	(b) Other operating income	448.80	142.90	272.10	591.70	608.10	1,817.50	406.10	126.40	272.10	532.50	608.10	1,776.70
	Total income from operations	**55,252.00**	**53,904.00**	**50,304.82**	**109,156.00**	**95,962.12**	**198,642.20**	**51,923.20**	**51,536.80**	**50,284.00**	**103,460.00**	**95,916.20**	**197,573.30**
2	Expenses												
	(a)Employee benefits expenses	10,537.50	10,198.90	7,302.68	20,736.40	15,274.58	31,453.70	9,789.00	9,709.50	7,298.30	19,498.50	15,270.20	31,091.40
	(b)Depreciation and amortisation	1,340.10	1,233.70	1,391.80	2,573.80	2,858.90	5,402.30	1,290.90	1,208.00	1,391.80	2,498.90	2,858.90	5,388.10
	(c)Advertisement expenses	1,450.70	1,816.90	933.50	3,267.60	2,003.20	4,464.20	1,450.60	1,807.70	933.50	3,258.30	2,003.20	4,463.90
	(d) Rent	2,460.20	2,425.80	2,307.80	4,886.00	4,559.10	9,114.60	2,414.70	2,394.90	2,307.80	4,809.60	4,559.10	9,099.50
	(e) Security charges	1,225.50	1,215.40	1,705.90	2,440.90	3,476.20	5,759.30	1,224.20	1,214.30	1,705.90	2,438.50	3,476.20	5,759.30
	(f) Provisions and write offs	756.40	1,235.50	1,181.00	1,991.90	1,872.00	2,812.10	566.70	1,106.50	1,181.00	1,673.20	1,872.00	2,745.80
	(g) Other expenses	3,670.10	3,175.40	2,640.30	6,845.50	5,245.30	11,227.80	3,368.90	2,975.30	2,638.60	6,344.20	5,242.70	11,036.20
	Total expenses	**21,440.50**	**21,301.60**	**17,462.98**	**42,742.10**	**35,289.28**	**70,234.00**	**20,105.00**	**20,416.20**	**17,456.90**	**40,521.20**	**35,282.30**	**69,584.20**
3	Profit from Operations before Other Income and finance costs (1-2)	33,811.50	32,602.40	32,841.84	66,413.90	60,672.84	128,408.20	31,818.20	31,120.60	32,827.10	62,938.80	60,633.90	127,989.10
4	Other income	408.30	191.80	174.40	600.10	387.10	700.50	108.80	62.20	174.40	171.00	387.10	520.70
5	Profit before finance costs (3+4)	**34,219.80**	**32,794.20**	**33,016.24**	**67,014.00**	**61,059.94**	**129,108.70**	**31,927.00**	**31,182.80**	**33,001.50**	**63,109.80**	**61,021.00**	**128,509.80**
6	Finance costs	24,209.60	23,605.90	21,386.50	47,815.50	42,728.70	87,741.40	22,696.20	22,603.70	21,386.50	45,299.90	42,728.70	87,267.00
7	**Profit/(loss) after finance costs and before tax (5-6)**	**10,010.20**	**9,188.30**	**11,629.74**	**19,198.50**	**18,331.24**	**41,367.30**	**9,230.80**	**8,579.10**	**11,615.00**	**17,809.90**	**18,292.30**	**41,242.80**
8	Tax expenses	3,639.00	3,207.20	3,976.83	6,846.20	6,262.93	14,219.60	3,308.90	2,987.30	3,972.30	6,296.20	6,250.90	14,169.60
9	**Net Profit/(loss) after tax (7-8)**	**6,371.20**	**5,981.10**	**7,652.90**	**12,352.30**	**12,068.30**	**27,147.70**	**5,921.90**	**5,591.80**	**7,642.70**	**11,513.70**	**12,041.40**	**27,073.20**
10	Minority interest	68.20	51.40	-	119.60	-	16.00	-	-	-	-	-	-
11	**Net profit (9-10)**	**6,303.00**	**5,929.70**	**7,652.90**	**12,232.70**	**12,068.30**	**27,131.70**	**5,921.90**	**5,591.80**	**7,642.70**	**11,513.70**	**12,041.40**	**27,073.20**
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	16,824.10	16,824.10	16,824.10	16,824.10	16,824.10
13	Reserves excluding Revaluation Reserve						246,455.80						245,912.90
14	Earnings per share (of Rs.2/- each)												
	(a) Basic	0.75	0.70	0.91	1.45	1.43	3.23	0.70	0.66	0.91	1.37	1.43	3.22
	(b) Diluted	0.75 (Not annualised)	0.70 (Not annualised)	0.91 (Not annualised)	1.45 (Not annualised)	1.43 (Not annualised)	3.23	0.70 (Not annualised)	0.66 (Not annualised)	0.91 (Not annualised)	1.37 (Not annualised)	1.43 (Not annualised)	3.22

