



MANAPPURAM FINANCE LIMITED

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Ref: Sec/SE/507/2020-21

January 30/2021

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 – 400051 Scrip Code: MANAPPURAM
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Dear Madam/Sir

Sub: Newspaper Advertisement of 3rd Quarter and year to date financial results

Please find enclosed herewith the copy of Newspaper Advertisement published on 30th January 2021 in Mathrubhumi (Thrissur Edition) and Business Line (All India Edition) of the 3rd Quarter and year to date financial results

Kindly take the same on your record.
Thanking You.

Yours Faithfully

For Manappuram Finance Limited

MANOJKUM

AR V R

Manoj Kumar V R

Company Secretary

Ph; +91 9946239999

Digitally signed by MANOJKUMAR V R
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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

Cholamandalam Investment posts ₹409-crore profit in Q3

Company's total income grows 10%

OUR BUREAU
Chennai, January 29
Cholamandalam Investment & Finance Company Ltd (CIFCL) has posted a 5 per cent growth in its net profit at ₹409 crore for the quarter ended December 31, 2020 compared with ₹389 crore in the year-ago period, supported by growth in income.

The company's total income grew 10 per cent at ₹2,505 crore as against ₹2,275 crore in the year-ago period. Net income margin grew 26 per cent at ₹1,364 crore (₹1,082 crore), according to a statement.

CIFCL reported higher loan losses at ₹445 crore, which included additional Covid-19 provisions of ₹216 crore for the nine-month ended December 31, 2020, and total Covid-19 provisions as of December 20 is ₹750 crore.

The aggregate disburse-



Net income margin grew 26 per cent at ₹1,364 crore GETTY IMAGES

ments grew six per cent at ₹7,926 crore (₹7,475 crore). In the vehicle finance business, disbursements grew marginally to ₹6,084 crore from ₹5,949 crore in Q3 of previous fiscal.

Home loan business' disbursements at ₹434 crore (₹400 crore). Loan Against Property business disbursed ₹1,265 crore as against ₹908 crore in the year-ago quarter, an increase of 39 per cent.

CIFCL asset quality as at end of December 2020, represented by Stage 3 assets stood at 2.57 per cent, with a provision coverage of 44.94 per cent as against 3.54 per cent as of

December 2019 with a provision coverage of 32.95 per cent.

Provision

The company continues to carry additional provision of ₹751 crore for future contingencies as on December 31, 2020. The total provisions currently carried against the overall book is 3.09 per cent as against the normal overall provision levels of 1.75 per cent carried prior to the Covid-19 pandemic, representing an increase of above 75 per cent.

As of December 2020, the company held a strong liquidity position with ₹6,228 crore as cash balance (including ₹1,500 crore invested in Gsec shown under investments, as it is held to maturity), with a total liquidity position of ₹10,923 crore (including undrawn sanctioned lines).

Assets under management grew 15 per cent at ₹75,813 crore (₹65,992 crore in the year-ago quarter).

LICHFL reports standalone net profit of ₹727 crore in Q3

Disbursements up 28% at ₹16,857 crore

OUR BUREAU

Mumbai, January 29
LIC Housing Finance Ltd (LICHFL) reported a 22 per cent increase in standalone net profit at ₹727 crore in the third quarter ended December 31, 2020 against ₹598 crore in the year ago quarter.

Net interest income (difference between interest earned and interest expended) edged up 2 per cent year-on-year (yoy) to ₹1,281 crore (₹1,254 crore in the year ago period).

The provision burden for impairment on financial instruments was down 54 per cent at ₹181 crore (₹391 crore).

During the quarter, LICHFL's disbursements were up 28 per cent yoy at ₹16,857 crore (₹13,177 crore).

A breakup of the disbursements shows that individual home loan segment registered a healthy 36 per cent yoy growth at ₹14,511 crore, while project loans were down 8 per cent yoy at ₹852 crore.



Individual home loan segment registered a 36 per cent yoy growth GETTY IMAGES/ISTOCKPHOTO

As at December-end 2020, LICHFL's loan portfolio was up 6 per cent yoy and stood at ₹2,20,197 crore.

Siddhartha Mohanty, MD & CEO, LICHFL said, "Considering the pandemic induced disruptions, our performance has been quite strong in the third quarter. We have registered a good growth in home loans in all segments including the affordable housing segment. The Housing Sector has witnessed a positive change in their operational environment over the past few months, mainly since the last quarter and the momentum continued in the December quarter. We expect the same to continue in the Q4 as well."

Anish Shah is new chairman of Mahindra Fin

OUR BUREAU

Mumbai, January 29
Mahindra & Mahindra Financial Services on Friday announced the appointment of Anish Shah as

the Chairman of the Board, effective April 2, 2021. Shah is already a director of the company. He is the deputy managing director and group CFO of Mahindra &

Mahindra Ltd. "He is designated to take over as the Managing Director and CEO of M&M Limited from April 2, 2021," Mahindra Finance said in a statement.



