

Manappuram Finance Limited

Report Date: 30 Nov 2016

Key Stock Indicators

BSE Ticker :	531213	CMP as on 28 Nov 2016-Rs/share :	72.4	Shares outstanding (mn) :	841.2
Bloomberg Ticker :	MGFL:IN	52 week range up to 28 Nov 2016 (Rs)(H/L) :	106.7/24.6	Free Float (%) :	66.3
Face value per share :	2.0	Market Cap as on 28 Nov 2016 (Rs mn) :	60,903	Average daily volumes (12 months) :	768,685
Div.Yield (%) :	0.0	P/BV (x) :	1.1	Beta :	0.3

Quarterly Result Summary

Rs million	Sep-16	Jun-16	Sep-15	q-o-q (%)	y-o-y (%)
Net Interest Income	5,434	4,784	3,059	13.6	77.6
Other Income	97	71	86	36.6	12.7
Total Income	5,530	4,855	3,145	13.9	75.8
Employee Cost	1,317	1,203	1,054	9.5	25.0
Other Operating Expenses	931	834	881	11.7	5.7
Total Operating Expenses	2,248	2,036	1,934	10.4	16.2
Pre Provision Profit (PPP)	3,282	2,818	1,211	16.5	171.1
Provisions & Contingencies	175	159	76	10.3	131.9
Profit before Depreciation and Tax	3,107	2,659	1,135	16.8	173.7
Depreciation & Amortization	156	155	134	0.8	16.4
PBT	2,951	2,505	1,001	17.8	194.8
Tax	1,016	891	364	13.9	179.1
Extraordinary Income (Expenses)	-	-	-	-	-
PAT	1,936	1,613	637	20.0	203.8
No. of Shares (mn no.)	841.6	841.6	841.6	-	-
Earning per Share (EPS)	2.29	1.91	0.75	19.9	205.3

n.m. : Not meaningful

Source: Company | CRISIL Research

FINANCIAL UPDATE

- Total income increased 77.6% y-o-y to Rs 5,434 mn in Q2FY17 from Rs 3,059 mn in Q2FY16.
- Pre-provision profit increased 171.1% y-o-y to Rs 3,282 mn in Q2FY17 from Rs 1,211 mn in Q2FY16.
- PAT increased 203.8% y-o-y to Rs 1,936 mn in Q2FY17 from Rs 637 mn in Q2FY16.

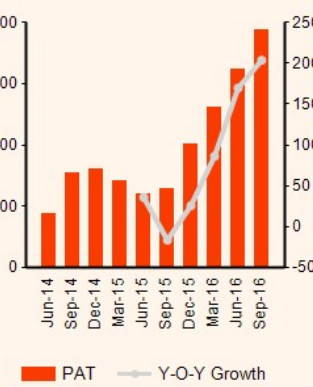
Financial Performance Trends

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



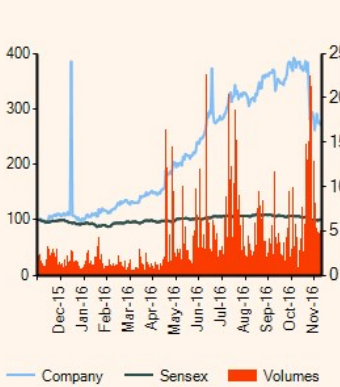
Source: Company | BSE | CRISIL Research

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



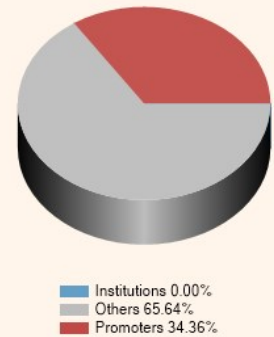
Share Price Chart

Indexed to 100 (Index) ('000)



Shareholding Pattern

As on September 30, 2016



Analytical Contact

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