Ref: Sec/SE/499/15-16
August14, 2015

Bombay Stock Exchange Ltd.,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

National Stock Exchange of India Limited
5th Floor, Exchange Plaza
Bandra (East) ,
Mumbai – 400 051

Dear Sir/Madam,

Sub: Unaudited Financial Results & Limited Review Report for the quarter ended 30.06.2015

We submit herewith unaudited financial results for the quarter ended 30.06.15 in the prescribed format and the Limited Review Report 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 14.08.2015.

We would request you to take on record the above.

Thanking you,
Yours Faithfully,

For Manappuram Finance Limited

Ramesh Periasamy
Company Secretary

Copy to: Madras Stock Exchange Ltd.
Nos. 30, 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 JUNE 30, 2015

SN	Particulars	Consolidated Results				Standalone Results			
		Quarter Ended			Year Ended	Quarter Ended			Year Ended
		30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15	30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
		Unaudited	Unaudited (Refer Note 2	Unaudited (Refer Note 2)	Audited	Unaudited	Audited (Refer Note 5)	Unaudited	Audited
1	Income from operations								
	(a) Revenue from operations	53,761.10	50,367.50	45,321.10	196,824.70	51,410.40	49,409.00	45,296.20	195,796.60
	(b) Other operating income	142.90	716.00	336.00	1,817.50	126.40	675.20	336.00	1,776.70
	Total income from operations	**53,904.00**	**51,083.50**	**45,657.10**	**198,642.20**	**51,536.80**	**50,084.20**	**45,632.20**	**197,573.30**
2	Expenses								
	(a)Employee benefits expenses	10,198.90	8,290.70	7,971.90	31,453.70	9,709.50	7,953.80	7,971.90	31,091.40
	(b)Depreciation and amortisation expense	1,233.70	1,229.90	1,467.10	5,402.30	1,208.00	1,215.70	1,467.10	5,388.10
	(c)Advertisement expenses	1,816.90	1,437.80	1,069.70	4,464.20	1,807.70	1,437.50	1,069.70	4,463.90
	(d) Rent	2,425.80	2,271.00	2,251.30	9,114.60	2,394.90	2,255.90	2,251.30	9,099.50
	(e) Security charges	1,215.40	993.30	1,770.30	5,759.30	1,214.30	993.30	1,770.30	5,759.30
	(f) Provisions and write offs	1,235.50	837.90	691.00	2,812.10	1,106.50	771.60	691.00	2,745.80
	(g) Other expenses	3,175.40	3,108.70	2,605.00	11,227.80	2,975.30	2,929.10	2,604.10	11,036.20
	Total expenses	**21,301.60**	**18,169.30**	**17,826.30**	**70,234.00**	**20,416.20**	**17,556.90**	**17,825.40**	**69,584.20**
3	Profit from Operations before Other Income and finance costs (1-2)	32,602.40	32,914.20	27,830.80	128,408.20	31,120.60	32,527.30	27,806.80	127,989.10
4	Other income	191.80	241.30	212.90	700.50	62.20	62.70	212.70	520.70
5	Profit before finance costs (3+4)	**32,794.20**	**33,155.50**	**28,043.70**	**129,108.70**	**31,182.80**	**32,590.00**	**28,019.50**	**128,509.80**
6	Finance costs	23,605.90	22,384.50	21,342.20	87,741.40	22,603.70	21,910.10	21,342.20	87,267.00
7	**Profit/(loss) after finance costs and before tax (5-6)**	**9,188.30**	**10,771.00**	**6,701.50**	**41,367.30**	**8,579.10**	**10,679.90**	**6,677.30**	**41,242.80**
8	Tax expenses	3,207.20	3,751.30	2,286.10	14,219.60	2,987.30	3,711.60	2,278.60	14,169.60
9	**Net Profit/(loss) after tax (7-8)**	**5,981.10**	**7,019.70**	**4,415.40**	**27,147.70**	**5,591.80**	**6,968.30**	**4,398.70**	**27,073.20**
10	Minority interest	51.40	16.00	-	16.00	-	-	-	-
11	**Net profit (9-10)**	**5,929.70**	**7,003.70**	**4,415.40**	**27,131.70**	**5,591.80**	**6,968.30**	**4,398.70**	**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
13	Reserves excluding Revaluation Reserve				246,455.80				245,912.90
14	Earnings per share (of Rs.2/- each)								
	(a) Basic	0.70	0.83	0.52	3.23	0.66	0.83	0.52	3.22
	(b) Diluted	0.70	0.83	0.52	3.23	0.66	0.83	0.52	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

PART II

		Consolidated				Standalone			
		Quarter Ended			Year Ended	Quarter Ended			Year Ended
		30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15	30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
A	**PARTICULARS OF SHAREHOLDING**								
1	Public share holding								
	- Number of shares	570,419,280	570,669,280	575,793,735	570,669,280	570,419,280	570,669,280	575,793,735	570,669,280
	- Percentage of shareholding	67.81%	67.84%	68.45%	67.84%	67.81%	67.84%	68.45%	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
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.13%	1.13%	1.15%	1.13%	1.13%	1.13%	1.15%	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%
	b) Non- encumbered								
	- Number of shares	267,727,856	267,477,856	262,353,401	267,477,856	267,727,856	267,477,856	262,353,401	267,477,856
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.87%	98.87%	98.85%	98.87%	98.87%	98.87%	98.85%	98.87%
	- Percentage of shares (as a % of the total share capital of the company)	31.83%	31.80%	31.19%	31.80%	31.83%	31.80%	31.19%	31.80%

Manappuram Finance Limited

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B INVESTOR COMPLAINTS

Particulars	Quarter ended 30-Jun-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

NOTES :

1 The above financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on August 14, 2015.

2 The Company has opted to submit unaudited consolidated financial results in addition to standalone financial results for the first time beginning from quarter ended June 30, 2015. Accordingly, the unaudited consolidated financial results for the quarter ended June 30, 2014 and 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.

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 Rs0.45 per equity share having face value of Rs. 2/each.

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

6 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 : August 14, 2015

V.P.Nandakumar
Managing Director & CEO

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 June 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 standalone 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: August 14, 2015

S.R. Batliboi & Associates LLP Chennai Chartered Accountants

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 June 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 of Rs.225.14 million, included in the accompanying unaudited consolidated financial results relating to one of the subsidiaries, 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 report of the other auditors. We report that the corresponding unaudited consolidated figures for the quarter ended June 30, 2014 and quarter ended March 31, 2015 have not been subjected to limited review and are as certified by the Management.

4. Based on our review conducted as above and on consideration of report of other auditors 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: August 14, 2015