



MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/250/2022-23

November 26, 2022

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 Madam/Sir

Sub.: Disclosure of Related Party Transactions pursuant to Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In furtherance to our letter dated November 12, 2022, please find enclosed herewith disclosure of Related party transactions for the half-year ended September 30, 2022 pursuant to Regulation 23(9) of the Listing Regulations with certain additional information.

We request you to please take the same on your record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R
Company Secretary
Ph-+91 9946239999

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

Related Party Transactions (H1 FY 2022-2023)							Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
S. No	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction (see Note 5) (Rs. in lakhs)	Value of the related party transaction as approved by the audit committee (see Note 6a) (Rs. in lakhs)	Value of transaction during the reporting period (see Note 6b) (Rs. in lakhs)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or			Details of the loans, inter-corporate deposits, advances or investments				
		Name	Name				Relationship of the counterparty with the listed entity or its subsidiary	Opening balance Receivable / (Payable)	Closing balance Receivable / (Payable)	Nature of indebtedness (loan/ issuance of debt/ any	Cost (see Note 7)	Tenure (month s)	Nature (loan/ advance/ inter-corporate deposit/	Interest Rate (%)	Tenure	Secured/ unsecured
1	Manappuram Finance Limited	Mr. Abhijit Sen	Director	Sitting fee	4.35	4.35	-	-								
2	Manappuram Finance Limited	Mr. Harshan Kollara	Director	Sitting fee	5.50	5.50	-	-								
3	Manappuram Finance Limited	Mr. P. Manomohan	Director	Sitting fee	5.15	5.15	0.15	0.15								
4	Manappuram Finance Limited	Mr. Shailesh J. Mehta	Director	Sitting fee	5.50	5.50	-	-								
5	Manappuram Finance Limited	Mrs. Sutapa Banerjee	Director	Sitting fee	2.55	2.55	-	-								
6	Manappuram Finance Limited	Mr. V.R. Ramachandran	Director	Sitting fee	3.95	3.95	0.15	0.15								
7	Manappuram Finance Limited	Mr. Balasubrahmanian	Director	Sitting fee	1.75	1.75	-	-								
8	Manappuram Finance Limited	Mr. Abhijit Sen	Director	Commission	-	-	44.00	-								
9	Manappuram Finance Limited	Mr. Harshan Kollara	Director	Commission	-	-	38.00	-								
10	Manappuram Finance Limited	Mr. P. Manomohan	Director	Commission	-	-	28.00	-								
11	Manappuram Finance Limited	Mr. Shailesh J. Mehta	Director	Commission	-	-	65.00	-								
12	Manappuram Finance Limited	Mrs. Sutapa Banerjee	Director	Commission	-	-	35.00	-								
13	Manappuram Finance Limited	Mr. Balasubrahmanian	Director	Commission	-	-	21.00	-								
14	Manappuram Finance Limited	Mr. V.R. Ramachandran	Director	Commission	-	-	35.00	-								
15	Manappuram Finance Limited	Mr. Jagdish Capoor	Director	Commission	-	-	14.00	-								
16	Manappuram Finance Limited	Mr. V.P. Nandakumar	MD & CEO	Remuneration	506.25	506.25	-	-								
17	Manappuram Finance Limited	Mr. V.P. Nandakumar	MD & CEO	Commission	-	-	800.00	-								
18	Manappuram Finance Limited	Ms. Bindu A.L	CFO	Remuneration	53.90	53.90	-	-								
19	Manappuram Finance Limited	Ms. Bindu A.L	CFO	Incentive	-	-	20.00	-								
20	Manappuram Finance Limited	Mr. Manoj Kumar V R	CS	Remuneration	19.13	19.13	-	-								
21	Manappuram Finance Limited	Mr. Suhas Nandan	Relative of KMP	Remuneration	6.90	6.90	-	-								
22	Manappuram Finance Limited	Mr. Suhas Nandan	Relative of KMP	Rent Paid	0.81	0.81	0.13	0.13								
23	Manappuram Finance Limited	Manappuram Foundation	Promoter is the managing trustee of Manappuram Foundation	CSR Paid	2,361.82	2,361.82	-	-								
24	Manappuram Finance Limited	Manappuram Foundation	Promoter is the managing trustee of Manappuram Foundation	gratuity transferred	23.19	23.19	-	-								
25	Manappuram Finance Limited	Manappuram Foundation	Promoter is the managing trustee of Manappuram Foundation	Rent Waived	86.24	86.24	-	-								
26	Manappuram Finance Limited	Manappuram Foundation	Promoter is the managing trustee of Manappuram Foundation	Security Deposit	-	-	1.92	1.92								
27	Manappuram Finance Limited	Manappuram Agro Farms Limited	Entity owned by promoter	Rent paid	23.37	23.37	3.19	4.07								
28	Manappuram Finance Limited	Manappuram Agro Farms Limited	Entity owned by promoter	Rent Received	1.51	1.51	-	-								



