Make Life Easy

Ref: Sec/SE/144/19-20

15th May 2019

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street

Mumbai- 400001

Scrip Code: 531213

National Stock Exchange of India Limited

5th Floor, Exchange Plaza

Bandra (East)

Mumbai – 400 051

Scrip Code: MANAPPURAM

Dear Madam/Sir

<u>Sub: Audited Consolidated and Standalone Financial Results for the year ended 31st March, 2019</u>

Pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("SEBI(LODR)"), we enclose herewith the Audited Consolidated and Standalone Financial Statements and Auditor's Report for the period ended 31st March, 2019 along with the information as per Regulation 52(4) of SEBI LODR. The figures were reviewed by Audit Committee and approved by the Board of Directors at their meeting held on 15th May 2019.

The Certificate of Debenture Trustees as required under Regulation 52(5) of SEBI (LODR) Regulations, 2015 will provide you shortly.

We request you to take the same on record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R Company Secretary

Chartered Accountants Prestige Trade Tower, Level 19 46, Palace Road, High Grounds Bengaluru - 560 001 Karnataka, India

Tel: +91 80 6188 6000 Fax: +91 80 6188 6011

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF DIRECTORS OF MANAPPURAM FINANCE LIMITED

- 1. We have audited the accompanying Statement of Standalone Financial Results of MANAPPURAM FINANCE LIMITED ("the Company"), for the year ended March 31, requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been compiled from the related standalone Ind AS financial statements which has been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013, generally accepted in India as referred to in Note 2 of the Statement. Our standalone financial statements.
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

- 4. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) is presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016; and
 - (ii) gives a true and fair view in conformity with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India as referred to in Note 2 of the Statement, of the net profit and Total comprehensive income and other financial information of the Company for the year ended March 31, 2019.



SKINS

Manappuram Finance Limited Manappuram Finance Limited CIN - L65910KL1992PLC006623 Manappuram House, Valapad, Thrissur - 680567

	STATEMENT OF AUDITED STANDAL Particulars			TEAR ENDED 3	1st MARCH, 2010	
	Particulars					
A	Accepting from one of	31-Mar-19	Quarter Ende	d	(Rs. in Lakhs, excep	
		Audited	31-Dec-18		v excep	t per equity share
	(II) Fees and and	- Anna	Unaudited	31-Mar-18	31-Mar-19	- Cu
	(iii) Net gain on fair value changes (iv) Others	87,665.20		Audited	Audited	ar-mar-1
	(iv) Others	1,348.00		.50		Audited
	Total revenue	1,348.00	1,135		337,027.9	
B	Total revenue from operations (A) Other income	50.50	1	1,251.	16 45000	288,870
	Total income (A+B)	89,071.80	49.	70 -	4,586.1	3,737
	wome (A+B)		89,766.1	(22.1	.0)	1 10
C	Expenses	89,256.50	327.	75,050.6	3 341,819.96	52
	(i) Finance costs	05,236.50	90,094.6	285.3		292,678.
	(II) Fees and	1	1507110	75,335.98	898.10	2,650.
	(ii) Fees and commission expense (iii) Impairment on financial instruments (iv) Employee henefits	27 22 -			342,718.00	295,329.5
		27,239.50	27,186.5	.		1525.5
- 1	(iv) Employee benefits expenses (v) Depreciation	635.50	511.10		101-	1
		224.80		338 40	101,776.90	79,439.3
		15,730.99	140.20		1,957.80	1,266.7
- 1	Total expenses (C)	1,726.80	14,304.51	12 520 55	2,598.50	TOP / 1933 P. CO.
		12,266.10	1,715.20	1 505 54	58,016.06	4,841.9
P	Profit before tax (A+B-C)	57,823.69	12,848.30	11,459.99	6,847.80	51,086.23
			56,705.81	50,012.41	49,746.70	6,097.01
T	ax expense;	31,432.81		50,012.41	220,943.76	47,061.50
10	Current ray		33,388.79	25,323.57		189,792.74
](ii	i) Deferred tay	1 1		23,323.57	121,774.24	7.00
PI	rofit for the period (D-E)	9,950.11	200220000000000000000000000000000000000	1		105,536.78
		125.51	12,251.59	0.242	1	7
Ot	ther comprehensive income	21,357.19	(54.83)	9,217.30	42,653.80	
1	(i) Items that will	7,007.13	21,192.03	(581.63)	74.81	37,486.20
1	(i) Items that will not be reclassified to profit or loss - Acturial gain/(loss) on poses	1		16,687.90	79,045.63	(908.59)
1	- Acturial gain/(loss) on post retirement benefit plans (ii) Income tax relating to item.	1	1		7510.03	68,959.17
1	(ii) Income tax relating to it	***	1	1	1	
	profit or loss	(162.21)	(170.79)		1	- 1
Tota	al other comprehensive income (G)	53.42		(38.21)	(422.00)	- 1
	- income (G)		61.96	13.89	(427.04)	(145.66)
Tota	al comprehension	(108.79)		15.69	149.21	
	al comprehensive income for the period (F+G)	133.57	(108.83)	(24.20)		50.41
Paid-	-up equity share	21,248,40		(24.32)	(277.83)	fores
	-up equity share capital (Face value of Rs. 2/- per share)		21,083.20	16,663.58		(95.25)
		16,856,20		10,003.58	78,767.80	69.943.00
Earni	ings per equity share (not annualised)		16,856.20	16,850.70		68,863.92
R	asic (Rs.)		1	10,030,70	16,856.20	16 050 51
D	iluted (n.)	1	- 1	1		16,850.70
U	iluted (Rs.)	254	- 1	1	1	
_	Alex III (18 Alex III and III	2.54	2.52		1	1
ASK	INS 6	2.53	2.51	1.99	9.38	
-				1.97	- 10.0	8.19







