



# MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/52/2024-25  
May 25, 2024

<b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers</b> <b>Dalal Street</b> <b>Mumbai- 400001</b> <b>Scrip Code: 531213</b>	<b>National Stock Exchange of India Limited</b> <b>5th Floor, Exchange Plaza</b> <b>Bandra (East)</b> <b>Mumbai - 400 051</b> <b>Scrip Code: MANAPPURAM</b>
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Dear Sir/Madam,

**Sub: Newspaper Publication of Financial Results**

Please note that the audited financial results of the Company for the quarter and year ended March 31, 2024, were published in Business Line (in English language) and Mathrubhumi (in Malayalam language) on May 25, 2024. Copies of the same are enclosed for your information and records.

Request you to kindly take the same on your record.

Thanking you.

**Yours Faithfully,**  
**For Manappuram Finance Limited**

**Manoj Kumar V.R**  
**Company Secretary**

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

CIN: L65910KL1992PLC006623, Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India  
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

# DRDO transfers tech to Mafatlal, 2 others for making anti-microbial bedsheets

**INNOVATIVE TECHNOLOGY.** DERL — DRDO's lab — had come up with anti-microbial bedsheets and anti-bed bug sheets for military and private usage

**Dalip Singh**  
New Delhi

Mafatlal Industries is among the three industries that have been awarded Transfer of Technology (ToT) by the Defence Research and Development Organisation (DRDO) for manufacturing of anti-microbial bedsheets and anti-bed bug sheets for military and private usage.

The two other companies are Merite Exports and Sunil Industries. The DRDO's lab, Defence Research Laboratory (DERL) which is based in Tezpur, Assam, did in-house R&D to come up with these two specialised bedsheets to meet the requirements from the Army and paramilitary forces.

Market reports, however, stated that anti-microbial bedsheets are being manu-

factured in the country and are exported as well. Such medical linen is available on online shopping platforms. DRDO Chief Samir V Kamat visited Defence Research Laboratory at Tezpur on Thursday and handed over the licensing agreements for the Transfer of Technology of anti-microbial bedsheets and anti-bed bug bed sheets to the representatives of the three industries.

**GERM-PROOF**

The bedsheets, a mix of polyester and cotton, has a shelf-life of two years or 20 washes whichever is earlier

"This visit underscores the vital role of DRL-DRDO Tezpur in advancing defence technologies and its

unwavering commitment to supporting the nation's armed forces," said a Defence PRO in Guwahati. These two products are an outcome of the demand from the Army and Central Armed Police Forces to keep their personnel safe and fit.

**PRONE TO INFECTION**  
On the need for anti-microbial bedsheets, DRDO said Army barracks are prone to

microbial infection due to various reasons including situational and environmental conditions. These find application in hospitals and railways as well.

The bedsheets, a mix in equal proportion of polyester and cotton, has a shelf-life of two years or 20 washes whichever is earlier, as per DRDO. It provides 99 per cent reduction in microbial count even after 20 washes, aided by the chem-

icals "Triclosan and CTAB" to keep infection away, said the DRDO. The Army barracks are also prone to bed bug (Cimex lectularius) infection.

The effectiveness against bed bugs, is 100 per cent without any wash but it still is 80 per cent after 20 washes, said DRDO officials.

According to research carried out by the DRDO, bed bugs, in particular, are

resistant to single pyrethroids. It is unknown whether the multiple pyrethroid-impregnated liners are effective and there is limited evidence on insecticides' effectiveness to repel bed bugs.

Superbugs pose high threat especially in hospitals, with 40 per cent patients getting infected in intensive care units (ICUs), another study reported last year stated.

## 'We will focus only on green energy, stay away from coal mine bidding'

**bl.interview**

**Suresh P Iyengar**  
Mumbai



Cost remains elevated for shipments to Europe, but the rates to Asian countries where most of our exports go is quite normal

**SATISH PAI**  
MD, Hindalco Industries

Hindalco Industries, an Aditya Birla Group company, has managed to keep cost under control to reap the benefit of higher aluminium prices on London Metal Exchange. With the geopolitical issue still playing out, Satish Pai, Managing Director, explains the company's outlook for this year.