29	Manappuram Finance Limited	Manappuram Agro Farms Limited	Entity owned by promoter	Reimbursement of Expenses Received	0.48	0.48	-	-										
30	Manappuram Finance Limited	Manappuram Agro Farms Limited	Entity owned by promoter	Security Deposit	-	-	0.40	0.40										
31	Manappuram Finance Limited	Manappuram Agro Farms Limited	Entity owned by promoter	gratuity transferred	1.35	1.35												
32	Manappuram Finance Limited	Finance Industry Development Council	Directorship held by Promoter	Advertisement expense	0.01	0.01	-	-										
33	Manappuram Finance Limited	Finance Industry Development Council	Directorship held by Promoter	Membership fee	0.50	0.50	-	-										
34	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Maintenance and Repairs paid	5.44	5.44	-	-										
35	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Gratuity Transferred	41.46	41.46	-	-										
36	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Rent Received	25.16	25.16	-	-										
37	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Reimbursement of Expenses Received	6.10	6.10	-	-										
38	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Investment in Subsidiary company (balance outstanding)			595.00	595.00										
39	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	Amounts payable (net) to related parties	-	-	445.75	31.95										
40	Manappuram Finance Limited	Manappuram Comptech and Consultants Limited	Subsidiary	IT Support Cost	951.83	951.83	-	-										
41	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Other Expenses paid	-	-	-	-										
42	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Interest paid on account of Assignment Transaction	43.62	43.62	-	-										
43	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Rent Received	73.74	73.74	-	-										
44	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Reimbursement of Expenses Received	9.65	9.65	-	-										
45	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Interest Income	15.71	15.71	-	-										
46	Manappuram Finance Limited	Manappuram Home Finance Limited	Subsidiary	Service Fee	0.60	0.60	-	-										