Manappuram Finance Limited Manappuram Finance Limited Manappuram House, Valapad, Thrissur - 680567 CIN - L65910KL1992PLC006623

NOTES:

NOTES		(Old) W/638 (New), Manannun	me II		
S.NO	Parties and Liabilities	CIN - L65910KL1992PLC006	m House, Valapad, Thrissur	680567	
1	Particulars Particulars				
1	ASSETS				
			Asat	Asat	(Rs. in
1	Financial assets		31-Mar-1	9 31-Mar-18	Asat
(a)	Cash and cash agulant			-1 mai -18	01-Apr-
25.75	Daily Daily Conthon the		1		
			1	1	
10000 1000			29,345	40	1
(e) I	nvestments		15,732	29,022.2	7 26 10
(f) 0	ther financial assets		323	.10 15 224 2	60,19
			1,500,517	-10	14,02
2 N	on-financial assets		101,084	-,204,072.78	1147
(4)	irrent tax asento (56 200	37 000	1,147,023
in the	refred tay accord (56,389,	43,429.52	34,313
(c) Pro	operty, plant and equipment		1		52,210
(d) Int	angible assets		15 204 -	.	1
(e) Cap	pital work-in-progress		15,291.5		1 .
f) Oth	per non-financial assets		6,597.7	0 6 5 5	5,989,
Tot	al assets		30,865.2	26,000 **	5,614.
	an assets		1,729.0	415 17	17,605.1
I LIAI	BILITIES AND		66.20	0.70	299.2
Liab	BILITIES AND EQUITY		6,654.15	2	13.6
Fina	ncial liabilities		1,764,595.93	1,459,313.37	3,623.1
Deriv	Vative financia		1	7,513.37	1,305,918.57
Trade	vative financial instruments e payables		1	1 1	
(0) +	ntal		1	1 1	
(ii) to	otal outstanding dues of micro enterni	risne I	1	1	
Debts	otal outstanding dues of micro enterp otal outstanding dues of creditors othe securities	rises and small enterprises or than micro enterprises and small enterprises		666.23	
		than micro enterprises and small enterprises	1		4,614.27
Subor	wings (other than debt securities) dinated liabilities	brises	3.00	.	
			11,377.00	10,615.09	
1	financial liabilities		478,878.10	480,956.23	10,538.98
Non-fi-	Band-11		794,838.50	542,238.47	440,047.16
Provisio	nancial liabilities		544.60	588.44	466,471.73
Other	OHS		26,259.40	33,714.16	9,155.32
- circi h	on-financial liabilities		1 1		39,114.70
Equity			5,126.62	222	1
	hare capital		8,352.60	4,269.49	2,272.86
Other eq	uity		7,552.00	5,009.43	2,593.23
Total Ital	bilities and equity		16,856.18		
	omities and equity		422,359.93	16,850.70	16,838.00
				364,405.13	314,272.32
D come ir	ance with Regulation 33 of Securities		1,764,595.93		1107 2.02
compile	ance with Regulation on		1,020.93	1,459,313.37	1,305,918.57

- In compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, audit of standalone financial results for the quarter and year ended March 31, 2019 has been carried out by the Statutory Auditors.
- The Company has adopted Indian Accounting Standards ("Ind AS") with effect from 1st April, 2018 and the effective date of transition being 1st April, 2017. Accordingly, the above financial results have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with relevant applicable to Non-Banking Finance Companies ND.







Manappuram Finance Limited

Manappuram Finance Limited

(Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567

CIN - L65910KL1992PLC006623

As required by Ind AS 101, the profit reconciliation and equity reconciliation between the figures previously reported under erstwhile Indian GAAP and restated as per Ind AS is

Adjustments resulting in increase/(decrease) in net profit 16,951.10 Audited 70,016.5 if Recognition of financial assets and financial liabilities at mortised cost by application of effective interest rate method (170,62)	Particulars Net profit after tax con-	Quarter Ended	(Rs. in Lak Year Ended
Audited ifter tax as reported under IGAAP: if Recognition of financial assets and financial liabilities at mortised cost by application of effective interest rate method if Expected credit coss method and related adjustments for loans if Expected credit coss method and related adjustments for loans if Expected credit loss on investments if Expected credit loss on investments if Incomplete in the investments in the investment in the inv	Adjustments resulting	Audited	31-Mar-18
mortised cost by application of effective interest rate method (503.9) Expected credit coss method and related adjustments for loans (503.9) Expected credit coss method and related adjustments for loans Expected credit loss on investments (66.50) Expected credit loss on investments (66.50) Expected credit loss on investments (66.50) Fair valuation of security deposits Fair valuation of derivatives (747.89) 17.09 2.13 Alexa credit loss on employee defined Tax impact on above adjustments It after tax as reported under Ind AS (53.61) 145.66 Comprehensive income (net oftax) comprehensive income (after tax) as reported under Ind (95.25)	after tay as a minimized se //do-		Audited
Fair valuation of stock options as per Ind AS 102 (27.77) Expected credit coss method and related adjustments for loans Fair valuation of stock options as per Ind AS 102 (27.77) Expected credit loss on investments (66.50) (747.89) Fair valuation of security deposits - (747.89) Fair valuation of derivatives 17.09 2.13 Reclassification of net actuarial loss on employee defined 18.70 Fit obligation to other comprehensive income (OCI) 38.21 It after tax as reported under Ind AS (53.61) 145.66 Comprehensive income (net oftax) (60.99) comprehensive income (after tax) as reported under Ind (24.32) (75.25)	mortised cost by application of effective intercest		70,016.9
Expected credit loss on investments	redit coss method and related a di	(170.62)	(503.92
(82.38) (747.89)	Expected Stock options as now to the		
Fair valuation of derivatives (747.89)			(82.20)
Reclassification of net actuarial loss on employee defined	Fair valuation of derivation	(06.50)	(747.80)
A8.98 A8.98 A8.98 A8.99 A8.9		17.00	
tafter tax as reported under ind AS (53.61) 145.66 comprehensive income (net of tax) 16,687.90 68,959.17 comprehensive income (after tax) as reported under Ind (24.32) (95.25)	Reclassification of not	-7.05	
38.21 145.66	fit obligation to other comprehensive income (OCI)		18.70
60.99 60.9	compact tax as reported under Ind Ac		145
68,959.17 (24.32) (95.35)	Comprehensive income (net of tax)	(53.61)	
(95.25)	renewly income (after tax) as report		68,950 17
	as reported under Ind		