**How do you see aluminium, copper demand in this fiscal?**

We expect the demand to remain strong in India. We want to get through this monsoon without any disruptions on coal supply. If the cost of production is under control, we should have another good year. The Indian economy is doing well and the demand for metals, aluminium and copper is picking up. In the upstream business, power and coal costs are important. There seems to be an adequate coal supply right now. This will keep our costs under control. If the commodity prices continue the way they are, we should have a good FY25.

Meenakshi West in Odisha. We should be doing the box cut (a small open cut built to supply a secure and safe entrance to an underground mine) in end of Q2 next year. Meenakshi West is an exploration block. We will do all the exploration required next year and the box cut the year later. On the critical mines, we have won copper mine which is in exploration stage. We are in the process of bidding for two nickel-cobalt mines in Maharashtra and Karnataka.

**What are your upcoming projects?**

With no more plans on repayment, we will be spending the entire ₹6,000 crore capex on growth. We have ongoing projects of an alumina refinery, aluminium flat rolled product expansion, aluminium battery foil and copper recycling plants. We have to complete the FRP expansion project at Sambalpur in Odisha this year. We have ordered the equipment for the batter foil plant and it should go on stream in about a year. We are already making battery foil from our mother plant and getting it qualified. The entire capex will be funded through internal accruals. We have over ₹11,000 crore in reserve.

**What is the progress on critical and coal mine acquisition?**

We won coal mines at Chakala in Jharkhand and

posed recently will keep imports under control. China rapidly expanded its custom copper smelter capacity to meet its own demand since it was a net importer compared to most other metals. However, no new copper mines have come on stream, so there is a tightness in the concentrate supply. And people of course project copper demand to be very strong going forward. That's why copper prices have jumped to over \$10,000 a tonne.

**Is aluminium demand slowing down?**

In June quarter of FY24 it was slightly lower and started picking up thereafter. The industry sells over 1.2 million tonnes(mt) a quarter. This used to be about one mt just a year ago. Overall, we believe the consumption should grow to 5 mtpa from about 4 mtpa. There may be a little bit of an aberration in a particular quarter. Going the demand in April and May, India is going to consume about 5 mt of aluminium this year.

**Has shipping cost normalised?**

Cost remains elevated for shipments to Europe, but the rates to Asian countries where most of our exports go it is quite normal. Rates to Europe are still on the higher side because of the Red Sea problem. I think till the Middle East and Red sea problems are resolved, rates to Europe are going to be higher. Incidentally, aluminium scrap imports in March quarter dropped very sharply due to high shipping rates. India imports all the scrap from Europe. We have to see how it pans out in June quarter this year because when the LME goes up the scrap again becomes very attractive.

**How do you domestic logistics cost going ahead?**

The logistics cost in India will come down with more infrastructure spending by the government. More dedicated freight corridors are being put in place. The biggest achievement for us will be to shift transportation from road to rail.

## Capacity at data centres to expand by 791 MW in two years; sector to attract \$5.7 b investment

**Hari Priya Sureban**  
Bengaluru



**DRIVING GROWTH.** The surge in data centre capacity is due to the rising use of AI

The Data Centre (DC) industry in India is expected to expand, adding 791 MW of capacity by 2026, according to a report by real estate and investment management company JLL. This growth will require 10 million square feet of space and will attract \$5.7 billion in investments.

The surge is due to the rising use of Artificial Intelligence (AI). With the growing use of AI, the demand for Indian data centres is projected to reach between 650 and 800 MW from 2024 to 2026.

A data centre is a facility that centralises an organisation's IT operations and equipment to store, process and transfer data and applications.

**BIGGER INVESTMENTS**

The report points out that Cloud Service Providers (CSPs), who essentially offer IT infrastructure systems

primarily for data storage and computing power accessible through the Internet, have realigned their requirements to factor in AI-led demand. The CSPs have also announced higher investments to scale up AI-led growth.

"The exponential growth in processing power and data volumes, driven by AI, necessitates the development of new data centers capable of meeting energy, processing, and cooling needs. The anticipated expansion and progression of diverse AI discip-

lines are projected to create additional demand for data centres, expanding their capacity requirements and advancing their capabilities," said Rachit Mohan, Head, Data Centre Advisory, India, JLL.

