



# MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/209/2024-25  
November 6,2024

<b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers</b> <b>Dalal Street</b> <b>Mumbai- 400001</b> <b>Scrip Code: 531213</b>	<b>National Stock Exchange of India Limited</b> <b>5th Floor, Exchange Plaza</b> <b>Bandra (East)</b> <b>Mumbai - 400 051</b> <b>Scrip Code: MANAPPURAM</b>
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Dear Sir/Madam,

**Sub: Newspaper Publication of Financial Results**

Please note that the unaudited financial results of the Company for the quarter and half year ended September 30, 2024, were published in Business Line (in English language) and Mathrubhumi (in Malayalam language) on November 6,2024. Copies of the same are enclosed for your information and records.

Request you to kindly take the same on your record.

Thanking you.

**Yours Faithfully,**  
**For Manappuram Finance Limited**

**Manoj Kumar V.R**  
**Company Secretary**

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## Titan Company Q2 net down 23% on Customs duty impact

**JEWELLERY UNIT SHINES.** Total income rises 26% to ₹13,660 cr

**Jyoti Banthia**  
Bengaluru

Bengaluru-headquartered Titan Company has reported a 23.1 per cent fall in consolidated net profit to ₹704 crore for the quarter ended September 30 due to Customs duty-related losses.

The company had reported a consolidated net profit of ₹916 crore in the year-ago period.

The total income was up 26 per cent to ₹13,660 crore compared to ₹10,837 crore. “After a muted Q1, Q2 witnessed encouraging growth across key businesses. Jewellery clocked healthy double-digit growth for the quarter. Our portfolio approach in this business of straddling diverse customer needs through the brands of Tanishq, Mia, Zoya and CaratLane is working well,” said CK Venkataraman, Managing Director.

He said the buyer growth metrics were strong and in good double-digits across gold and studded product categories.

**POSITIVE OUTLOOK**  
The profit before tax was lower by 24 per cent at ₹948 crore compared to ₹1,252 crore in Q2FY24, mainly due to impact of Customs duty reduction.

“On account of the Customs duty-related losses, as well as the need to invest in the growth of various businesses, the profitability of Q2 was quite depressed. However, we are quite confident about the competitiveness of each of our businesses and we remain optimistic about our performance for rest of the financial year,” he added.

The jewellery division saw its total income for the quarter growing 26 per cent to ₹10,763 crore.

Its EBIT of ₹932 crore came at a margin of 8.7 per cent for the quarter. Normalising the Customs duty impact, Q2FY25 EBIT came at ₹1,222 crore, clocking 11.4 per cent margin.

During the quarter, in India, Tanishq opened 11 stores, Mia added 12 and Zoya added 1 store, respectively.

**REVIVAL IN INTEREST**  
“The customs duty reduction saw a revival in consumer interest as gold prices cooled off temporarily. The ensuing gold rush lasted well into mid-September. Buyer growth was healthy and well accompanied by an increase in average selling prices, both exhibiting double-digit growth,” said Titan in its regulatory filing.

The watches and wearables division total income grew by 19 per cent to ₹1,301 crore.

The analog segment recorded a strong 26 per cent revenue growth, led by the Titan brand clocking 32 per cent growth in the same period.

The premium segment with Helios channel (international brand sales) clocked growth of 43 per cent, while the wearables segment saw a 13 per cent drop in revenue primarily due to a reduction in the average selling prices.

**EYECARE BIZ GROWS**  
The eyecare business grew 7 per cent while the emerging businesses, comprising Indian dress wear fragrances and fashion accessories, recorded a total income of ₹106 crore for Q2FY25. The emerging businesses together recorded a loss of ₹29 crore for the quarter.

The international jewellery business recorded an income growth of 62 per cent to ₹273 crore.

Other businesses, comprising primarily of analog watches, grew 54 per cent compared to their Q2FY24 income.

The shares of the company closed 0.23 per cent up at ₹3,233.05 on the Bombay Stock Exchange.



**MUTED SHOW.** The profit before tax was lower by 24 per cent at ₹948 crore compared to ₹1,252 crore in Q2FY24 REUTERS

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## Indian Hotels Company acquires Tree of Life Resorts brand

**Our Bureau**  
Mumbai

Indian Hotels Company Limited (IHCL) has acquired Tree of Life Resorts brand as it expands its presence in the experiential leisure segment.

On Tuesday, IHCL announced it has signed a definitive agreement to purchase 55 per cent stake in Rajscape Hotel Private Ltd

for ₹18 crore. The company manages 16 boutique properties offering immersive and experiential stays under the Tree of Life brand and is currently fully owned by the Ambuja Neotia group.

