



MANAPPURAM FINANCE LIMITED

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Ref: SEC/SE/120/2024-25
19.08.2024

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: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations 2015 ("SEBI LODR Regulations")
Ref: SEC/SE/110/2024-25 dated 08.08.2024

Pursuant to Regulation 30 of the SEBI LODR Regulations, we wish to inform you that Financial Resources and Management Committee of the Board of Directors of Manappuram Finance Limited ("Company") at its meeting held on August 19,2024 has approved the allotment of Secured, Non- Cumulative, Redeemable, Listed, Rated, Non-Convertible Taxable Debentures of face value of Rs.1,00,000 (Rupees One Lakh Only) each for an amount of Rs. 4,50,00,00,000/- (Rupees Four Hundred and Fifty Crores Only) on private placement basis to be Listed on BSE Ltd. Details of the issue is given under in Annexure A.

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



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Annexure A

Series Name	MAFIL/PVT NCD -01/2024-25
Kinds of securities offered	Secured, Non- Cumulative, Redeemable, Listed, Rated, Non-Convertible Taxable Debentures
Face value	Rs 1,00,000
ISIN	INE522D07CH7
Allotment size	Rs 450 cr
Tenure of the instrument date of allotment and date of maturity	2 years Date of allotment:19.08.2024 Date of maturity: 19.08.2026
Coupon/interest offered Schedule of payment of coupon/interest and principal;	Coupon Rate: 9.10% p.a Coupon Payment Frequency: Annual Interest Payment dates: August 19, 2025 and August 19, 2026
Charge/security, if any, created over the assets	The principal amount of the Debentures to be issued, together with all interest due on the Debentures, shall be secured by a first ranking pari passu charge on all current assets, book debts, receivables (both present and future) of the Company, created in favour of the Debenture Trustee, as specifically set out in and fully described in the Debenture Trust Deed except those receivables specifically and exclusively charged in favour of certain existing charge holders, such that a security cover of 100% of the outstanding principal amounts of the Debentures and interest thereon is maintained at all times until the maturity date
special right /interest/ privileges attached to the instrument and changes thereof	Nil
delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	In case of default in payment of interest and/ or principal redemption on the due dates, the Issuer shall pay the Debenture Holders, an additional interest at the rate of

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	<p>2% per annum over the coupon rate (mentioned hereinabove), for the defaulting period i.e. the period commencing from and including the date on which such amount becomes due and upto excluding the date on which such amount is actually paid.</p>
<p>details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;</p>	<p>In the event the net asset value of the security provided over the Secured Assets diminishes and the Company is unable to maintain the minimum security cover in accordance with the applicable SEBI guidelines, the Company shall, immediately and no later than 15 (fifteen) calendar days from the date of such diminishment / reduction in the net asset value, ensure that the net asset value of the security provided by it, equals or exceeds the minimum security cover, by providing additional or new security (by way of hypothecation) over other similar assets sufficient to maintain the minimum security cover in accordance with the applicable SEBI guidelines. The Company shall promptly notify the Debenture Trustee in writing of the creation of the additional or new security, which notice shall include the description of such assets being provided as additional or new security.</p> <p>In case of default in payment of interest and/ or principal redemption on the due dates, the Issuer shall pay the Debenture Holders, an additional interest at the rate of 2% per annum over the coupon rate (mentioned hereinabove), for the defaulting period i.e. the period commencing from and including the date on which such amount becomes due and upto excluding the date on which such amount is actually paid.</p>
<p>details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;</p>	<p>The redemption amount is repaid in full at maturity. Manner of redemption: out of the profits of the company</p>

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Object of the issue	<p>The net proceeds from the subscription of the NCDs shall be exclusively utilized in the manner set out below:</p> <ul style="list-style-type: none">(i) General Corporate purpose = 25%(ii) For ordinary course of business of the Issuer including repayment/re-financing of existing debt = 37.5%(iii) For deployment in business and growth of asset book of the Issuer = 37.5% <p>Provided that the subscription amount shall be utilized only for the purposes permitted by RBI for bank finance and shall not be utilized for investment in any capital market, on lending, speculative purposes and / or any other activities not permitted by RBI / SEBI / ROC / Stock Exchange.</p> <p>The above-mentioned earmarking of the Issue proceeds for each of the objects of the issue is indicative and based on estimates and the Company reserves the right to change the percentage of the Issue proceeds utilized for each of the aforesaid objects.</p> <p>Pending full utilization of Issue proceeds, the Issuer shall be entitled to invest the Issue proceeds in money market instruments, mutual funds and deposits with banks.</p>
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Thanking you

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Company Secretary

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