Particulars Reserves & Surplus balance as per previous GAAP Ind AS adjustments increasing the second seco	Year Ended 31-Mar-2018 Audited
Surplus (Pre tax): Adoption of Effective Interest Rate (EIR) for financial assets recognised at amortised control of the cont	364,597.60
Adoption of Effective Interest Rate (EIR) for financial	120.60
Preside Credit Lock	80.40
Fair valuation of security deposits	(597.00)
Employee stock options	(256.10)
Deferred Tax Assets on the above adjustments Reserves & Surming halos	337.70
Reserves & Surplus balance as per Ind AS	122.30
above audited at 11	364,405.50

- The above audited standalone financial results were reviewed by the audit committee and recommended for approval and approved by the Board of Directors at their meeting
- There is no separate reportable segment as per Ind AS 108 on Operating Segments in respect of the Company.
- The Board of Directors declared an interim dividend of Rs. 0.55 per equity share having face value of Rs. 2/-each.
- The Company has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non Convertible Debentures as at March 31, 2019.
- Previous period figures have been regrouped/reclassified, wherever necessary, to confront with the current period presentation.

Place : Valapad, Thrissur Date: May 15, 2019





V.P. Nandakumar

By Order of the Board of Directors

Managing Director & CEO DIN: 00044512

INDEPENDENT AUDITORS' REPORT TO THE BOARD OF DIRECTORS OF MANAPPURAM FINANCE LIMITED

Chartered Accountants Prestige Trade Tower, Level 19 46, Palace Road, High Grounds Bengaluru - 560 001 Karnataka, India

Tel: +91 80 6188 6000 Fax: +91 80 6188 6011

- 1. We have audited the accompanying Statement of Consolidated Financial Results of MANAPPURAM FINANCE LIMITED ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the year ended March 31, 2019 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5,
- 2. This Statement, which is the responsibility of the Parent's Management and approved by the Board of Directors, has been compiled from the related consolidated financial statements which has been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder ("Ind AS") and other accounting principles generally accepted in India as referred to in Note 2 of the Statement. Our responsibility is to express an opinion on the Statement based on our audit of such consolidated financial
- 3. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Parent's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Parent's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

We believe that the audit evidence obtained by us is sufficient and appropriate to

- 4. In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditor on separate financial statements of the subsidiary, referred to in paragraph 6 below, the
 - a. includes the results of the following entities:
 - Manappuram Home Finance Limited i.
 - Asirvad Microfinance Limited
 - Manappuram Insurance Brokers Limited
 - Manappuram Comptech and Consultants Limited



5. The Statement includes the results for the Quarter ended March 31, 2019 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For **DELOITTE HASKINS & SELLS LLP**

Chartered Accountants (Firm's Registration No. 117366W/W-100018)

V. Rundensa

S. Sundaresan

(Membership No. 25776)

Bengaluru, 15 May, 2019



- is presented in accordance with the requirements of Regulation 33 of the \$EBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016; and
- c. gives a true and fair view in conformity with the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India as referred to in Note 2 of the Statement, of the net profit, Total comprehensive income and other financial information of the Group for the year ended March 31, 2019.
- 5. We did not audit the financial statements of one subsidiary included in the consolidated financial results, whose financial statements reflect total assets of Rs. 463.92 Lakhs as at March 31, 2019, total revenues of Rs. 710.46 Lakhs, total net profit after tax of Rs. 33.03 Lakhs and total comprehensive income of Rs. 32.95 results. These financial statements have been audited by other auditor whose reports financial results, in so far as it relates to the amounts and disclosures included in respect of this subsidiary based solely on the reports of the other auditor.

Our opinion on the Statement is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditor.

6. The Statement includes the results for the Quarter ended March 31, 2019 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

CHARTERED

For DELOITTE HASKINS & SELLS LLP

Chartered Accountants (Firm's Registration No. 117366W/W-100018)

S. Lunberisan

S. Sundaresan Partner

(Membership No. 25776)

BENGALURU, 15 May, 2019

Regd. & Corp.Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567 CIN - L65910KL1992PLC006623 STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTED AND TOP AUDITED.