71	Manappuram Finance Limited	Manappuram Jewellers Limited	Entity owned by promoter	Security Deposit	-	-	1.60	1.60											
72	Asirvad Micro Finance Limited	Manappuram Comptech and Consultants Limited	Fellow subsidiary	Annual/monthly charges	Consolidated Value under multiple approvals	629.33	(96.57)	(28.35)											
73	Asirvad Micro Finance Limited	Manappuram Comptech and Consultants Limited	Fellow subsidiary	Software development charges	Consolidated Value under multiple approvals	38.26	(39.68)	-											
74	Asirvad Micro Finance Limited	Proficient Investment And Financial Consultancy Private Ltd	A private company in which a director a member or director	Rent	Rent of Rs. 40,517/- per month (Exclusive of tax) with 5% increment	2.39	(0.88)												
75	Asirvad Micro Finance Limited	Manappuram Foundation	A trust in which a Director is a trustee	Income generated from CSR fund	Value approved is dependent on number of	-	1.56	-											
76	Asirvad Micro Finance Limited	Manappuram Foundation	A trust in which a Director is a trustee	CSR fund transferred	Value approved is dependent on number of	223.46	-	-											
77	Asirvad Micro Finance Limited	Manappuram Health Care Limited	A public company in which a director is a director	Covid Vaccine	The cost per dose approved is Rs.780/- Paid	-	(0.01)	-											
78	Asirvad Micro Finance Limited	A Ramanathan	Director	Sitting Fees	15 (Omnibus approval)	2.36	-	-											
79	Asirvad Micro Finance Limited	A Ramanathan	Director	Commission	Commission - Approved & paid for FY 2021-22	-	(10.00)	-											
80	Asirvad Micro Finance Limited	Subrata Kumar Mitra	Director	Sitting Fees	15 (Omnibus approval)	1.29	-	-											
81	Asirvad Micro Finance Limited	Subrata Kumar Mitra	Director	Commission	Commission - Approved & paid for FY 2021-22	-	(16.00)	-											
82	Asirvad Micro Finance Limited	Pushya Sitaraman	Director	Sitting Fees	15 (Omnibus approval)	2.15	-	-											
83	Asirvad Micro Finance Limited	Pushya Sitaraman	Director	Commission	13 (Commission - Approved & paid	-	(13.00)	-											
84	Asirvad Micro Finance Limited	Gautam Saigal	Director	Sitting Fees	15 (Omnibus approval)	2.78	-	-											
85	Asirvad Micro Finance Limited	Gautam Saigal	Director	Commission	13 (Commission - Approved & paid	-	(13.00)	-											
86	Asirvad Micro Finance Limited	D R Dogra	Director	Sitting Fees	15 (Omnibus approval)	2.78	-	-											
87	Asirvad Micro Finance Limited	D R Dogra	Director	Commission	15 (Commission - Approved & paid	-	(15.00)	-											
88	Asirvad Micro Finance Limited	T M Manoharan	Director	Sitting Fees	15 (Omnibus approval)	1.16	-	-											
89	Asirvad Micro Finance Limited	T M Manoharan	Director	Commission	10 (Commission - Approved & paid	-	(10.00)	-											
90	Asirvad Micro Finance Limited	Abhijit Sen	Director	Sitting Fees	15 (Omnibus approval)	2.78	-	-											



91	Asirvad Micro Finance Limited	Abhijit Sen	Director	Commission	10 (Commission - Approved & paid		(10.00)											
92	Asirvad Micro Finance Limited	T Balakrishnan	Director	Sitting Fees	15 (Omnibus approval)	2.46	-	-										
93	Asirvad Micro Finance Limited	T Balakrishnan	Director	Commission	13 (Commission - Approved & paid		(13.00)	-										
94	Asirvad Micro Finance Limited	S V Raja Vaidyanathan	Director	Sitting Fees	15 (Omnibus approval)	3.38	-	-										
95	Asirvad Micro Finance Limited	S V Raja Vaidyanathan	Director	commission	10 (Commission - Approved & paid		(10.00)	-										
96	Asirvad Micro Finance Limited	Harshan Kollara	Director	Sitting Fees	15 (Omnibus approval)	1.77	-	-										
97	Asirvad Micro Finance Limited	Harshan Kollara	Director	commission	10 (Commission - Approved & paid		(10.00)	-										
98	Asirvad Micro Finance Limited	Raveendra Babu BN	Managing Director	Remuneration	200.00	63.60	-	-										
99	Asirvad Micro Finance Limited	Raveendra Babu BN	Managing Director	commission	60 (Commission - Approved & paid		(60.00)	-										
100	Asirvad Micro Finance Limited	Yogesh Ratnakar Udhoji	Chief Financial Officer	Remuneration	40.00	17.33	-	-										
101	Asirvad Micro Finance Limited	Aparna Menon	Company Secretary	Remuneration	20.00	8.45	-	-										
102	Asirvad Micro Finance Limited	Rajesh K R N Namboodiripad	Chief Financial Officer	Remuneration	29.74	11.51	-	-										
103	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Rent	Value approved is dependent on number of transactions	6.25	-	-										
104	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Loan	25,000.00		-	-										
105	Manappuram Comptech and Consultants Limited	Asirvad Micro Finance Limited	Fellow subsidiary	IT Service (Income)	478.61	478.61	-	-										
106	Manappuram Comptech and Consultants Limited	Manappuram Chits Karnataka Pvt Ltd	A Private Company in which director is director	IT Service (Income)	14.82	14.82	-	-										
107	Manappuram Comptech and Consultants Limited	Manappuram Foundation	A trust in which director is a trustee	IT Service (Income)	67.41	67.41	-	-										
108	Manappuram Comptech and Consultants Limited	Manappuram Home Finance Ltd	Fellow subsidiary	IT Service (Income)	144.19	144.19	-	-										
109	Manappuram Comptech and Consultants Limited	Mukundapuram Educational And Cultural Society	A society in which director can exercise control	Non IT Service (Income)	0.9	0.90	-	-										
110	Manappuram Comptech and Consultants Limited	Maben Nidhi Ltd	A public company in which a director holds more than 2% of paid up capital	IT & Non IT Service (Income)	56.96	56.96	-	-										
111	Manappuram Comptech and Consultants Limited	MACARE Dental Care Priavte Limited	A public company in which relative of a director holds more than 2% of paid up capital	IT & Non IT Service (Income)	1.63	1.65	-	-										



