



MANAPPURAM[®] FINANCE LIMITED

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Ref: Sec/SE/393/2020-21

07th November, 2020

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
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Dear Sir / Madam,

Sub: Newspaper Advertisement of 2nd Quarter and year to date financial results

Please find enclosed herewith the copy of Newspaper Advertisement published on 07th November, 2020 in Mathrubhumi (Thrissur Edition) and Business Line (All India Edition) of the 2nd Quarter and year to date financial results.

Kindly take the same on your record.

Thanking You.

Yours Faithfully,
For Manappuram Finance Limited

ManojKumar VR
Company Secretary

India's First Listed and Highest Credit Rated Gold Loan Company

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

Govt eases LTC cash voucher scheme norms

Bills can also be in the name of spouse/dependent

SHISHIR SINHA
New Delhi, November 6
The Finance Ministry has relaxed some conditions for LTC cash voucher scheme and advised all Central ministries and departments to ensure that the festival advance is given before Diwali.



The scheme prescribes cash payment in lieu of one LTC

“The invoice of the goods and services purchased as per the scheme may be in the name of the spouse or any other family member eligible for LTC fare,” an office memorandum of Expenditure Department said.

Earlier it was said that the invoice — which is being submitted for reimbursement under the scheme — should be in the name of the employee only.

The LTC cash voucher scheme prescribes cash payment in lieu of one LTC during 2018-21, in which an employee opting for the scheme will be required to buy goods/services three times the fare and one time the leave encashment before March 31, 2021. The good or services should attract GST of 12 per cent or more.

The scheme was initially announced for Central government employees with the expectation that the State governments and the private sector, too, will follow suit. Later, the Income Tax Department provided income-tax exemption to non-Central government employees (those belonging to State governments and

the private sector) similar to Central government employees.

The employee must digitally spend a sum equal to three times of the value of the deemed LTC fare on purchase of goods/services with GST of 12 per cent or more from registered vendors/service providers between October 12, 2020 and March 31, 2021, and obtain a voucher indicating the GST number and the amount of GST paid. The payment of the cash allowance, capped at ₹36,000 per person as deemed LTC fare per person (round trip) for employees, will be allowed income-tax exemption.

Settlement of advance

There was another issue regarding the settlement of advance taken under the scheme. The rule says that the advance

should be settled within 30 days of disbursement. However, the Ministry said that since this is a special scheme, rules related to advance taken under LTC are not applicable here. This means the advance taken under the scheme will be settled on or before March 31.

In a separate memo, the Expenditure Department has requested all ministries/departments to ensure disbursement of pre-paid UTSAV Cards (given as a part of festival advance) to employees well before Diwali.

Under the Special Festival Advance, all Central government employees will be eligible for interest-free loan of ₹10,000. This amount will be given in a pre-loaded RuPay card and recovered in 10 equal instalments. The amount actually spent will be recovered while the balance will lapse after March 31, 2021.

‘India considering phase-III trials for Covid vaccine in partner nations’

OUR BUREAU
New Delhi, October 6

India is on track for the development and trial of Covid-19 vaccines and is exploring the possibility of conducting phase-III clinical trials in some partner countries, Minister for External Affairs S Jaishankar said.

“We are exploring the possibility of conducting phase-III trials in a few of our partner countries. We are also looking forward to research collaboration in the field of vaccine development. Based on willingness, we may also go for joint production of vaccines in some countries,” Jaishankar said at a briefing session on Covid-19 related issues for diplomatic missions and international organisations on Friday.

India already conducted online training sessions for nearly



Minister for External Affairs S Jaishankar

India will also help interested countries in enhancing their cold chain and storage capacities for the delivery of vaccines,” Jaishankar said.

Beximco deal

On the deal signed by Bangladesh's Beximco Pharmaceuticals and Serum Institute of India on Thursday to buy 30 million doses of a potential vaccine, MEA spokesperson Anurag Srivastava said that it was a commercial agreement between manufacturer and buyers.

“We are of course supportive of supplies of medicines, particularly vaccines, to all friendly countries and priority is given to our neighbouring countries. This is dependent upon availability, needs and supplies,” Srivastava said.