1	S.No	STATEMENT OF AUDITED CONSOL	MANCIAL I	RESULTS FOR TI	HE QUARTER AND	2003	0/
ŀ		Particulars		Owen	— O	EAR ENDED 31st M	IARCH . 2010
-	.				Ended	Rs. in Lakhs, excep	t per equity share
1	A Re	venue from operations	Audited	or-nei	c-18 31-Mar-	10	Year Ended
1	13.5	THE EST INCOME		Unaudi	ited Audited	31-Mar-1	19
1	(ii)	Dividend incom			- anet	Audited	31-Mar-
	(iii)	Fees and commission income	105,173	45		15,000	Audited
1	(iv)	Net gain on Salar income	503	24 105,5	40.72 86,639	204	
1	(v)	Net gain on fair value changes Others	2,404.	20	5 / 244		5.62
l		Total reven	1	2,16	55.35 1,688	TTT FOR	64
	B Othe	Total revenue from operations (A)	405.	12	10	1 R 270	F. 1 195
	Tota	income (A+B)	108,486.0	41		2.	08 5,935
		(A+B)	1,846.0	100,120	00 4-	1,545	96 56.
(Exper	ises	110,332.1	1,96		411,631.	81 242 055
	(i)	Finance costs		5 110,081	.53 90,120.5	6,251	32
	(ii)	Feer and	1		20,120.5	6 417,883.6	3,042.0
	200	Fees and commission expense	35,379.44	. 1			347,918.9
	(iv)	Impairment on financial instruments	635.50	35,400.			1
	(v)	Employee benefits expenses	567.56	511.			5 100 0
			19,305.15	873.6	54 3.000	1,957.80	13667
	(vi)	Other expenses	1,902.51	17,995.7	4 16275 70	4,609.32	17.700./(
	lotal e	rpenses (C)	14,529.00	1,000,0	1 00000	72 011 20	17,731,50
		Deal Harrist Telephone		14,629.7	0 13.252.0	7,523.38	02,007.47
D	Profit b	efore tax (A+B-C)	72,319.16	71,297.0	0 13,253.86 7 62,563.26	57,100.00	6,825,87 52,752.43
	-	tax (H+B-C)			02,363.26	275,154.35	244,228.79
	T		38,012.99	38,784.46	27 555		-11,220./9
	Tax exp	ense:			27,557.30	142,729.28	103,690.13
	(i) Ci	irrent tax	1 1		1		203,070,13
	(ii) De	ferred tax	11,378.63	12 505 40	1		
	Profit for	the period (D-E)	800.71	13,595.10	9,225.64	47,531.66	
		(5-2)	25,833.65	473.70	270.33	2,249.13	37,485.26
3			27000.03	24,715.66	18,061.33	92,948.49	(1,442.87)
	Other cor	nprehensive income	1 1			7-10.17	67,647.74
1	(i)	Items that will not be reclassified to profit or					
- 1	los	s and the be reclassified to profit or	1 1				1
- 1	- A	ctuarial gain / Garan	1 1				
-	hen	ctuarial gain / (losses) on post retirement efit plans	1				
-	GO	Income to the	(195.61)	(153.88)			
-	(II)	Income tax relating to items that will not be		(133.00)	(45.66)	(390.73)	(115.84)
	reci	assined to profit or loss	66.85	54.04			
1,	otal othe	r comprehensive income			16.33	137.92	38.69
-			(128.76)	(99.84)	(29.33)	(252.81)	(77.15)
T	otal com	orehensive income for the period (F+G)	25,704.89	24 64 5 00			1,,,,,,,,
1			23,704.07	24,615.82	18,032.00	92,695.68	67,570.59
N	et profit	attributable to:					
0	wners of p	parent	25,686.36	24 544 05		- 1	
N	on-contro	lling interests		24,511.85	17,933.89	92,241.03	67,719.12
		1935	147.29	203.81	127.44	707.46	(71.38)
0	ther com	prehensive income attributable to:					
0	wners of p	arent	(40=11)				
		ling interests	(127.11)	(100.77)	(28.98)	(253.95)	(78.83)
1"	on control	mig interests	(1.65)	0.93	(0.35)	1.14	1.68
T	stal e			- 1	7 8		1-212-2009
10	car comp	rehensive income attributable to:					
	wners of p		25,559.25	24,411.08	17,904.90	91,987.08	67,640.29
No	on-control	ling interests	145.64	204.74	127.10	708.60	(69.70)
-							XXX-02-0-07
		uity share capital (Face value of Rs. 2/- per	16,856.20	16,856.20	16,839.20	16,856.20	16,839.20
sh	are)						
				- 1		1	1
Ea	rnings pe	er equity share (not annualised)		1		1	
1		(Rs.)	3.07	2.93	2.15	11.03	8.03
	Basic	(100.)	0.07				