The report indicates a 12 per cent rise in absorption to 81 MW during the latter half of 2023, up from 72 MW recorded during the corresponding period in the previous year. This growth is attributed to the resurgence of CSPs following a temporary slowdown in the first half of 2023.

During the second half of 2023, there was a reduced supply addition of 75 MW as the available supply from the first half was utilised to meet the demand, leading to tighter vacancy levels of 5.5 per cent. The country's data centre sector grew from 350 MW in 2019 to 854 MW in 2023, aligning with the upward trend in digital usage. Inputs from BL intern Meghna Barik



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Regd. & Corp. Office: W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India. CIN - L65910KL1992PLC006623

### STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH, 2024

(Rs. Crore, except per equity share data)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-24 Audited	31-Dec-23 Unaudited	31-Mar-23 Audited	31-Mar-24 Audited	31-Mar-23 Audited
1	Total income	2,362.22	2,326.68	1,798.59	8,920.09	6,749.95
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	745.52	786.43	566.56	2,959.51	2,041.04
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	745.52	786.43	566.56	2,959.51	2,041.04
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	563.49	575.31	415.29	2,197.48	1,500.16
5	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax) ]	562.37	565.32	429.09	2,184.74	1,526.88
6	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.28	169.29	169.28
7	Earnings per equity share (not annualised for the quarters)					
	Basic (Rs.)	6.66	6.79	4.91	25.96	17.72
	Diluted (Rs.)	6.66	6.79	4.91	25.96	17.72

**NOTE:**

I. Key standalone financial information is given below:

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-24 Audited	31-Dec-23 Unaudited	31-Mar-23 Audited	31-Mar-24 Audited	31-Mar-23 Audited
1	Total income	1,513.26	1,528.41	1,215.17	5,854.64	4,826.87
2	Profit before tax	560.29	584.43	412.86	2,221.62	1,706.34
3	Profit after tax	428.33	428.63	309.12	1,657.77	1,266.27
4	Total comprehensive income	427.23	420.29	321.24	1,648.18	1,290.82

II The above is an extract of the detailed format of quarterly and 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 audited financial results are available on the Stock Exchanges website (www.bseindia.com and www.nseindia.com) and on Company's website (www.manappuram.com)

III For the line items referred in Regulation 52(4) of SEBI (LODR) Regulations, 2015, the pertinent disclosures have been made to the stock exchanges (BSE Limited & National Stock exchange of India Limited) and can be accessed on the URL www.bseindia.com & www.nseindia.com

IV Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the quarter and year ended March 31, 2024\*.

(Amount in crores)

Sl. No.	Particulars	Quarter Ended 31-Mar-24	Year Ended 31-Mar-24
A	Debt Equity Ratio	2.17	2.17
B	Debt Service Coverage Ratio	NA	NA
C	Interest Service Coverage Ratio	NA	NA
D	Outstanding redeemable preference shares(quantity and value)	NIL	NIL
E	Capital Redemption Reserve	NIL	NIL
F	Debenture Redemption Reserve	NA	NA
G	Net Worth (Rs. In Cr)	10,349.27	10,349.27
H	Net Profit After Tax (Rs. In Cr)	428.33	1,657.77
I	Earnings Per Share:		
i)	Basic (Rs)	5.07	19.59
ii)	Diluted (Rs)	5.07	19.59
J	Current Ratio	NA	NA
K	Long Term Debt To Working Capital	NA	NA
L	Bad Debts To Account Receivable Ratio	NA	NA
M	Current Liability Ratio	NA	NA
N	Total Debts To Total Assets	66.13%	66.13%
O	Debtors Turnover	NA	NA
P	Inventory Turnover	NA	NA
Q	Operating Margin (%)	NA	NA
R	Net Profit Margin (%)	28.31%	28.32%
S	Sector Specific Equivalent Ratios:		
i)	Stage 3 Loan Assets to Gross Loan Assets	1.93%	1.93%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	1.70%	1.70%
iii)	Capital Adequacy Ratio	30.58%	30.58%
iv)	Provision Coverage Ratio	12.34%	12.34%
v)	Liquidity Coverage Ratio(LCR)	202.78%	202.78%

\* The information furnished is based on Standalone Result.