“The acquisition aligns with IHCL’s pioneering ethos of creating destinations and building and scaling new hospitality formats,” IHCL Managing Director and CEO Puneet Chhatwal

said. “IHCL is excited to onboard the Tree of Life brand and scale it to 100 properties by 2030,” he added.

In March, IHCL and Ambuja Neotia group had signed a partnership for marketing and distribution.

Tree of Life, launched in 2009, operates boutique hotels in destinations including Dehradun, Dared, Varanasi and Udaipurwati, among others.

## JSW Steel output down 1% on shutdown of blast furnace in Dolvi

**Our Bureau**  
Mumbai

JSW Steel reported that its crude steel production was down 1 per cent last month at 2.28 million tonnes (mt) against 2.31 mt logged in the same period last year.

In India, the output was down 2 per cent to 2.2 mt (2.25 mt) while in the US it was marginally up at 0.82 mt (0.76 mt).

Capacity utilisation in India was down at 89 per cent in October due to temporary maintenance activity at one of the blast furnaces at Dolvi. The blast furnace has since resumed full operations.

Part of the \$24 billion JSW Group, the company has a cumulative production capacity of 35.7 mtpa in India and the US (including 5 mtpa under commissioning in India).

Its next phase of growth will take its total capacity to 43.5 mtpa by September 2027, said the company.

## Sales of Honda Motorcycle grow 20%, Suzuki records 24% jump in October

**Our Bureau**  
New Delhi

Honda Motorcycle & Scooter India (HMSI) on Tuesday said its domestic wholesales (dispatches to dealers) grew by around 20 per cent year-on-year (y-o-y) to 5,53,120 units in October, as compared with 4,62,747 units in the same month last year.

HMSI has achieved the remarkable feat of one-crore cumulative two-wheeler sales in Uttar Pradesh, Madhya Pradesh, Uttarakhand and Chhattisgarh during the month, it said, adding that the company also achieved the milestone of selling 50 lakh units in Karnataka, underscoring its position as the preferred choice for two-wheeler buyers in the State.

Meanwhile, another Japanese subsidiary, Suzuki Motorcycle India, also reported an all-time high sales of 1,04,940 units in the domestic market in October, a growth of more than 24 per cent y-o-y, as compared with 84,302 units in October 2023.

“Reaching this record in sales is an important milestone for all of us at Suzuki. This growth reflects our team’s hard work and trust



of our customers as they continue to ride a Suzuki two-wheeler. We will continue to provide exceptional experiences to customers across India,” Kenichi Umeda, Managing Director, Suzuki Motorcycle India, said.

**ROBUST DEMAND**  
Last week, the country’s largest two-wheeler manufacturer, Hero MotoCorp, also reported a healthy growth of more than 17 per cent y-o-y in domestic sales to 6,57,403 units in October as compared with 5,59,766 units in October 2023.

“This significant growth was primarily driven by robust demand from key urban and rural areas, particularly in the 100cc and 125cc segments during the festive period,” the company had said.

## Aptus Value Housing posts 16% rise in Q2 standalone net at ₹137 crore

**Our Bureau**  
Chennai

Aptus Value Housing Finance registered a 16 per cent rise in standalone profit after tax at ₹137 crore for the quarter ended September 30, 2024, when compared with ₹118 crore in the same period last year.

On a consolidated basis, the company’s profit after tax (PAT) surged by 22 per cent to ₹182 crore, up from ₹148 crore in Q2 of FY24.

Standalone total income for the quarter stood at ₹323 crore, an increase from ₹277 crore a year earlier.

Disbursements saw a significant growth of 26 per cent at ₹935 crore, compared to ₹745 crore in the same quarter last year.

The company achieved a 22 per cent year-on-year increase in net profit in Q2 FY25, driven by business growth, stable asset quality and a continuous focus on enhancing productivity.

“We have sustained consistent growth, achieving an asset under management (AUM) increase of 27 per

cent year-on-year, supported by the addition of 24 branches since June 2024, in both existing and new States, including Odisha and Maharashtra,” P Balaji, Managing Director of the company, said.

**AUM GROWTH**  
The AUM grew 27 per cent to ₹9,679 crore as of September 30, 2024, compared to ₹7,604 crore a year ago. The company recorded a return on assets (ROA) of 7.77 per cent and a return on equity (ROE) of 18.3 per cent, among the best in the industry, attributed to operational efficiency and sound financial management.