Statement of Assets and Liabilities

1 (a) (b) II (c) II (d) (e) L (f) II (g) O (c) Im (d) Property (a) Cup (f) Good (b) Oth (c) Im (d) Cup (f) Good (i) Oth (ii) Debt (ii) Debt	Financial assets Cash and cash equivalent Bank balance other than (a) above Derivative financial instruments Receivables Coans Investments Other financial assets Urrent tax assets (net) Deferred tax a	As at 31 March 20 84,038 32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8,6 31,247.7 89.0 3,556.4	.01 48,428.1. .53 23,984.3 .10 .30 108.83 .47 1,524,386.51 .50 492.46 .45,694.41 .77 10,577.15 .77 10,982.54 .864 .666.65.96.66	5 37,259,0 21,669, 3 36,2 1,340,566,4 490,2 53,460,1 9,174,29 9,551,47
(a) (b) II (c) II (d) II (e) L (f) Ir (g) O 2 No (a) Cu (b) De (c) Im (d) Pr (c) Im (d) Pr (d) Cap (f) Oth LIAI Liat Fina Deri Trad (i) (ii) Debt Borro	Cash and cash equivalent Bank balance other than (a) above Derivative financial instruments Receivables (i) Trade Receivables Loans Investments Other financial assets Unrent tax assets (net) Investment property Investm	32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8.6 31,247.7 89.0	.01 48,428.1 .53 23,984.3 10	5 37,259,0 21,669, 3 36,2 1,340,566,4 490,2 53,460,1 9,174,29 9,551,47
(a) (b) II (c) II (d) II (e) L (f) Ir (g) O 2 No (a) Cu (b) De (c) Im (d) Pr (c) Im (d) Pr (d) Cap (f) Oth LIAI Liat Fina Deri Trad (i) (ii) Debt Borro	Cash and cash equivalent Bank balance other than (a) above Derivative financial instruments Receivables (i) Trade Receivables Loans Investments Other financial assets Unrent tax assets (net) Investment property Investm	32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8.6 31,247.7 89.0	53 23,984.3 10 108.83 47 1,524,386.51 50 492.46 52 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	36.2 36.2 1,340,566.4 490.2 53,460.1 9,174.29
(c) II (d) II (e) L (f) II (g) O 2 No (a) Cu (b) De (c) Im (d) Pr (c) Im (d) Pr (d) Pr (d) Pr (d) Pr (d) Pr (d) Pr (a) Cap (b) Oth LIAI Liat Fina Deri Trad (i) (ii) Debt Borro	Bank balance other than (a) above Derivative financial instruments Receivables Loans Investments Other financial assets Unrent tax assets (net) Investment tax assets (net	32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8.6 31,247.7 89.0	53 23,984.3 10 108.83 47 1,524,386.51 50 492.46 52 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	362 362 1,340,566,4 490,2 53,460.1 9,174,29
(d) (e) (l) (f) Ir (g) O O Cap (h) Oth Cap (f) Got Oth Cap (i) Oth Cap (ii) Oth Cap (ii) Oth Cap (iii) Debt Borro	(i) Trade Receivables Loans Investments Ither financial assets Ither	32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8.6 31,247.7 89.0	53 23,984.3 10 108.83 47 1,524,386.51 50 492.46 52 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	362 362 1,340,566,4 490,2 53,460.1 9,174,29
(e) L(f) Ir (g) O O O O O O O O O O O O O O O O O O O	(i) Trade Receivables Loans Investments Other financial assets Unrent tax assets (net) Investment Property Investment Property Inperty, plant and equipment Inpital work-in-progress Inpital work-	32,381 323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 8.6 31,247.7 89.0	53 23,984.3 10 108.83 47 1,524,386.51 50 492.46 52 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	36.2 36.2 36.2 1,340,566.4 490.2 53,460.1 9,174.2 9,551.4
(e) L(f) Ir (g) O 2 No (a) Cu (b) De (c) Inm (d) Pre	(i) Trade Receivables Loans Investments Other financial assets Ion-financial assets Urrent tax assets (net) Investment Property Investment Propert	323. 271. 1,781,191. 17,375. 60,168.3 16,940.4 8,885.4 31,247.7 89.0	10 108.83 47 1,524,386.51 50 492.46 52 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	21,669. 36.2 1,340,566.4 490.2 53,460.1 9,174.2 9,551.4
(e) L Ir (g) O O O O O O O O O	nvestments Other financial assets ion-financial assets urrent tax assets (net) eferred tax assets (net) evestment Property roperty, plant and equipment epital work-in-progress bodwill her Intangible assets her non financial assets	271. 1,781,191. 17,375.: 60,168.: 16,940.4 8,885.4 8.6 31,247.7 89.0	10 30 108.83 47 1,524,386.51 50 492.46 82 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	36.2 1,340,566.4 490.2 53,460.1 9,174.2 9,551.4
(f) Ir (g) O O O O O O O O O O O O O O O O O O O	nvestments Other financial assets Jon-financial assets Jon-financial assets Jon-financial assets Jon-financial assets Jon-financial assets John Harris Assets (net) Joseph Harris Assets (net) Joseph Harris Assets John	1,781,191. 17,375.: 60,168.: 16,940.4 8,885.4 8.6 31,247.7.	10.835 47 1,524,386.51 50 492.46 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	1,340,566.4 490.2 53,460.1 9,174.2 9,551.4
(g) O 2 N.((a) Cu (b) Dec (c) Im (d) Pro (e) Cap (f) Goo (d) Oth (d)	Other financial assets Jon-financial assets Jon-financial assets John Standard St	1,781,191. 17,375.: 60,168.: 16,940.4 8,885.4 8.6 31,247.7.	10.835 47 1,524,386.51 50 492.46 45,694.41 7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	1,340,566.4 490.2 53,460.1 9,174.2 9,551.4
2 No (a) Cu (b) De (c) Ind (d) Pro (e) Ca (f) Oth (ii) Oth LIAL Liak 1 Fina (i) (ii) Debt Borro	lon-financial assets urrent tax assets (net) eferred tax assets (net) evestment Property roperty, plant and equipment upital work-in-progress oudwill her Intangible assets her non financial assets	17,375.: 60,168.: 16,940.4 8,885.4 8.6 31,247.7 89.0	7 10,577.15 7 10,982.54 4 8.64 6 26.865.96	1,340,566,4 490.2 53,460.1 9,174.2 9,551.4
(i) (ii) (b) (c) (c) (d) (d) (d) (d) (e) (d) (e) (d) (e) (d) (f) (f) (f) (f) (f) (f) (f) (f) (f) (f	urrent tax assets (net) eferred tax assets (net) evestment Property roperty, plant and equipment epital work-in-progress bodwill her Intangible assets her non financial assets	16,940.4 8,885.4 8.6 31,247.7 89.0	7 10,577.15 7 10,982.54 4 26.86 26.86	490.2 53,460.1 9,174.2 9,551.4
(i) (ii) (b) (c) (c) (d) (d) (d) (d) (e) (d) (e) (d) (e) (d) (f) (f) (f) (f) (f) (f) (f) (f) (f) (f	urrent tax assets (net) eferred tax assets (net) evestment Property roperty, plant and equipment epital work-in-progress bodwill her Intangible assets her non financial assets	16,940.4 8,885.4 8.6 31,247.7 89.0	7 10,577.15 7 10,982.54 4 8.64 6 26.865 96	53,460.1 9,174.2 9,551.4
(i) (ii) (b) (c) (c) (d) (d) (d) (d) (e) (d) (e) (d) (e) (d) (f) (f) (f) (f) (f) (f) (f) (f) (f) (f	urrent tax assets (net) eferred tax assets (net) evestment Property roperty, plant and equipment epital work-in-progress bodwill her Intangible assets her non financial assets	8,885.4 8.6 31,247.7 89.0	7 10,577.15 7 10,982.54 4 8.64 6 26.865 96	9,174.29 9,551.47
(i) Debt Borro	eterred tax assets (net) svestment Property roperty, plant and equipment spital work-in-progress sodwill her Intangible assets her non financial assets	8,885.4 8.6 31,247.7 89.0	7 10,982.54 4 8.64 5 26.865 96	9,551.47
d) Production of the control of the	roperty roperty, plant and equipment spital work-in-progress sodwill sher Intangible assets her non financial assets	8,885.4 8.6 31,247.7 89.0	7 10,982.54 4 8.64 5 26.865 96	9,551.47
Caj Processing Process	roperty, plant and equipment spital work-in-progress sodwill sher Intangible assets sher non financial assets	8.6 31,247.7 89.0	7 10,982.54 4 8.64 6 26.865 96	9,551.47
Tot LIA Liat Fina Deri Trad (i) (ii) Debt Borro	ipidal work-in-progress bodwill her Intangible assets her non financial assets	8.6 31,247.7 89.0	4 8.64 6 26.865.96	
Tot LIAI Liat 1 Fina Deri Trad (i) (ii) Debt Borro	nodwill her Intangible assets her non financial assets	89.0	26.865 96	
Tot LIA Liab Fina Deri Trad (i) (ii) Debt Borro	her Intangible assets her non financial assets	89.0		8.64
Tot LIA Liat Fina Deri Trad (i) (ii) Debt Borro	her non financial assets			18,312.36
LIAL Lial 1 Fina Deri Trad (i) (ii)		3,336.4	14./0	62.84
LIAL Liak Fina Deri Trad (i) (ii) Debt Borro		1,846.50	3,330,47	3,556.47
LIAL Liak Fina Deri Trad (i) (ii) Debt Borro	tal assets	7,077.12	309.00	311.00
1 Fina Deri Trad (i) (ii) Debt Borro			,,2,2,21	3,857.36
1 Fina Deri Trad (i) (ii) Debt Borro	BILITIES AND EQUITY	2,045,400.67	1,702,961.33	1,498,316.51
Deri Trad (i) (ii) Debt Borro	Dilities	1		7,510.51
(i) (ii) Debt	ancial Liabilities	1		
(i) (ii) Debt	ivative financial instruments	1		
(ii) Debt Borro	de payables	1		1
Debt	total outstanding dues of micro enterprises and small enterprises total outstanding dues of creditors other than	- 1	666.23	4,614.27
Borro	total outstanding dues of creditors other than			4,014.27
Borro	micro enterprises and and the	3.00	. 1	
Borro		13,262.89	11,815.81	
Depos	owings (other than debt securities)			11,466.23
	7313	559,865.28	542,954.40	100
Subor	rdinated liabilities	957,708.42	705,755.67	483,357.90
Other	r financial liabilities	192.00	, 03,/33.0/	594,745.45
1	naohides	11,958.75	11.005.50	+
Non-f	financial liabilities	30,626.14	11,995.50	20,567.78
Provis	sione		35,371.11	39,470.63
Other	non-financial liabilities	1	1	
- diei	mancial liabilities	5,476.73		
Equity	v.	9,250.12	4,496.21	2,537.95
		1,588,343.33	5,666.82	3,108.89
Oth	share capital	7. 00,013.33	1,318,721.75 1	,159,869.10
Other e	equity	16,856.20	1	0 028555
Equity	attributable to owners of the company		16,850.72	16,837.99
		435,609.20	364,472.76	319,489.29
Non cor	ntrolling Interest	452,465.40	381,323.48	336,327.28
Total li	and onling interest	4,591.94		230,027,20
	ntrolling Interest iabilities and equity		2,916.10 1,702,961.33 1,	2,120.13