112	Manappuram Comptech and Consultants Limited	Magro Finance	Proprietorship of a director	IT & Non IT Service (Income)	1.68	1.68	-	-											
113	Manappuram Comptech and Consultants Limited	Manappuram Agro Farms Ltd	A public Company in which director is director	IT & Non IT Service (Income)	18.90	18.90	-	-											
114	Manappuram Comptech and Consultants Limited	Manappuram Assets Finance Ltd	A public company in which a director holds more than 2% of paid up capital	IT & Non IT Service (Income)	46.60	46.60	-	-											
115	Manappuram Comptech and Consultants Limited	Manappuram Chits (India) Ltd	A public Company in which director is director	IT & Non IT Service (Income)	25.76	25.76	-	-											
116	Manappuram Comptech and Consultants Limited	Manappuram Construction & Properties Limited	A public Company in which director is director	IT & Non IT Service (Income)	156.14	156.14	-	-											
117	Manappuram Comptech and Consultants Limited	Manappuram Health Care Limited	A public Company in which director is director	IT & Non IT Service (Income)	30.36	30.36	-	-											
118	Manappuram Comptech and Consultants Limited	Manappuram Insurance Brokers Limited	Fellow subsidiary	IT & Non IT Service (Income)	5.63	5.63	-	-											
119	Manappuram Comptech and Consultants Limited	Manappuram Jewellers Ltd	A public Company in which director is director	IT & Non IT Service (Income)	21.13	21.13	-	-											
120	Manappuram Comptech and Consultants Limited	Manappuram Travels	Proprietorship of a director	IT & Non IT Service (Income)	0.08	0.08	-	-											
121	Manappuram Comptech and Consultants Limited	Mrs Sushama Nandakumar	director	Sitting fee	0.50	0.50	-	-											
122	Manappuram Comptech and Consultants Limited	Mr A K Mohanan	director	Sitting fee	0.90	0.90	-	-											
123	Manappuram Comptech and Consultants Limited	Mr S R Nair	director	Sitting fee	0.90	0.90	-	-											
124	Manappuram Comptech and Consultants Limited	Mr Deepkumar KR	Managing Director & CEO	Commission Payable	13.14	13.14	-	-											
125	Manappuram Comptech and Consultants Limited	Mr Nithin Mohan	KMP	Remuneration	8.19	8.19	-	-											
126	Manappuram Comptech and Consultants Limited	Mr Bhavin Venugopal	KMP	Remuneration	11.46	11.46	-	-											
127	Manappuram Comptech and Consultants Limited	Mr Deepkumar KR	Managing Director & CEO	Remuneration	32.53	32.53	-	-											
128	Manappuram Comptech and Consultants Limited	Manappuram Finance Limited	Parent Company	IT Service	608.70	608.70	-	-											
129	Manappuram Comptech and Consultants Limited	Manappuram Finance Limited	Parent Company	Rental Expenses	25.16	25.16	-	-											
130	Manappuram Comptech and Consultants Limited	Manappuram Finance Limited	Parent Company	Reimbursement of Expenses	6.10	6.10	-	-											
129	Manappuram Home Finance Ltd	Manappuram Comptech and Consultants Limited	Fellow subsidiary	IT cost	144.97	144.97	-	-											
130	Manappuram Home Finance Ltd	Manappuram Travels	Proprietorship of a director	Traveling Expenses	1.22	1.22	-	-											
131	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	Loan Received	20000.00	1500.00	-	-											