For the half-year period ended September 30, 2024, standalone PAT increased to ₹264 crore, up from ₹238 crore in the first half of FY24. Consolidated PAT for the same period rose to ₹354 crore, compared to ₹290 crore in H1FY24.

While the company’s gross non-performing assets (NPA) increased to 1.25 per cent in the September 2024 quarter from 1.19 per cent in September 2023, it de-

creased from 1.3 per cent in the first quarter of this fiscal year. Net NPA rose to 0.94 per cent, compared to 0.89 per cent in Q2 FY24 but fell from the 0.98 per cent in June 2024.

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### STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024

(Rs. in Crore, except per equity share data)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-24 Unaudited	30-Jun-24 Unaudited	30-Sep-23 Unaudited	30-Sep-24 Unaudited	30-Sep-23 Unaudited	31-Mar-24 Audited
1	Total income	2,637.14	2,511.93	2,174.02	5,149.07	4,231.21	8,920.09
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	772.66	752.80	746.71	1,525.47	1,427.57	2,959.51
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	772.66	752.80	746.71	1,525.47	1,427.57	2,959.51
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	572.08	556.52	560.66	1,128.60	1,058.69	2,197.48
5	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax) ]	593.93	554.65	561.51	1,148.58	1,057.07	2,184.74
6	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.29	169.29	169.29	169.29
7	Earnings per equity share (not annualised for the quarters)						
	Basic (Rs.)	6.75	6.58	6.62	13.33	12.51	25.96
	Diluted (Rs.)	6.75	6.58	6.62	13.33	12.51	25.96

**NOTE :**

I. Key standalone financial information is given below:

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-24 Unaudited	30-Jun-24 Unaudited	30-Sep-23 Unaudited	30-Sep-24 Unaudited	30-Sep-23 Unaudited	31-Mar-24 Audited
1	Total income	1,749.66	1,622.29	1,456.42	3,371.95	2,812.98	5,854.64
2	Profit before tax	640.08	593.12	564.36	1,233.20	1,076.91	2,221.62
3	Profit after tax	474.94	440.58	419.91	915.52	800.82	1,657.77
4	Total comprehensive income	494.36	438.45	419.68	932.81	800.67	1,648.18

II The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results are available on the Stock Exchanges website ([www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)) and on Company's website ([www.manappuram.com](http://www.manappuram.com))

III For the line items referred in Regulation 52(4) of SEBI (LODR) Regulations 2015, the pertinent disclosures have been made to the stock exchanges (BSE Limited & National Stock exchange of India Limited) and can be accessed on the URL [www.bseindia.com](http://www.bseindia.com) & [www.nseindia.com](http://www.nseindia.com)

IV Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2024\*

Sl. No.	Particulars	Quarter Ended 30-Sep-2024	Half Year Ended 30-Sep-24
A	Debt Equity Ratio	2.4	2.4
B	Debt Service Coverage Ratio	NA	NA
C	Interest Service Coverage Ratio	NA	NA
D	Outstanding redeemable preference shares(quantity and value)	NIL	NIL
E	Capital Redemption Reserve	NIL	NIL
F	Debenture Redemption Reserve	NA	NA
G	Net Worth (Rs. In Cr)	11,112.81	11,112.81
H	Net Profit After Tax (Rs. In Cr)	474.94	915.52
I	Earnings Per Share:		
i)	Basic (Rs)	5.61	10.82
ii)	Diluted (Rs)	5.61	10.82
J	Current Ratio	NA	NA
K	Long Term Debt To Working Capital	NA	NA
L	Bad Debts To Account Receivable Ratio	NA	NA
M	Current Liability Ratio	NA	NA
N	Total Debts To Total Assets	68.81%	68.81%
O	Debtors Turnover	NA	NA
P	Inventory Turnover	NA	NA
Q	Operating Margin (%)	NA	NA
R	Net Profit Margin (%)	27.14%	27.15%
S	Sector Specific Equivalent Ratios:		
i)	Stage 3 Loan Assets to Gross Loan Assets	2.43%	2.43%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	2.15%	2.15%
iii)	Capital Adequacy Ratio	29.22%	29.22%
iv)	Provision Coverage Ratio	12.01%	12.01%
v)	Liquidity Coverage Ratio(LCR)	238.30%	238.30%

\* The information furnished is based on the Unaudited Standalone Financial Results