VALAPPAD IN TOTAL

NOTES:

- In compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, Audit of consolidated financial results for the quarter and year ended March 31, 2019 has been carried out by the statutory auditors.
- The Group has adopted Indian Accounting Standards ("Ind AS") with effect from 1st April, 2018 and the effective date of transition being 1st April, 2017. Accordingly, the above financial results have been prepared in accordance with the Indian Accounting Standards prescribed under Section 133 of the Accordingly, the above manical results have been prepared in accordance with the mulan accounting standards prescribed under section 155 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India mainly considering the Master Directions issued by the Reserve Bank of India ('RBI') as applicable to Non-Banking Finance Companies - ND. 3
- As required by paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under erstwhile Indian GAAP and restated as

- Bares pre	iously reported under	erstwhile India
Particulars Net profit after tax as reported under IGAAP	Quarter Ended	(Rs. In Lak Year Ended
day as reported under IGAAP	31-Mar-18	31-Mar-18
Adjustmente ver lit	18,317.80	Audited 66,840.8
ii) Expected Credit Loss method and related adjustment of	(39.30)	(349.55
) Fair valuation of security deposits	59.60 (219.60)	3,143.75 (976.15
mprehensive income	123.16	2.13 39.13
ofit after tay as a supustments	41.00	18.70 111.19
er comprehensive income (net of tax)	(221.33)	
ar comprehensive Income (after tax) as report	18,061.33	(1,182.26)
al Comprehensive Income (net of tax) al Comprehensive Income (after tax) as reported under Ind AS	(29.33)	67,647.74
	18,032.00	(77.15) 67,570.59