Modi, Conte adopt India-Italy ‘Action Plan’ for 2020-25

OUR BUREAU
New Delhi, November 6

Prime Minister Narendra Modi and his Italian counterpart Giuseppe Conte, on Friday, underlined the need to intensify cooperation in high technology, clean energy, infrastructure and food processing, and the two countries signed 15 agreements ranging from trade and investments to energy and archeology.



The two leaders pledged greater cooperation in areas like energy and technology (file photo)

The two also decided to adopt an ‘Action Plan’ to set up priorities, strategic goals and mechanisms for a bilateral partnership for the period 2020-2025, according to the joint statement issued after the virtual India-Italy Summit.

“The two leaders acknowledged the untapped potential of bilateral industrial partnership and projects and encouraged respective “national champions” and SMEs to explore new avenues of cooperation,” according to the statement.

In his opening remarks, Modi

said it was clear that the Covid-19 epidemic would remain a watershed in history, just like World War-II. “We all have to adapt ourselves to this new world,” he said, adding that there was a need to be ready for the challenges and opportunities arising out of the pandemic.

The two leaders affirmed their commitment to work closely on common priorities and a development-oriented global agenda for their respective G-20 Presidencies in order to address, inter alia, the impact of and the response to Covid-19 in

all the relevant domains, the statement added.

Bilateral pacts

The agreements and memorandums of understanding signed included those between the Italian Trade Agency and Invest India to promote investment, and between Cassa Depositi e Prestiti SpA, Italy and NIF, India to promote co-financing.

There were also pacts to promote scientific and technological cooperation between the countries, create network and sharing skills for restoration and protection monuments and cooperation in the area of audio-visuals and ship-building. Snam SpA, Italy signed a cooperation agreement with Adani Gas to set up a CNG compressors factory in India, and a pact with Indian Oil Corporation to promote energy transition and cooperate on gas infrastructure development.

SC says November 9 e-auction of 37 coal blocks will be subject to its orders

PRESS TRUST OF INDIA
New Delhi, November 6

The Supreme Court on Friday stated that the November 9 e-auction of 37 coal blocks, including five in Jharkhand, shall be subject to its final order.

A Bench of Chief Justice SA Bobde and Justices AS Bopanna and V Ramasubramanian asked the Centre to inform the bidders that

benefits of any nature to them will be provisional and subject to the orders of the apex court.

Attorney General KK Venugopal, appearing for the Centre, said no trees will be cut in the area.

On November 4, the top court had said it intended to pass an order that any proposed mining block within the 50-km radius of an eco-

sensitive zone will not be e-auctioned for commercial purposes in Jharkhand.

Maintaining that it only wants to ensure “forests are not destroyed”, the top court also said it was mulling over setting up of an expert committee to examine whether an area near the proposed mining sites in Jharkhand qualifies as eco-sensitive zone.

Jharkhand eyes up to ₹1,415-cr revenue from auction of Urma Paharitola

OUR BUREAU
New Delhi, November 6


The Jharkhand government can expect an annual revenue of up to ₹1,415.85 crore from the auction of Urma Paharitola coal mine. This is the maximum annual revenue any State will be earning from one mine amongst those auctioned in the current round under the commercial coal mining regime.

This mine was won by Aurobindo Realty and Infrastructure, that outbid Adani Power Resources, Adicorp Enterprises, India Coke and Power, JMS Mining, and Welspun Steel who were in the fray. Aurobindo Realty and Infrastructure had quoted a winning bid of 26.50 per cent revenue share.

The Radhikapur East coal mine in Odisha was also offered for bidding on the fifth day of the commercial mining auctions. EMIL Mines and Minerals Resources outbid Adani Enterprises, Jindal Steel and Power, and National Aluminium Company to bag this coal mine. Bidding for the mine closed at a quote of 16.75 per cent revenue share.

The total geological reserves of the mines put up for auction are approximately 755.63 million tonnes with a cumulative peak rated capacity of around 15 million tonnes per annum.

The Ministry of Coal has auctioned 17 mines till now in bidding rounds that began on Monday (November 2). In all, the Centre will be auctioning 19 mines for commercial coal mining by November 9.



