

Manappuram Finance Limited

Report Date: 28 Oct 2016

Key Stock Indicators

BSE Ticker :	531213	CMP as on 26 Oct 2016-Rs/share :	103.4	Shares outstanding (mn) :	841.2
Bloomberg Ticker :	MGFL:IN	52 week range up to 26 Oct 2016 (Rs)(H/L) :	106.7/22.1	Free Float (%) :	66.3
Face value per share :	2.0	Market Cap as on 26 Oct 2016 (Rs mn) :	86,981	Average daily volumes (12 months) :	795,393
Div.Yield (%) :	0.0	P/BV (x) :	1.1	Beta :	0.3

Quarterly Result Summary

Rs million	Jun-16	Mar-16	Jun-15	q-o-q (%)	y-o-y (%)
Net Interest Income	4,784	4,145	3,016	15.4	58.6
Other Income	75	52	34	42.4	122.4
Total Income	4,858	4,198	3,049	15.7	59.3
Employee Cost	1,207	1,115	1,020	8.2	18.3
Other Operating Expenses	834	783	863	6.4	-3.4
Total Operating Expenses	2,040	1,898	1,883	7.5	8.3
Pre Provision Profit (PPP)	2,818	2,299	1,166	22.6	141.7
Provisions & Contingencies	159	128	124	24.6	28.6
Profit before Depreciation and Tax	2,659	2,172	1,042	22.4	155.2
Depreciation & Amortization	155	157	123	-1.2	25.4
PBT	2,505	2,015	919	24.3	172.6
Tax	891	684	321	30.3	177.9
Extraordinary Income (Expenses)	-	-25	-	-	-
PAT	1,613	1,306	598	23.5	169.7
No. of Shares (mn no.)	841.2	841.2	841.2	-	-
Earning per Share (EPS)	1.91	1.55	0.70	23.2	172.9

n.m. : Not meaningful

Source: Company | CRISIL Research

FINANCIAL UPDATE

Total income increased 59.3% y-o-y to Rs 4,858 mn in Q1FY17 from Rs 3,049 mn in Q1FY16.

The pre provision profit increased 141.7% y-o-y to Rs 2,818 mn in Q1FY17 from Rs 1,166 mn in Q1FY16.

PAT increased 169.7% y-o-y to Rs 1,613 mn in Q1FY17 from Rs 598 mn in Q1FY16.

Financial Performance Trends

Operating Income and Y-O-Y Growth (Rs mn) (%)



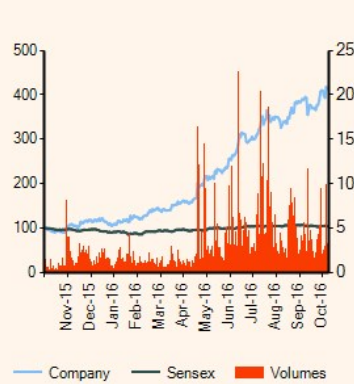
Source: Company | BSE | CRISIL Research

PAT and Y-O-Y Growth (Rs mn) (%)



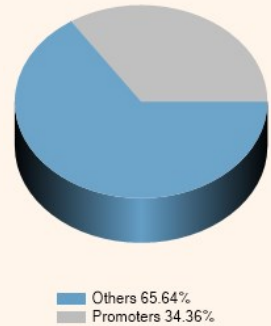
Share Price Chart

Indexed to 100 (Index) ('000)



Shareholding Pattern

As on June 30, 2016



Analytical Contact

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