Extract of Unaudited Consolidated Financial Results for the Quarter and Nine Months ended 31.12.2020

Sl. No.	Particulars	₹ in Crores		
		31.12.2020 Unaudited	31.12.2019 Unaudited	31.12.2020 Unaudited
1	Total Income from Operations	1,259.84	1,077.92	3,303.12
2	Profit before Interest, Depreciation & Taxes (EBITDA)	248.62	192.13	670.75
3	Net Profit/(Loss) for the Period (before Tax and Exceptional Items)	143.28	77.07	349.22
4	Net Profit/(Loss) for the Period before Tax (after Exceptional Items)	143.27	77.06	349.19
5	Net Profit/(Loss) for the Period after Tax (after Exceptional Items)	118.43	50.84	261.99
6	Total Comprehensive Income for the Period [Comprising Profit/(Loss) for the Period (after Tax) and Other Comprehensive Income (after Tax)]	114.19	50.51	253.05
7	Equity Share Capital	58.85	58.85	58.85
8	Other Equity excluding Revaluation Reserve as shown in Audited Balance Sheet as of 31 st March, 2020			1,628.09
9	Earnings Per Share (of ₹ 5/- each)			
	Basic :	9.69	4.28	21.46
	Diluted :	9.69	4.28	21.46

Notes:
1 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 29th January, 2021.
2 Standalone Financial Information of the Company, pursuant to Regulation 47(1)(b) of SEBI (LODR) :

Particulars	₹ in Crores		
	31.12.2020	31.12.2019	31.12.2020
Turnover	1213.45	1019.64	3109.87
Operating Profit (EBITDA)	212.46	166.59	569.02
Profit before Tax (before Exceptional Items)	127.15	75.35	310.06
Profit before Tax (after Exceptional Items)	127.15	75.35	310.06
Profit after Tax	102.31	49.17	227.31

3 The above is an extract of the detailed format of Unaudited 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 Financial Results are available on the websites of Stock Exchanges at www.bseindia.com and www.nseindia.com and also on Company's website at www.jklakshmicement.com

Place: New Delhi
Date: 29th January, 2021

Vinita Singhania
(Vice Chairman & Managing Director)

JK LAKSHMI CEMENT, JK LAKSHMI PLATINUM HEAVY DUTY CEMENT, JK LAKSHMI SIXER CEMENT, JK LAKSHMI POWER MIX, JK LAKSHMI PLAST, JK SMARTSILIX

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Sundaram-Clayton Limited

Regd office: "Chaitanya", No.12, Khader Nawaz Khan Road, Chennai 600 006

Tel : 044-2833 2115 Fax : 044 - 2833 2113

Website : www.sundaram-clayton.com Email : corpsec@scl.co.in

CIN : L35999TN1962PLC004792

STATEMENT OF STANDALONE & CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER 2020

S. No	Particulars	Standalone		Consolidated			
		Quarter ended	Nine Months ended	Quarter ended	Quarter ended	Nine Months ended	
		31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.12.2019	
1	Total Income	376.27	784.37	307.65	6,396.90	13,910.59	5,004.85
2	Net Profit / (Loss) before tax (before Exceptional Items)	44.91	6.10	4.55	443.21	421.48	282.30
3	Net Profit / (Loss) before tax (after Exceptional Items)	39.60	(4.67)	0.24	436.16	407.55	201.95
4	Net Profit / (Loss) after tax (after Exceptional Items)	38.24	(7.01)	0.41	330.74	284.75	158.64
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income / (Loss) (after tax)]	49.24	44.91	14.90	366.51	415.20	188.93
6	Equity share Capital (Face value of Rs.5/-each)	10.12	10.12	10.12	10.12	10.12	10.12
7	Earnings Per Share (Face value of Rs.5/-each) (not annualised) (In Rs.)						
	(i) Basic	18.90	(3.46)	0.20	100.02	77.36	43.91
	(ii) Diluted	18.90	(3.46)	0.20	100.02	77.36	43.91

Notes:
1 The above is an extract of the detailed format of 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 financial results are available on the Stock exchanges websites (www.bseindia.com and www.nseindia.com) and on Company's website (www.sundaram-clayton.com).
2 The board at its meeting held today, declared an interim dividend of Rs. 15/- per share (300%) absorbing a sum of Rs.30.35 Cr for the year 2020-21 and the same will be paid to those shareholders who hold shares in physical or in electronic form and whose names appear in the Register of Members and / or Depositories respectively, as at the close of working hours on 6th February 2021 (Record Date).
3 The Company has prepared these standalone and consolidated financial results in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (IndAS) prescribed under Section 133 of the Companies Act, 2013.