MANAPPURAM FINANCE LTD VALAPAD

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

PART II

		Consolidated						Standalone					
		Quarter Ended			Half year ended		Year Ended	Quarter Ended			Half year ended		Year Ended
		30-Sep-15	30-Jun-15	30-Sep-14	30-Sep-15	30-Sep-14	31-Mar-15	30-Sep-15	30-Jun-15	30-Sep-14	30-Sep-15	30-Sep-14	31-Mar-15
A	PARTICULARS OF SHAREHOLDING												
1	Public share holding												
	- Number of shares	569,427,580	570,419,280	571,978,435	569,427,580	571,978,435	570,669,280	569,427,580	570,419,280	571,978,435	569,427,580	571,978,435	570,669,280
	- Percentage of shareholding	67.69%	67.81%	67.99%	67.77%	67.99%	67.84%	67.69%	67.81%	67.99%	67.69%	67.99%	67.84%
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	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%	1.14%	1.13%	1.14%	1.13%	1.13%	1.13%	1.14%	1.13%	1.14%	1.13%
	- 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%	0.36%	0.36%	0.36%	0.36%	0.36%
	b) Non- encumbered												
	- Number of shares	268,719,556	267,727,856	266,168,701	267,727,856	266,168,701	267,477,856	268,719,556	267,727,856	266,168,701	268,719,556	266,168,701	267,477,856
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.87%	98.87%	98.86%	98.87%	98.86%	98.87%	98.87%	98.87%	98.86%	98.87%	98.86%	98.87%
	- Percentage of shares (as a % of the total share capital of the company)	31.94%	31.83%	31.64%	31.86%	31.64%	31.80%	31.94%	31.83%	31.64%	31.94%	31.64%	31.80%

B INVESTOR COMPLAINTS

Particulars	Quarter ended 30-Sep-15
Pending at the beginning of the Quarter	NIL
Received during the Quarter	1
Disposed of during the quarter	1
Remaining unresolved at the end of the quarter	NIL

For Manappuram Finance Limited

V.P. Nandakumar
Managing Director & CEO

MANAPPURAM FINANCE LTD VALAPAD

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 30-Sep-15	As at 31-Mar-15	As at 30-Sep-15	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	249,578.80	246,455.80	248,341.90	245,912.90
	Sub-total - Shareholders' funds	266,402.90	263,279.90	265,166.00	262,737.00
2	Minority Interest	1,623.80	1,538.70	-	-
3	Preference shares in subsidiary held by minority shareholders	500.00	500.00	-	-
4	Non-current Liabilities				
	Long term borrowings	153,215.22	164,191.40	126,914.35	155,029.00
	Other long term liabilities	12,755.60	10,939.30	12,755.14	10,938.90
	Long term provisions	192.60	72.20	-	-
	Sub-total- Non- Current Liabilities	166,163.42	175,202.90	139,669.49	165,967.90
5	Current Liabilities				
	Short-term borrowings	597,130.90	529,976.50	597,130.90	529,976.50
	Trade payables	2,513.80	2,592.20	2,426.10	2,421.40
	Other current liabilities	142,285.40	183,491.50	116,205.80	167,345.80
	Short term provisions	5,492.50	5,046.20	4,990.21	4,769.40
	Sub-total- Current Liabilities	747,422.68	721,106.40	720,753.01	704,513.10
	TOTAL - EQUITY AND LIABILTIES	1,182,112.80	1,161,627.90	1,125,588.50	1,133,218.00
B	ASSETS				
1	Non- Current assets				
	Fixed assets	18,261.00	17,365.20	18,013.50	17,231.80
	Goodwill on consolidation	3,298.50	3,298.50	-	-
	Non-current investments	505.30	505.30	16,764.20	16,764.20
	Deferred tax assets (net)	3,461.80	3,097.80	3,226.70	2,961.70
	Long-term loans and advances	29,930.30	15,756.10	12,789.83	8,582.50
	Other Non current assets	15,529.00	14,758.80	12,979.20	13,122.60
	Sub-total- Non- Current assets	70,985.90	54,781.70	63,773.43	58,662.80
2	Current Assets				
	Current investments	5,065.50	21,182.00	5,065.50	21,182.00
	Cash and bank balances	66,047.70	79,263.30	54,932.20	68,257.70
	Short-term loans and advances	996,093.70	946,457.70	959,281.87	926,917.60
	Other current assets	43,920.00	59,943.20	42,535.50	58,197.90
	Sub-total- Current assets	1,111,126.90	1,106,846.20	1,061,815.07	1,074,555.20
	TOTAL ASSETS	1,182,112.80	1,161,627.90	1,125,588.50	1,133,218.00

1 The above financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on November 5, 2015 and is subjected to limited review by the statutory auditors.

2 The unaudited consolidated financial results for the quarter ended September 30, 2014 and half year ended September 30, 2014 provided as corresponding figures have been presented based on Management certified accounts and have not been subjected to limited review by the statutory auditors.

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

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

By order of the Board

Place : Valapad, Thrissur
Date : November 5, 2015

V.P.Nandakumar
Managing Director & CEO

MANAPPURAM FINANCE LTD 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 consolidated financial results of Manappuram Group comprising Manappuram Finance Limited ('the Company') and its subsidiaries, (together, 'the Group'), for the quarter ended September 30, 2015 (the "Statement"), 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 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. We did not review revenues and assets of Rs. 542.67 million and Rs. 6,511.20 million respectively, included in the accompanying unaudited consolidated financial results relating to subsidiary, whose financial information have been reviewed by the other auditors and whose reports have been furnished to us. Our conclusion on the unaudited quarterly financial results, in so far as it relates to such subsidiary is based solely on the reports of the other auditors. We report that the corresponding unaudited consolidated figures for the quarter ended September 30, 2014 and half year ended September 30, 2014 have not been subject to limited review and are as certified by the management.

4. Based on our review conducted as above and on consideration of reports of other auditor on the unaudited separate quarterly financial results and on the other financial information of the components, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited consolidated financial results prepared in accordance with recognition and measurement principles laid down in Accounting Standard 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 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: November 05, 2015

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 September 30, 2015 (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 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 NS
Partner
Membership No.:210934

Place: Chennai
Date: November 05, 2015