	Particulars	(Rs. In Lak
Opening Reserves & Surplus balance		Year Ended
Ind AS adjustments increasing / (decr 1 Adoption of Effective Interest Rate (EI	ce as per previous GAAP	31-Mar-18
1 Adonti decreasing / (decr	easing) Resource a c	Audited 366,769.1
Expected Credit Loss Fair valuation of security deposits Other Adjustments	ey for financial assets recognised at amortised cost R) for financial liabilities recognised at amortised cost	(357.0) (169.6)
6 Deferred Tax Assets on al		(1,534.86
Reserves & Surplus balance as per In	tments	(296.53
sur plus balance as per In	d AS	(524.93
above Audited consolidated financial resultors at their meeting hold on Manager		585.91
Audited consolidated a		364,472.76

- The above Audited consolidated financial results were reviewed by the audit committee and recommended for approval and approved by the Board of 4 5
- During the year ended March 31, 2019, the company allotted 274,095 shares, pursuant to exercise of stock option by eligible employees.
- The Group has reported segment information as per Indian Accounting Standard 108 (Ind AS 108) on 'Operating Segments'. As per Ind AS 108, segments are identified based on management's evaluation of financial information for locating resources and assessing performance. Accordingly, the Group has
- The Board of Directors declared an interim dividend of Rs. 0.55 per equity share having face value of Rs. 2/-each.
- The group has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its
- Previous period figures have been regrouped / reclassified, wherever necessary, to confront with current period presentation.

SI No. Particulars Quarter Ended (Rs. in Lakhs) 31-Mar-19 Year Ended 31-Dec-18 31-Mar-18 Audited 31-Mar-19 1 Total income Unaudited 31-Mar-18 Audited 2 Profit before tax Audited 89,256,50 Audited 295,329.52 90,094.60 75.335.98 3 Profit after tax 31,432.81 33,388.79 342,718.00 25,323.57 Total comprehensive income 121,774.24 21,357.19 105,536.78 21.192.03 16,687.90 21,248.40 79,045.63 68,959.17 21,083,20 16,663.58 78,767.80 68,863.92 By order of the Board of Directors

ANAPORT

Place: Valapad, Thrissur Date: May 15, 2019



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

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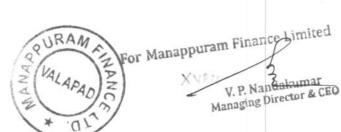
Annexure -A

1. Credit rating and change in credit rating (if any);

Credit rating Agency	Type of Facility	Sept 30, 2018	March 31, 2019
	Non-Convertible debentures	BWR AA + (Stable)	BWR AA+ (Stable)
Brickwork	Bank Loan Facility		BWR AA+ (Stable)
CRISIL	Bank Loan Facility Non-Convertible Debenture Commercial Paper	CRISIL AA- (Positive) CRISIL AA- (Positive) CRISIL A1+	CRISIL AA- (Positive) CRISIL AA- (Positive) CRISIL A1+
ICRA	Non-Convertible Debentures	[ICRA]AA-(Stable)	[ICRA]AA-(Stable)
CARE	Bank Loan Facility Long Term Bank Loan Facility Short Term Non-Convertible Debentures Commercial Paper	CARE AA Stable CARE A1+ CARE AA Stable CARE A1+	CARE AA Stable CARE A1+ CARE AA Stable CARE AA Stable CARE A1+

2. Debt-equity ratio: 2.9 times (March 31,2019) 2018)

2.78 Times(September 30,



3. Previous and next due date for the payment of interest for / repayment of principal of non convertible debt securities and whether the same has been paid or not

<i>y</i>	INE522D07982	INE522D07909	INE522D07917	INE522D07933	ISIN
± X	23 rd August 2018	24 th May 2018	24 th May 2018	28 th June 2018	Previous Interest Due Date
	Yes	Yes	Yes	Yes	Whe ther inter est paid
	NA	N _A	NA	NA	rity Date for the perio d
	NA	NA	NA	NA	Whether Redemptio n Amount Paid
2 MILAD, 2	22 nd August 2019	04 th April 2019	08 th April 2019	28 th June 2019	Next due date for Payment of Interest
For Manappuram Finance Limited	26 th August 2019	04 th April 2019	08 th April 2019	28 th June 2019	Next due date for payment of Redemption amount
ce Limited	Private	Private	Private	Private	Type of Issue

V. P. Nandakumar Managing Director & CEO NONX

	INE522D07AB4	INE522D07AA6		INE522D07974		INE522D07966	INE522D07958	INE522D07AD0	INE522D07AC2
	20th March 2019	7th September 2018	20 th December 2018	22nd March 2019		15th March 2019	04th August 2018	30 th October 2018	12 th October 2018
	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes
	Marc h		Dece mber 2018	Marc h 2019	2019 22nd	15th Marc	28th Dec 2018	N A	N N
	Yes	NA	YES	YES		YES	YES	NA	N _A
SAMA?	NA	12th September 2019	NA	NA		NA	NA	30 th October 2019	14 th October 2019
	NA	12th September 2019	NA	NA		NA	NA	30 th October 2020	14 th October 2019
	Private	Private	Private	Private	Private		Private	Private	Private

For Manappuram Finance Limited

Managing Director & CLO

Г											
	INE522D07636		INE522D074F5	INE522D074F5	INE522D074F5	INE522DO7AE8		INE522DO7AE8	INE522DO7AE8	INE522D07552	
	28 th January 2019		NA	NA	NA	NA		NA	NA	20 th March 2019	
	Yes		A	N _A	NA	N		N N	N A	Yes	
	28 th Janu ary 2019	-	NA	NA	NA	N]	Z	NA	NA	2019
	YES		NA	NA	NA	NA	3	25	NA	NA	
SURAM FIN	NA A		NA	NA	NA	NA	NA		NA	20 th March 2020	
	NA		31st July 2021	31st July 2020	31st July 2019	29th June 2021	29th June 2020		29th June 2019	20 th March 2023	
Onco I imited	Public		Private	Private	Private	Private	Private		Private	Private	

