

Date: 20th May, 2016

To,
Dept. of Corporate Services, BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street,
Fort, Mumbai 400001, India.

Dear Sir/Ma'am,

Sub: Disclosure under Regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation 2015 for the financial year end 31st March, 2016 (Audited Financial Results for the year end 31.03.2016)

Ref: Scrip code no: 949604 & 949285

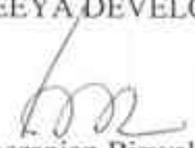
Pursuant to the regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation 2015, we enclosed herewith Audited Financial results of the Company along with Auditors Report for the year end 31st March 2016 along with Form -A and Report of Auditors on the said results, as taken by the Board of Directors at its meeting held on 20th May, 2016

Kindly update the above compliance in your records.

Thanking you,

Yours faithfully,

For MAANAVEEYA DEVELOPMENT & FINANCE PRIVATE LIMITED


Manoranjan Biswal

Company Secretary & Compliance Officer



Maanaveeya Development & Finance Private Limited
 Regd. Office: House No.4-2-35322006A & 33NA/1, Road No.12, Madhava Hills, Hyderabad-500 034

Audited Financial Results for the Year Ended March 31, 2018

(₹ in Lakhs)

Particulars	Half Year Ended March 31, 2018	Half Year Ended March 31, 2015	Year Ended March 31, 2018	Year Ended March 31, 2015
	Audited (Refer Note 2 below)	Audited (Refer Note 2 below)	Audited	Audited
1. Interest Earned (A)+(B)+(C)+(D)	2,882.14	2,478.37	2,288.80	4,818.90
(a) Interest on Loans	2,412.15	2,551.04	4,505.32	4,676.80
(b) Income on Investments	216.30	18.27	483.28	-
(c) Interest on Balances with RBI & other inter bank funds	-	-	-	-
(d) Other	-	-	-	-
2. Other income	253.95	248.95	479.82	687.17
3. Total Income (1+2)	3,905.09	2,817.24	3,788.72	5,509.81
4. Interest Expended	900.00	598.65	1,720.52	1,943.24
5. Operating Expenses (1)+(B)	1,826.31	1,260.79	2,091.83	1,948.89
(i) Employee Cost	101.84	108.31	306.88	264.43
(ii) Other Operating Expenses (Refer Note 4)	1,693.54	1,234.48	1,748.25	1,382.48
6. Total Expenditure (4+5) excluding provisions and contingencies	2,625.58	2,152.84	3,772.35	3,162.23
7. Operating Profit before provisions and Contingencies(3-6)	280.79	664.88	1,996.37	2,373.74
8. Provisions (Other than Tax) and Contingencies(Refer Note-3)	(87.72)	(62.88)	(22.85)	11.21
9. Exceptional Items	-	-	-	-
10. Profit from Ordinary activities before tax(7-8-9)	378.42	717.48	2,000.63	2,356.39
11. Tax Expense	(144.32)	(77.81)	220.04	87.63
12. Net Profit from Ordinary Activities after tax(10-11)	233.35	779.63	1,808.99	1,790.70
13. Extra Ordinary Items (net of tax expense)	-	-	-	-
14. Net Profit for the period(12-13)	233.35	779.63	1,808.99	1,790.70
15. Paid up equity share capital (Face Value of ₹10 each)	22,880.27	22,880.27	22,880.27	22,880.27
16. Reserves including Revaluation Reserve (as per Balance Sheet of Previous accounting year)	-	-	2,882.74	1,073.77
17. Analytical Ratios				
(i) Capital Adequacy Ratio	81.58%	89.78%	81.50%	89.79%
(ii) Earnings Per Share of ₹10 each (not annualized)				
(a) Basic (₹)	0.23	0.38	0.79	0.78
(b) Diluted (₹)	0.23	0.38	0.79	0.78
(iii) NPA Ratios				
(a) Amount of Gross NPA	1,270.79	2,812.94	1,270.79	2,812.94
(b) Amount of Net NPA	1,145.67	2,615.64	1,145.67	2,615.64
(c) % of Gross NPA to Gross Advances	3.02%	8.27%	3.85%	8.27%
(d) % of Net NPA to Net Advances	3.25%	7.22%	3.20%	7.22%
(e) Return on Assets (Not annualized)	1.22%	0.44%	4.32%	4.39%

- Notes:**
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors in their meetings held on May 20, 2018.
 - The figures of half year ended March 31, 2018 and March 31, 2015 are the balancing figures between the audited figures of full financial year ended March 31, 2018 and March 31, 2015, respectively, and the published year-to-date figures upto half year ended September 30, 2015 and September 30, 2016, respectively.
 - The policy for provisioning against non-performing loans and advances has been decided by the Management considering norms prescribed by the RBI under "Non-Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms and Directions 2015". As per the policy adopted, the provision against sub-standard assets are created on a conservative basis, taking into account Management's perception of the higher risk associated with the business of the Company. Certain non-performing loans and advances are classified as loss assets and full provision/written off has been made against such assets.
 - The other operating expenses for the year ended March 31, 2018, include non-performing assets written off amounting to ₹ 987.82 Lakhs (net) and ₹ 580.21 Lakhs provision in distribution in value of Assets held for sale.
 - The main business of the Company is lending money. All other activities of the Company are incidental to the main business. The Company is operating mostly in India and hence no separate geographical segment information is applicable, in terms of Accounting Standard 17- "Segment Reporting".
 - Figures of the previous period/year have been regrouped/reclassified to conform with the current period groupings wherever necessary.