MANAPPURAM FINANCE LIMITED

Make Life Easy

(Formerly Manappuram General Finance and Leasing Limited) Regd. & Corp. Office : I/470A (Old) W/638(New), Manappuram House, Valapad, Thirissur - 680567 CIN - L65910KL1992PLC006623

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 30 SEPTEMBER, 2020

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

Sl. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
		30-09-2020 Unaudited	30-06-2020 Unaudited	30-09-2019 Unaudited	30-09-2020 Unaudited	30-09-2019 Unaudited	31-03-2020 Audited
1	Total Income	1577.91	1516.47	1390.13	3094.38	2590.93	5551.19
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	544.41	492.29	548.30	1036.70	955.44	2007.29
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	544.41	492.29	548.30	1036.70	955.44	2007.29
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	405.44	367.97	432.98	773.41	699.76	1480.30
5	Total Comprehensive Income for the period						
	[Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	418.45	332.27	431.16	750.72	697.26	1474.30
7	Equity Share Capital (Face value of Rs. 2/- each)	169.23	169.04	168.65	169.23	168.65	169.00
8	Earnings Per Share (Face value of Rs. 2/- each) (not annualised)						
	(i) Basic (Rs.)	4.80	4.35	3.16	9.15	7.80	17.54
	(ii) Diluted (Rs.)	4.79	4.35	3.15	9.15	7.77	17.49


NOTE :
I. Key numbers of Standalone results are as under:

Sl. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
		30-09-2020 Unaudited	30-06-2020 Unaudited	30-09-2019 Unaudited	30-09-2020 Unaudited	30-09-2019 Unaudited	31-03-2020 Audited
1	Total Income	1294.00	1225.90	1077.29	2519.90	2027.80	4352.18
2	Net Profit before tax	543.86	494.85	427.55	1038.71	762.86	1680.00
3	Net Profit after tax	405.56	369.11	336.17	774.67	556.48	1230.30
4	Total Comprehensive Income	418.64	333.40	334.71	752.04	554.25	1224.87

II. The above is an extract of the detailed format of quarterly and six months ended 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 and www.nseindia.com) and on Company's website (www.manappuram.com)

For Manappuram Finance Limited
Sd/-
V.P. Nandakumar
Managing Director & CEO
DIN: 00044512

Place : Valapad
Date : 06-11-2020



SUNDARAM FINANCE

Enduring values. New age thinking.

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2020

(₹ in Lakhs)

Particulars	Standalone						Consolidated					
	Quarter Ended 30.09.2020	Quarter Ended 30.06.2020	Quarter Ended 30.09.2019	Half Year Ended 30.09.2020	Half Year Ended 30.09.2019	Year Ended 31.03.2020	Quarter Ended 30.09.2020	Quarter Ended 30.06.2020	Quarter Ended 30.09.2019	Half Year Ended 30.09.2020	Half Year Ended 30.09.2019	Year Ended 31.03.2020
Total income from operations (net)	99296.19	94844.31	99367.27	194140.50	192393.15	384208.98	129870.79	127199.47	104978.52	257070.26	204561.83	469541.12
Profit / (loss) before exceptional items and tax	25382.82	21899.12	32205.43	47281.94	55855.90	94511.75	32343.95	26142.96	23451.38	58486.91	45959.15	99956.42
Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (loss) before tax (after exceptional items)	25382.82	21899.12	32205.43	47281.94	55855.90	94511.75	32343.95	26142.96	23451.38	58486.91	45959.15	99956.42
Net Profit After Tax (PAT) and exceptional items attributable to owners of the company	19198.18	16568.14	26899.68	35766.32	42652.21	72394.76	28306.31	26926.45	18708.77	55232.76	35716.88	79154.39
Net PAT and exceptional items attributable to non-controlling interest	-	-	-	-	-	-	1512.41	(775.02)	1168.45	737.39	1970.32	5386.14
Total Comprehensive Income (TCI) for the period (comprising profits / (loss) for the period (after tax) and other comprehensive income (net of tax) attributable to: Owners of the company	18839.06	16701.24	26993.26	35540.30	42851.10	78711.80	25571.37	28798.59	15673.61	54369.96	28733.09	75481.35
Non-controlling interest	-	-	-	-	-	-	(4855.76)	(9695.75)	(11182.59)	(14551.51)	(22508.29)	(35400.71)
Equity Share Capital	11110.39	11110.39	11110.39	11110.39	11110.39	11110.39	11018.09	11018.09	11016.22	11018.09	11016.22	11016.22
Reserves (excluding Revaluation Reserves)							543626.32					656666.29
Earnings Per Share (Basic & Diluted) (Face Value of ₹10/- each) (not annualised) (on PAT)	17.28	14.91	24.21	32.19	38.39	65.16	25.69	24.44	16.98	50.13	32.42	71.85