VALAPAO Z For Manappuram Finance Limited

V. P. Nandakumar

Managing Director & CEO

INE5	INES	INE	INE	INE	INE	
INE522D07776	INE522D07768	INE522D07750	INE522D07669	INE522D07651	INE522D07644	
NA	05th April 2018	01 st MARCH 2019	NA	28th January 2019	28th January 2019	
NA	Yes	Yes	N N	YES	Yes	
NA	NA	NA	NA	28th Janua ry 2019	28th Janua ry 2019	
NA	NA	NA	NA	YES	YES	
NA)	05th April 2019	01st APRIL 2019	NA	NA	NA	
05 th April 2019	05th April 2019	05th April 2019	28th November 2019	NA	NA	
Public	Public	Public	Public	Public	Public	

For Manappuram Finance Limited

V. P. Nandakumar Managing Director & CEO

	7 7	! =	<u> </u>	1 1				
	INE522D07AI9 INE522D07AJ7				INE522D07826	INE522D07891	INE522D07883	INE522D07784
	29 th March 2019	29 th March 2019			NA	20th October 2018	01 st MARCH 2019	NA
NA		YES	A	NA	NA	Yes	Yes	NA
NA		N	A	NA	NA	NA	NA	NA
NA RAM	NA	NA	NA	NA	N	NA	N	N _A
29 th November	29 th April 2019	29 th April 2019	NA	NA	NA	18 th October2019	01st APRIL 2019	NA
28 th November Public	29 th November 2023	29 th November2021	03 rd Jan 2020	18th Jan 2021	18th Oct 2019	18th Oct 2019	18th Oct 2019	05th February 2020
Public imited	Public	Public	Public	Public	Public	Public	Public	Public

V. P. Nandakumar^N Managing Director & CEO

		INE522D07A114	INES22D07R44	INES22D07A73	INE522D07AY6	INE522D07AX8	INE522D07AW0	INE522D07AV2	INE522D07AP4	INE522D07AO7	INE522D07AN9	INESZZDOZAM1	INE522D07AL3		INE522D07AK5
	NA	Z Z	N N		NA :	NA :	NA	NA 5	NA	NA	NA	NA	NA		NA
	NA	NA	NA	NA	2 2	2 2	3 3	2 2	2	N	NA	N	N N		ZA
	NA	NA	NA	NA	S A	Z Z	3	2 2		NA	N A	N	NA		Z
	NA	NA	NA	NA	NA NA	Z Z	NA P	Z		NA	NA	NA	NA		NA
A MAN	01 st May 2019	NA	NA	Z	06" March 2020	06 th March 2020	01" May 2019	NA NA		NA	NA	NA	29" November 2019	2019	2019
	06 th March 2022	05 th May 2026	06 th March 2024	06 th March 2022	06 th March 2024	06 th March 2022	06 th March 2024	2025	29 th November	29 th November 2023	29 th November 2021	28 th November 2020	29 th November 2023	2021	2020
	Public	Public	Public	Public	Public	Public	Public	Public		Public	Public	Public	Public	Public	

V. P. Nandakumar
Managing Director & CEO

Capital redemption reserve: : Nil (March 31, 2019)

(September 30, 2018 Nil)

Debenture redemption reserve: Rs. 11,153.27 Lakhs (March 31, 2019): (September 30, 2018 Rs. 1445.3 Lakhs)

Net worth : Rs 4,39,216.11 Lakhs (March 31, 2019): (September 30,2018 Rs 4,08,388.0 Lakhs.)

 Net profit after tax : Rs. 78,767.80 Lakhs (March 31, 2019): (September 30, 2018 Rs. 36,436.20 Lakhs)

Earnings per share :Rs. 9.38 (March 31, 2019) : (September 30, 2018 Rs. 4.33 per share)

All figures/ratios are based on Standalone Financials for FY 2018-19

For Manappuram Finance Limited V. P. Nandakumar Managing Director & CEO

For Manappuram Finance Limited XVPN

Managing Director & CEO V. P. Nandakumar

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Annexure A

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate (To be submitted to the Stock Exchange(s) within 30 days from the beginning of the FY)

Sr. No.	Particulars	Details Manappuram Finance		
1	Name of the company			
2	CIN	Limited L65910KL1992PLC006623		
3	Outstanding borrowing of company as on 31st March, 2019 , as applicable (in Rs cr)	12,713.76		
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	BWR AA+		
5	Name of Stock Exchange [#] in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited		

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

Manoj Kumar V R Company Secretary

Ph: 0487 3050408

Date - 05/04/2019

Bindu A.L

Chief Financial Officer

Ph: 0487 3050301

- In terms para of 3.2(ii) of the circular, beginning F.Y 2022, in the event of shortfall in the mandatory borrowing through debt securities, a fine of 0.2% of the shortfall shall be levied by Stock Exchanges at the end of the two-year block period. Therefore, an entity identified as LC shall provide, in its initial disclosure for a financial year, the name of Stock Exchange to which it would pay the fine in case of shortfall in the mandatory borrowing through debt markets.

For Manappuram Finance Limited

V. P. Nandakumar Managing Director & CEO

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Ref: Sec/SE/145/19-20 15th May 2019

BSE Limited PhirozeJeejeebhoy Towers Dalal Street Mumbai- 400001

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

Dear Sir/Madam

Sub: Declaration as per Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) (Amendment) Regulations, 2016

It is hereby certified that:

- The Audit Report of Standalone Financial Results for the year ended 31st March 2019 is
- The Audit Report of Consolidated Financial Results for the year ended 31st March 2019 is

Thanking you.

Yours sincerely

For Manappuram Finance Limited

V P Nandakumar MD & CEO