Place: Hyderabad
Date: May 20, 2018



By order of the Board
G. Govi Sanku
Managing Director

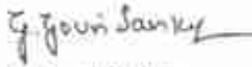


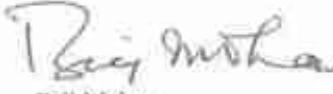
**Compliance under Regulation 52 of Securities and Exchange Board of India (Listing
Obligations and Disclosure Requirements) Regulations, 2015**

FORM A (for audit report with unmodified opinion)

1.	Name of the company	Maanaveeya Development & Finance Private Limited
2.	Annual financial statements for the year ended	March 31, 2016
3.	Type of Audit observation	Un Modified
4.	Frequency of observation	Not Applicable

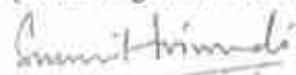

B. Rambabu
Chief Financial Officer


G. Gouri Sankar
Managing Director


Brij Mohan
Audit Committee Chairman

Refer our Audit Report dated May 20, 2016
On the Financial Statements of the Company

For Deloitte Haskins & Sells
Chartered Accountants
(Firm's Registration No. 008072S)



Sumit Trivedi
Partner
Membership No. 209354

Place: Secunderabad
Date: May 20, 2016



**INDEPENDENT AUDITOR'S REPORT
TO THE BOARD OF DIRECTORS OF
MAANAVEEYA DEVELOPMENT & FINANCE PRIVATE LIMITED**

1. We have audited the accompanying Statement of Financial Results of **MAANAVEEYA DEVELOPMENT & FINANCE PRIVATE LIMITED** ("the Company") for the year ended March 31, 2016 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the related financial statements which is in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the Statement.
2. 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 Company'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 Company'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 we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

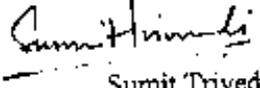
3. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
 - (ii) gives a true and fair view in conformity with the aforesaid Accounting Standards and other accounting principles generally accepted in India of the net profit and other financial information of the Company for the year ended March 31, 2016.

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Deloitte Haskins & Sells

4. The Statement includes the results for the half year ended March 31, 2016 being the balancing figure between the audited figures in respect of the full financial year and the unaudited year to date figures for the half-year ended September 30, 2015, which were subject to limited review by us.

For Deloitte Haskins & Sells
Chartered Accountants
(Firm's Registration No. 008072S)


Sumit Trivedi
Partner
Membership No. 209354

Place: Secunderabad

Date: May 20, 2016



May 20, 2016

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Sub: Information as per clause 52 of the Listing Agreement for Debt Securities

As required under Clause 52 of the Listing Agreement of Debt Securities with the BSE Limited, we give the following information in respect of the Secured, Non-Convertible, and Redeemable Debentures of the Face Value of Rs. 10, 00,000/- each issued by the Company:

Information under Clause 52(4) of SEBI (Listing obligations and Disclosure requirements) Regulation 2015.

- (a) Credit Rating(s):
As per the enclosed Rating Letter dated March 31, 2016.

Non-Convertible Debentures outstanding (Amount in Rs./Crores)	CARE Ratings
100	BBB (Triple B)

- (b) Debt Equity Ratio (as on March 31, 2016): 0.64:1. Detailed calculation of D/E Ratio based on audited accounts is enclosed. Please refer Annexure- A.

- (c) Previous due date for the payment of interest/principal And whether the same has been paid or not; and
(d) Next Due date for the payment of Interest/ principal:

} Please refer the Table-A hereunder

- (e) Net Worth of the Company as on March 31, 2016: 257,48,01,297

- (f) Net profit after tax for the F.Y.2015-16: 18,08,96,733

- (g) Earnings per share: 0.79

Thanking You,

Yours faithfully,

For Maanaveeya Development & Finance Pvt.Ltd

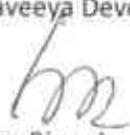

Manoranjan Biswal
Company Secretary / Compliance Officer

Table-A: Details of Secured Debentures

Sl. No	Particulars	Previous due date for payment of Interest / principal	Date of Payment	Next Due date for payment Interest/Principal	Principal Redemption Date	Listed on & Code
1	10 %(50 Crores) Secured Non-Convertible Debentures allotted on June 12, 2013. INE076P07017	Interest (Half Yearly) 31/03/2016	30/03/2016	Interest on 30/09/2016 Principal on 12/06/16	Redemption: 30% of F.V. 12/06/2016 30% of F.V. 12/06/2017 40% of F.V. 12/06/2018	BSE 949285
2	10 %(50 Crores) Secured Non-Convertible Debentures allotted on October 30, 2013. INE076P07025	Interest (Half Yearly) 31/12/2015	30/12/2015	Interest on 30/06/2016 Principal on 12/12/2016	Redemption: 30% of F.V. 12/12/2016 30% of F.V. 12/12/2017 40% of F.V. 12/10/2018	BSE 949604

This is further to confirm that the following are the outstanding secured debentures as on March 31, 2016.

Sr	ISIN	No. of NCDs	Outstanding value of Debentures (INR)
1	INE076P07017	500	500,000,000
2	INE076P07025	500	500,000,000

For Maanaveeya Development & Finance Private Limited



Manoranjan Biswal
Company Secretary / Compliance Officer

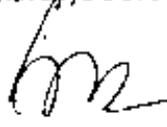
Annexure-A

Calculation of Debt Equity Ratio: Calculated based on audited accounts of the company for the Financial Year ended March 31, 2016.

Debt Equity Ratio= Total Debt/Paid Up Capital + Reserves & Surplus

$$\begin{aligned} &= \frac{\text{Rs.164,00,00,000}}{\text{Rs.228,65,27,120+Rs.28,82,74,177}} \\ &= 0.64 \end{aligned}$$

For Maanaveyya Development & Finance Private Limited



Manoranjan Biswal
Company Secretary /Compliance Officer