

(Rupees in lakhs excepts EPS and Shareholding data)

PART I: STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR QUARTER ENDED SEPTEMBER 30, 2014							
SN	Particulars	Quarter ended 30-Sep-14	Quarter ended 30-Jun-14	Quarter ended 30-Sep-13	Half year ended 30-Sep-14	Half year ended 30-Sep-13	Year ended 31-Mar-14
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income from operations						
	(a) Revenue from operations	50,011.90	45,296.20	51,878.60	95,308.10	109,729.10	207,592.30
	(b) Other operating Income	272.10	336.00	2,531.80	608.10	4,009.90	2,450.50
	Total income from operations	50,284.00	45,632.20	54,410.40	95,916.20	113,739.00	210,042.80
2	Expenses						
	(a) Employee benefits	7,298.30	7,971.90	7,550.10	15,270.20	15,901.40	32,354.70
	(b) Depreciation and amortisation	1,391.80	1,467.10	1,867.05	2,858.90	3,381.50	6,389.50
	(c) Advertisement	933.50	1,069.70	891.80	2,003.20	1,729.00	4,287.90
	(d) Rent	2,307.80	2,251.30	2,145.83	4,559.10	4,255.10	8,572.10
	(e) Security charges	1,705.90	1,770.30	1,755.17	3,476.20	3,608.60	7,148.30
	(f) Provisions and write offs	1,181.00	691.00	622.80	1,872.00	6,313.50	4,686.70
	(g) Other expenses	2,638.60	2,604.10	2,633.93	5,242.70	5,142.40	10,775.00
	Total expenses	17,456.90	17,825.40	17,466.68	35,282.30	40,331.50	74,214.20
3	Profit from Operations before Other Income and finance costs (1-2)	32,827.10	27,806.80	36,943.72	60,633.90	73,407.50	135,828.60
4	Other income	174.40	212.70	258.94	387.10	376.70	1,136.50
5	Profit before finance costs (3+4)	33,001.50	28,019.50	37,202.66	61,021.00	73,784.20	136,965.10
6	Finance costs	21,386.50	21,342.20	26,693.22	42,728.70	55,256.00	102,660.10
7	Profit after finance costs and before tax (5-6)	11,615.00	6,677.30	10,509.44	18,292.30	18,528.20	34,305.00
8	Tax expenses	3,972.30	2,278.60	3,538.25	6,250.90	6,270.20	11,703.90
9	Net Profit after tax (7-8)	7,642.70	4,398.70	6,971.19	12,041.40	12,258.00	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	0.91	0.52	0.83	1.43	1.46	2.69
	(b) Diluted	0.91	0.52	0.83	1.43	1.46	2.69
		(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	(Not annualised)	

PART II							
S.No.	Particulars	Quarter ended 30-Sep-14	Quarter ended 30-Jun-14	Quarter ended 30-Sep-13	Half year ended 30-Sep-14	Half year ended 30-Sep-13	Year ended 31-Mar-14
A	PARTICULARS OF SHAREHOLDING						
1	Public share holding						
	- Number of shares	571,978,435	575,793,735	575,793,735	571,978,435	575,793,735	575,793,735
	- Percentage of shareholding	67.99%	68.45%	68.45%	67.99%	68.45%	68.45%
2	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	- Number of shares	3,060,000	3,060,000	28,060,000	3,060,000	28,060,000	3,060,000
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	1.14%	1.15%	10.57%	1.14%	10.57%	1.15%
	- Percentage of shares (as a % of the total share capital of the company)	0.36%	0.36%	3.34%	0.36%	3.34%	0.36%
	b) Non-encumbered						
	- Number of shares	266,168,701	262,353,401	237,353,401	266,168,701	237,353,401	262,353,401
	- Percentage of shares (as a % of the total shareholding of the promoter and promoter group)	98.86%	98.85%	89.43%	98.86%	89.43%	98.85%
	- Percentage of shares (as a % of the total share capital of the company)	31.65%	31.19%	28.21%	31.65%	28.21%	31.19%

For Manappuram Finance Limited
Rajesh Kumar.K.
Rajesh Kumar.K.
Company Secretary

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S.No.	Particulars	Quarter ended 30-Sep-14
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the Quarter	NIL
	Received during the Quarter	4
	Disposed of during the quarter	4
	Remaining unresolved at the end of the quarter	NIL

Statement of Assets and Liabilities for the period ended September 30, 2014

S.No.	Particulars	As at 30-Sep-14	As at 31-Mar-14
A	EQUITY AND LIABILITIES		
1	SHAREHOLDERS' FUNDS		
	Share Capital	16,824.10	16,824.10
	Reserves and Surplus	239,965.80	232,353.20
	Sub-total - Shareholders' funds	256,789.90	249,177.30
2	Non-current Liabilities		
	Long term borrowings	121,931.40	145,463.60
	Other long term liabilities	9,147.60	27,256.30
	Sub-total- Non- Current Liabilities	131,079.00	172,719.90
3	Current Liabilities		
	Short-term borrowings	532,589.20	521,279.30
	Trade payables	3,643.80	3,634.00
	Other current liabilities	102,442.50	127,077.40
	Short term provisions	5,633.00	9,950.30
	Sub-total- Current Liabilities	644,308.50	661,941.00
	TOTAL - EQUITY AND LIABILITIES	1,032,177.40	1,083,838.20
B	ASSETS		
1	Non- Current assets		
	Fixed assets	18,154.90	20,185.70
	Non-current investments	2,135.90	2,135.90
	Deferred tax assets (net)	2,923.20	2,889.70
	Long-term loans and advances	5,843.66	5,487.60
	Other Non current assets	13,648.90	13,642.20
	Sub-total- Non- Current assets	42,706.56	44,341.10
2	Current Assets		
	Current investments	4,501.70	79,060.40
	Cash and bank balances	71,594.30	83,325.70
	Short-term loans and advances	854,840.84	818,708.80
	Other current assets	58,534.00	58,402.20
	Sub-total- Current assets	989,470.84	1,039,497.10
	TOTAL ASSETS	1,032,177.40	1,083,838.20

Notes:

- The above unaudited financial results were reviewed by the audit committee and approved by the Board of Directors at their meeting held on October 30, 2014 and has been subject to a 'Limited Review' by the statutory auditors of the Company.
- The Company primarily operates in the business of "Gold loan" and accordingly no segment reporting is applicable.
- The Board of Directors declared an interim dividend of Rs.0.45 per equity share having face value of Rs 2/each.
- Previous periods/year's figures have been reclassified/regrouped wherever necessary to conform to current periods/year's presentation.

By order of the Board
V.P.Nandakumar
Managing Director & CEO

Place : Valapad
Date : October 30, 2014

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For Manappuram Finance Limited

Rajesh Kumar.K.
Company Secretary