Notes:

- The above is an extract of the detailed format of Quarterly / year ended 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 Quarterly / year ended Financial Results is available on the National Stock Exchange website (URL: www.nseindia.com) and on the Company's website (www.sundaramfinance.in)
- The above results were approved by the Board of Directors at its meeting held on 6th November 2020.
- The COVID - 19, pandemic and the extended lockdown has led to a significant slowdown in economic activity. While the gradual easing of the restrictions by the Government has spurred improvements in economic activity in recent months, the near total lockdown in the first quarter has resulted in a sharply lower business acquisition for the half year ended 30th September 2020. Further, in line with the RBI guidelines on the COVID-19 Regulatory Package, the Company offered moratorium for instalments falling due between March 1, 2020 and August 31, 2020, to all eligible customers. While the extension of moratorium does not by itself necessarily trigger a significant increase in credit risk, considering the prevailing uncertainty due to the overall economic situation, the Company has, based on its estimates and judgment, provided for possible credit losses in respect of its loan receivables. The Company will continue to monitor any material changes to future economic conditions. Further, as of 30 September 2020, as required under RBI guidelines dated 17th April 2020, the Company has set aside an amount of ₹ 6882.10 lakhs (31st March 2020 : ₹ 2717.61 lakhs) and ₹ 10036.80 lakhs (31st March 2020 - ₹ 5964.66 lakhs) towards COVID provision in the Standalone and Consolidated financial statements respectively, in respect of all moratorium accounts, where asset classification benefit was extended. The Company maintains adequate COVID provisions as per the Regulatory norms.
- Profit before tax for the quarter / half year ended 30th September, 2019 includes ₹ 6005.10 lakhs representing a one-time profit on sale of equity shares in Sundaram Finance Holdings Limited (SFHL). The profit for the current quarter / half year is therefore not comparable with that of previous year.
- During the year ended 31.03.20, the Company acquired 49% stake in Sundaram Fund Services Limited (erstwhile Sundaram BNP Paribas Fund Services Limited) and 49.9% stake in Sundaram Home Finance Limited (erstwhile Sundaram BNP Paribas Home Finance Limited) on 31st July 2019 and 30th September 2019 respectively, making them 100% subsidiaries of the Company.
- Previous period's figures have been regrouped wherever necessary to conform to current period's classification.
- The Statutory Auditors have carried out a Limited Review of the financial results for the quarter and half year ended 30th September 2020.

Chennai
06.11.2020

Sundaram Finance Limited
CIN:L65191TN1954PLC002429
Regd. Office: 21, Patulus Road, Chennai 600 002. Tel: 044 2852 1181, Fax: 044 2858 6641
Email: investorservices@sundaramfinance.in
www.sundaramfinance.in

By Order of the Board
T. T. Srinivasaraghavan
Managing Director

RECRUITMENT NOTIFICATION

Milad Regional Cooperative Milk Producers' Union Limited, affiliated to Kerala Co-operative Milk Marketing Federation Limited popularly known as 'MILMA', is a professionally managed, self-governing organization engaged in Processing, Processing & Marketing of Milk and Milk Products with an annual turnover of Rs.1200 Crores.

APPLICATIONS ARE INVITED TO FILL UP THE POST OF MANAGING DIRECTOR OF THE ORGANIZATION.

