Date: 02th June 2016

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 Chapter V Regulation 52,Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible 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 March 31, 2016:

1. Credit Rating of the Debentures : (ICRA)A+ Stable
2. Asset Cover available : 100%(1.00 Times)
3. Debt-Equity Ratio : 3.22
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
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

For Manappuram Finance Limited
Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD VALAPAD

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

Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valappad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

You are requested to kindly take the same on record

Thanking You

Sincerely,
For Manappuram Finance Limited

Authorized Signatory

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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	Credit Rating	Security Cover
5	Series V	INE522D07602	28th January 2014	12.25%	Monthly	01st March 2016	01st April 2016	NA	28th January 2017	A+Stable by CRISIL	1.1
6	Series VI	INE522D07610	28th January 2014	12.50%	Annually	28th Jan 2016	28th Jan 2017	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 March 2016	01st April 2016	NA	28th January 2019		
9	Series IX	INE522D07644	28th January 2014	12%	Annually	28th Jan 2016	28th Jan 2017	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
VALAPAD

Date: 2st June 2016

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
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Mumbai-400051

Dear Sir,

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In compliance of the requirements of Chapter V Regulation 52,Sub-regulation (4) and (5) of SEBI Listing Agreement and Disclosure Requirement) Regulation 2015 for Non-Convertible 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 March 31, 2016:

1. Credit Rating of the Debentures : A+/Stable by CRISIL
2. Asset Cover available : 1.10 Times
3. Debt-Equity Ratio : 3.22
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
8. Debt service coverage ratio: Nil
9. Interest service coverage ratio: Nil
10. Outstanding redeemable preference shares: Nil
11. Net worth: 275,803.6 (Rupees in lakhs)
12. Net profit after tax: 35,336.80 (Rupees in lakhs)
13. Earnings per share: 4.20

MANAPPURAM FINANCE LTD VALAPAD

For Manappuram Finance Limited
Ramesh Periasamy
Company Secretary

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Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valappad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

You are requested to kindly take the same on record

Thanking You

Sincerely,
For Manappuram Finance Limited

Authorized Signatory

MANAPPURAM FINANCE LTD
VALAPAD

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: 05th April 2014

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	Credit Rating	Security Cover
2	Series II	INE522D07693	05th April 2014	11.50%	Monthly	01st March 2016	05th April 2016	NA	05th April 2016	ICRA A+ STABLE	1.00 TIMES
3	Series III	INE522D07701	05th April 2014	12%	Annually	05th April 2015	05th April 2016	NA	05th April 2016		
4	Series IV	INE522D07719	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2016		
5	Series V	INE522D07727	05th April 2014	12.25%	Monthly	01st March 2016	01st April 2016	NA	05th April 2017		
6	Series VI	INE522D07735	05th April 2014	12.50%	Annually	05th April 2015	05th April 2016	NA	05th April 2017		
7	Series VII	INE522D07743	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2017		
8	Series VIII	INE522D07750	05th April 2014	11.50%	Monthly	01st March 2016	01st April 2016	NA	05th April 2019		
9	Series IX	INE522D07768	05th April 2014	12%	Annually	05th April 2015	05th April 2016	NA	05th April 2019		
10	Series X	INE522D07776	05th April 2014	NA	Cumulative	NA	NA	NA	05th April 2019		
11	Series XI	INE522D07784	05th April 2014	NA	Cumulative	NA	NA	NA	05th February 2020		

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

MANAPPURAM FINANCE LTD VALAPAD

ITCL
IL&FS Trust Company Limited

May 16, 2016

To,
Mr. Ramesh Periasamy,
Company Secretary & Compliance Officer,
Manappuram Finance Limited,
IV/470A (old) W638A (new),
Manappuram House, Valappad,
Thrissur, Kerala- 680 567.

Dear Sir,

Sub: Half Yearly Certificate of Debenture Trustee for March 31, 2016

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, IL&FS Trust Company Limited ('ITCL') are acting as a Debenture Trustee for the Secured, Redeemable, Non Convertible Debentures aggregating to 700 cores (public issue- Rs. 200 cr. + Rs. 200 cr. + Rs. 300 cr.) and Secured, Redeemable, Non Convertible Debentures aggregating to Rs. 330.3 crores (Rs. 238.1 cr. + Rs. 92.2 cr.) on private placement basis issued by Manappuram Finance Limited.

With reference to above we have received the following documents and have noted its contents without verification:

1. Half yearly communication dated May 14, 2016.

2. Statement of Audited Standalone & Consolidated Financial Results for the quarter ended 31st March, 2016.

3. CA certificate dated April 10, 2016.

This certificate has been signed and issued by us based on the documents (mentioned above) submitted by you.

Thanking You
Sincerely,
For IL&FS Trust Company Limited

IL&FS TRUST COMPANY LIMITED

Authorized Signatory
Place: Mumbai