**Notes:**

- The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/(Equity Share Capital + Other Equity)
- Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.
- Total Debts To Total Assets = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/Total Assets
- Net Profit Margin (%) = Net Profit After Tax / Total Income
- Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets ( Based on principal amount of Loan Assets)
- Net Stage 3 Loan Assets to Gross Loan Assets = (Stage 3 Loan Assets - Expected Credit Loss provision for Stage 3 Loan Assets)/Gross Loan Assets (Based on Principal amount of Loan Assets)-Expected Credit Loss provision for Stage 3 Loan
- Capital Adequacy Ratio and Liquidity Coverage Ratio has been computed as per RBI Guidelines
- Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

By order of the Board of Directors

V.P. Nandakumar  
Managing Director & CEO  
DIN: 00044512

Place : Valapad  
Date : November 05, 2024

വിനോദം/വാർത്തകൾ 07

മാതൃഭൂമി YES QUIZ ME

ബൊംബെയിലെ ഹൈസ്കൂളുകളിൽ നടന്നുവന്നു. YES QUIZ ME ഏറ്റെടുത്തു.

കേരളത്തിലെ ഹൈസ്കൂളുകളിൽ നടന്നുവന്നു. YES QUIZ ME ഏറ്റെടുത്തു.

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സൈബറിലെ വിദ്യാർത്ഥികൾ, ഇല്ലാത്തതിന് ഉയർത്തിയെടുത്ത് വിപണി

കേരളത്തിലെ വിദ്യാർത്ഥികൾ സൈബറിലെ വിദ്യാർത്ഥികൾ ഇല്ലാത്തതിന് ഉയർത്തിയെടുത്ത് വിപണി.



കേരളത്തിലെ വിദ്യാർത്ഥികൾ സൈബറിലെ വിദ്യാർത്ഥികൾ ഇല്ലാത്തതിന് ഉയർത്തിയെടുത്ത് വിപണി.

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മനേജറും ഫിനാൻസ് ലിമിറ്റഡും. Make Life Easy. STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024.

Table with 4 columns: Particulars, Quarter Ended (30-Sep-24 Unaudited, 30-Jun-24 Unaudited, 30-Sep-23 Unaudited), Half Year Ended (30-Sep-24 Unaudited, 30-Sep-23 Unaudited), Year Ended (31-Mar-24 Audited). Rows include Total Income, Net Profit, etc.

Table with 4 columns: Particulars, Quarter Ended (30-Sep-24 Unaudited, 30-Jun-24 Unaudited, 30-Sep-23 Unaudited), Half Year Ended (30-Sep-24 Unaudited, 30-Sep-23 Unaudited), Year Ended (31-Mar-24 Audited). Rows include Debt Equity Ratio, Dividend Service Coverage Ratio, etc.

The above is an extract of the detailed format of quarterly financial results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

For the line items referred to in Regulation 52(4) of SEBI (LODR) Regulations 2015, the pertinent disclosures have been made to the stock exchanges (BSE Limited & National Stock Exchange of India Limited) and can be accessed on the URL: www.bseindia.com & www.nseindia.com

Disclosures in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 for the quarter and half year ended September 30, 2024.

Table with 4 columns: Particulars, Quarter Ended (30-Sep-2024), Half Year Ended (30-Sep-24). Rows include Debt Equity Ratio, Dividend Service Coverage Ratio, etc.

\* The information furnished is based on the Unaudited Standalone Financial Results. 1. The figures/ ratios which are not applicable to the Company, being an NEFC, are marked as "NA".

2. Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities) / (Equity Share Capital + Other Equity). 3. Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.

4. Total Debts To Total Assets = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities) / Total Assets. 5. Net Profit Margin (%) = Net Profit After Tax / Total Income.

6. Stage 3 Loan Assets to Gross Loan Assets / Stage 3 Loan Assets to Gross Loan Assets (Based on principal amount of Loan Assets). 7. Net Stage 3 Loan Assets to Gross Loan Assets (Stage 3 Loan Assets - Expected Credit Loss provision for Stage 3 Loan Assets) / Gross Loan Assets (Based on Principal amount of Loan Assets) - Expected Credit Loss provision for Stage 3 Loan.

8. Capital Adequacy Ratio Stage 3 Loan Assets has been computed as per RBI Guidelines. 9. Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets / Stage 3 Loan Assets.

By order of the Board of Directors V.P. Nandakumar Managing Director & CEO DIN: 0004512 Date : November 05, 2024

സുര്യൻ ബുക്ക് ഓഫീസ്

സുര്യൻ ബുക്ക് ഓഫീസ്. വിവിധ പുസ്തകങ്ങൾ വിൽപന.

സുര്യൻ ബുക്ക് ഓഫീസ്. വിവിധ പുസ്തകങ്ങൾ വിൽപന.

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