For Sundaram-Clayton Limited

Place : Chennai
Date : 29th January 2021

Dr.Lakshmi Venu
Joint Managing Director



MANAPPURAM FINANCE LIMITED

Make Life Easy

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

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER, 2020

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

Sl. No.	Particulars	Quarter Ended		Nine Months Ended		Year Ended
		31-12-2020 Unaudited	30-09-2020 Unaudited	31-12-2019 Unaudited	31-12-2020 Unaudited	
1	Total Income	1650.00	1577.91	1451.27	4744.38	4042.20
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	657.25	544.41	560.43	1693.95	1515.87
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	657.25	544.41	560.43	1693.95	1515.87
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	483.19	405.44	414.26	1256.60	1114.02
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	468.68	418.45	413.03	1219.40	1110.29
7	Equity Share Capital (Face value of Rs. 2/- each)	169.24	169.23	169.00	169.24	169.00
8	Earnings Per Share (Face value of Rs. 2/- each) (not annualised)					
	(i) Basic (Rs.)	5.71	4.80	4.91	14.86	13.20
	(ii) Diluted (Rs.)	5.71	4.79	4.90	14.86	13.17

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

Sl. No.	Particulars	Quarter Ended		Nine Months Ended		Year Ended
		31-12-2020 Unaudited	30-09-2020 Unaudited	31-12-2019 Unaudited	31-12-2020 Unaudited	
1	Total Income	1354.86	1294.00	1133.30	3874.76	3161.10
2	Net Profit before tax	622.99	543.86	456.42	1661.70	1219.28
3	Net Profit after tax	465.29	405.56	334.06	1239.96	890.54
4	Total Comprehensive Income	450.79	418.64	332.44	1202.83	886.69

II. The above is an extract of the detailed format of quarterly and nine months ended financial results filed with the Stock Exchanges under Regulation 33 & 47 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

Place : Valapad
Date : 29-01-2021

Sd/-
V.P. Nandakumar
Managing Director & CEO
DIN: 00044512



NOTICE CUM ADDENDUM

SEBI vide circular SEBI/HO/IMD/DF2/CIR/P/2020/175 dated 17th September 2020 and vide circular SEBI/HO/IMD/DF2/CIR/P/2020/253 dated 31st December 2020 has provided that in respect of purchase of units of mutual fund schemes (except Liquid and Overnight schemes) received within cut-off time on a Business Day, closing Net Asset Value (NAV) of the day shall be applicable on which the funds are available for utilization within cut-off time from the effective date.

Effective Date: 01st February 2021

Accordingly, the existing provisions in the SID for applicability of NAV for Purchases / Switch-in shall stand replaced for all open-ended schemes except **Tata Liquid Fund, Tata Overnight Fund, Tata Nifty Exchange Traded Fund and Tata Nifty Private Bank Exchange Traded Fund.**

Hence, the below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

For Purchase (including switch-in) of any amount: Cut-off timing 3.00 pm

Particulars	Applicable NAV
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.	The closing NAV of the same day.
Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time of the Business Day i.e. available for utilization after the cut-off time of the Day.	The closing NAV of the next Business Day.
Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on such subsequent Business Day.	The closing NAV of such subsequent Business Day on which funds are available for utilization.

Illustrations of NAV Applicability (Other than Liquid, Overnight and Exchange Traded Funds)

Application Time Stamping Date & Time	Realisation of Funds Date and time	NAV Applicability date
1 st February 2021 before Cut off timing	1 st February 2021 before Cut Off Timing	1 st February 2021
1 st February 2021 before Cut off timing	1 st February 2021 after Cut Off Timing	2 nd February 2021
1 st February 2021 before Cut off timing	2 nd February 2021 before Cut Off Timing	2 nd February 2021
1 st February 2021 before Cut off timing	2 nd February 2021 after Cut Off Timing	3 rd February 2021
5 th February 2021 before Cut off timing	5 th February 2021 after Cut Off Timing	8 th February 2021
5 th February 2021 before Cut off timing	8 th February 2021 before Cut Off Timing	8 th February 2021
5 th February 2021 before Cut off timing	8 th February 2021 after Cut Off Timing	9 th February 2021
5 th February 2021 before Cut off timing	9 th February 2021 before Cut Off Timing	9 th February 2021
5 th February 2021 before Cut off timing	9 th February 2021 after Cut Off Timing	10 th February 2021
5 th February 2021 after Cut off timing	5 th February 2021 before Cut Off Timing	8 th February 2021
8 th February 2021 before Cut off timing	5 th February 2021 before Cut Off Timing	8 th February 2021

Kindly note that 6th and 7th February 2021 are non-business days

The NAV applicability date will be later of the following:

- 1) Date of application (before cut off timing)
- 2) Date of realisation of Funds (before cut off timing)

Realisation of funds means funds available to the AMC Scheme/Pool Account and not date and time of debit from Investor's account.

In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next business day.

In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.

For Switch-ins including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time.
- In case of switch/STP transactions, funds will be made available for utilization in the switch-in-scheme based on the redemption payout cycle of the switch out scheme.

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Dividend Transfer Plan (DTP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.

Existing provisions for Applicable NAV for Subscription / Switch-in for Tata Liquid Fund, Tata Overnight Fund, Tata Nifty Exchange Traded Fund and Tata Nifty Private Bank Exchange Traded Fund will remain unchanged.

All provisions regarding Redemption including Switch-out shall remain unchanged for all schemes.

Notes:

- This Notice cum Addendum will form an integral part of the Scheme Information Documents (SID) & Key Information Memorandums (KIM) of all open-ended schemes of Tata Mutual Fund.
- All other terms & conditions of the SIDs / KIMs read with other addendums including type of scheme & risk-to-meter remain unchanged.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