**Notes:**

- The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- Debt Equity Ratio = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/(Equity Share Capital + Other Equity)
- Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.
- Total Debts To Total Assets = (Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities)/Total Assets
- Net Profit Margin (%) = Net Profit After Tax / Total Income
- Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on principal amount of Loan Assets)
- Net Stage 3 Loan Assets to Gross Loan Assets = (Stage 3 Loan Assets - Expected Credit Loss provision for Stage 3 Loan Assets)/Gross Loan Assets (Based on Principal amount of Loan Assets)-Expected Credit Loss provision for Stage 3 Loan
- Capital Adequacy Ratio and Liquidity Coverage Ratio has been computed as per RBI Guidelines.
- Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

By order of the Board of Directors

V.P. Nandakumar  
Managing Director & CEO  
DIN: 00044512

Place : Valapad  
Date : May 24, 2024

കനത്തമഴ: കാട്ടാന കണക്കടയ്ക്ക് പ്രതിസന്ധിയിൽ

കനക്കടയ്ക്ക് ഭവനകണക്കടയ്ക്ക് ഭവനകണക്കടയ്ക്ക് ഭവനകണക്കടയ്ക്ക്

നിലമ്പൂർ: കോളത്തിലെ കാട്ടാനകളുടെ കണക്കടയ്ക്ക് പ്രതിസന്ധിയിൽ

യു.എ.ഇ.യിൽ ഇന്ന് കടൽ പ്രക്ഷുബ്ധമായേക്കാം

ഘോഷം: യു.എ.ഇ.യിൽ ഇന്ന് കടൽ പ്രക്ഷുബ്ധമായേക്കാം

നാണയപുസ്തകം കടൽ പ്രക്ഷുബ്ധമായേക്കാം

കടൽ പ്രക്ഷുബ്ധമായേക്കാം

കടൽ പ്രക്ഷുബ്ധമായേക്കാം

കടൽ പ്രക്ഷുബ്ധമായേക്കാം

കൊച്ചി നഗരത്തിലെ വെള്ളക്കെട്ട്

കാനകളുടെ ശുചീകരണം ഉറപ്പാക്കണം - റൈഫിക്കോട്രി

കൊച്ചി: നഗരത്തിലെ വെള്ളക്കെട്ട് ശുചീകരണം

കൊച്ചി: നഗരത്തിലെ വെള്ളക്കെട്ട് ശുചീകരണം

കൊച്ചി: നഗരത്തിലെ വെള്ളക്കെട്ട് ശുചീകരണം

പുറമെ കാററവകാശം

മദ്യപിച്ച കാരമാക്കാരനെ കോരടിക്കാൻ അന്വേഷണവകുപ്പിന് യെമ്പർ

പുറമെ: പുറമെയിൽ കാററവകാശം

പുറമെ: പുറമെയിൽ കാററവകാശം

പുറമെ: പുറമെയിൽ കാററവകാശം

വടകരേഖകളിൽ പരിശോധന

ശ്രീകാശിയിൽ അനിശ്ചിതകാലത്തേക്ക്

വടകരേഖകളിൽ പരിശോധന

വടകരേഖകളിൽ പരിശോധന

വടകരേഖകളിൽ പരിശോധന

മണപ്പുറം ഫിനാൻസ് ലിമിറ്റഡ്. STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH, 2024. Includes financial tables and company details.

ലോകീകരണത്തിൽ ഭരണനിരവഹിതരേ

രേഖപ്പെടുത്തണമെന്ന് കോടതി

ലോകീകരണത്തിൽ ഭരണനിരവഹിതരേ

ലോകീകരണത്തിൽ ഭരണനിരവഹിതരേ

CORPORATE MANAGEMENT OF S.N.D.P.YOGAM SCHOOLS KOLLAM. WANTED. Applications are invited for qualified candidates for appointment in undermentioned posts existing in SNDP Yogan Higher Secondary Schools.

കേരള സർക്കാർ വിളംബരം (സി) വകുപ്പ് വിളംബരം

കേരള സർക്കാർ വിളംബരം (സി) വകുപ്പ് വിളംബരം. നിലവിൽ നിലവിലുള്ള വിളംബരങ്ങൾ.