A Grad Degree in Food Technology/Engineering/Dairy Technology/Animal Husbandry/Agriculture/CA, preferably with a postgraduate qualification in Business Management; Engineering with "Good Degree" means "a 4 year B.Tech/B.E. / B.Sc degree in Food Technology/Engineering/Dairy Technology/Agriculture or 5 year degree in Veterinary Science (General Husbandry) from a recognized University".

Must have at least 10 years managerial experience, out of which 3 years or over all in charge of respective field and should be a man of proven managerial competence.

Scale of Pay & other benefits: Rs.87,575/- - 1,48,945/-. The pay allowances and other benefits will be as per the scales of the Union and Government. Allowance will be as per Kerala State Government rates.

Age limit: The maximum age limit is 55 years as on 01-01-2021.

ബിരുദങ്ങൾ 2020-21 സെപ്റ്റംബർ 21-ന് തുടങ്ങുന്നതും, അതിനുമുമ്പ് തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ. കോഴിക്കോട് (സെ.സി.പി. കോഴിക്കോട്) സ്ഥലത്ത് തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ. കോഴിക്കോട് സ്ഥലത്ത് തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ.

പിന്മുദ്ര: 340049324

Interested and qualified candidates who are ready to occupy the position as of 01/01/2021 may forward their application along with their bio-data (general data, recent passport size color photograph, educational qualifications and experience) and a brief profile not exceeding two pages. Self Attested copies of documents to prove qualifications, experience and age should be enclosed along with the application. Period of experience will be computed as on 01-11-2020. Applications should reach the undersigned on or before 5 PM of 30-11-2020. The sealed Application for the post of "Managing Director" should be super sealed as the top of the envelope. A self-copy of the same shall be sent to sonnetads@mathrubhumi.com. The detailed notification is available at www.mathrubhumi.com and www.milma.com.

(Sd/-) Chairman, MRCMPUL (General, Recruitment Committee)

മുഖ്യമന്ത്രിയുടെ സാഹചര്യം കഴിഞ്ഞുപോയി. കേരളത്തിലെ വിവിധ ഭാഗങ്ങളിൽ നിന്നും തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ.

മുഖ്യമന്ത്രിയുടെ സാഹചര്യം കഴിഞ്ഞുപോയി. കേരളത്തിലെ വിവിധ ഭാഗങ്ങളിൽ നിന്നും തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ.

മുഖ്യമന്ത്രിയുടെ സാഹചര്യം കഴിഞ്ഞുപോയി. കേരളത്തിലെ വിവിധ ഭാഗങ്ങളിൽ നിന്നും തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ.

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ബിരുദങ്ങൾ 2020-21 സെപ്റ്റംബർ 21-ന് തുടങ്ങുന്നതും, അതിനുമുമ്പ് തിരഞ്ഞെടുക്കപ്പെട്ടവർക്ക് മാത്രമേ പ്രയോജനപ്പെടുന്നുള്ളൂ.

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മണപ്പുറം ഫിനാൻസ് ലിമിറ്റഡ്

Make Life Easy

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED 30 SEPTEMBER, 2020

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

Sl. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
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6	Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)	169.23	169.04	188.65	169.23	168.85	169.00
7	Equity Share Capital (Face value of Rs. 2/- each) (not annualised)	4.80	4.35	3.16	9.15	7.80	17.54
8	Earnings Per Share (Face value of Rs. 2/- each) (not annualised)	4.79	4.35	3.15	9.15	7.77	17.49

NOTE: 1. Key numbers of Standardize results are as under:

(Rs. in Crores)

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4	Total Comprehensive Income	416.64	333.40	334.71	752.04	554.25	1224.67

II. The above is an extract of the detailed format of quarterly and six months ended financial results filed with the Stock Exchanges under Regulation 35 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the unaudited financial results are available on the Stock Exchanges website (www.bseindia.com) and www.sebi.com and on Company's website (www.monoppp.com).

തയ്യാറാക്കിയ: 06.11.2020

സെക്രട്ടറി: 06.11.2020

സെക്രട്ടറി: 06.11.2020

സെക്രട്ടറി: 06.11.2020