132	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	Loan Paid	20000.00	1500.00	-	-										
133	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	Interest on Loan Paid	1000.00	15.71	-	-										
134	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	Rent	250.00	83.39	-	-										
135	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	DA SME Lap	500.00	140.58	-	-										
136	Manappuram Home Finance Ltd	Manappuram Finance Limited	Parent Company	DA Fees	0.60	0.60	-	-										
137	Manappuram Home Finance Ltd	Gautam Saigal	director	Sitting fee	2.60	2.60	-	-										
138	Manappuram Home Finance Ltd	T Balakrishnan	director	Sitting fee	3.30	3.30	-	-										
139	Manappuram Home Finance Ltd	Pratima Ram	director	Sitting fee	3.20	3.20	-	-										
140	Manappuram Home Finance Ltd	Jeevandas Narayan	director	Sitting fee	1.80	1.80	-	-										
141	Manappuram Home Finance Ltd	Gautam Saigal	director	Commission	13.00	13.00	-	-										
142	Manappuram Home Finance Ltd	T Balakrishnan	director	Commission	8.00	8.00	-	-										
143	Manappuram Home Finance Ltd	Pratima Ram	director	Commission	8.00	8.00	-	-										
144	Manappuram Home Finance Ltd	Jeevandas Narayan	director	Commission	11.00	11.00	-	-										
145	Manappuram Home Finance Ltd	Sreedivya	CS	remuneration	18.94	18.94	-	-										
146	Manappuram Home Finance Ltd	Bikash Kumar Mishra	CFO	remuneration	20.82	20.82	-	-										
147	Manappuram Home Finance Ltd	Suveen P S	CEO	remuneration	21.90	21.90	-	-										
148	Manappuram Insurance Broker	Mr. M.N. Gunavardhan	Director	Sitting Fee	2.00	2.00	-	-										
149	Manappuram Insurance Broker	Mrs. Jyothi Prasanna	Director	Sitting Fee	0.95	0.95	-	-										



150	Manappuram Insurance Broker	Adv. V R Ramachandran	Director	Sitting Fee	2.15	2.15	-	-										
151	Manappuram Insurance Broker	B.N. Raveendra Babu	Director	Sitting Fee	0.80	0.80	-	-										
152	Manappuram Insurance Broker	Mr. Subrahmanyam K	Director	Sitting Fee	1.35	1.35	-	-										
153	Manappuram Insurance Broker	Mr. M.N. Gunavardhan	Director	Commission	-	-	3.00	-										
154	Manappuram Insurance Broker	Mrs. Jyothi Prasanna	Director	Commission	-	-	3.00	-										
155	Manappuram Insurance Broker	Mr. Subrahmanyam K	Director	Commission	-	-	3.00	-										
156	Manappuram Insurance Broker	Mr. K.M. Rajesh	CEO	Remuneration	11.12	11.12	-	-										
157	Manappuram Insurance Broker	Mr. Shanto Paul	CFO	Remuneration	10.92	10.92	-	-										
158	Manappuram Insurance Broker	Mrs. Anjurose Paulson	CS	Remuneration	7.45	7.45	-	-										
159	Manappuram Insurance Broker	Manappuram Comptech	Fellow Subsidiary	IT Maintenance	4.50	4.50	-	-										
160	Manappuram Insurance Broker	Manappuram Comptech	Fellow Subsidiary	Taxation Services	0.50	0.50	-	-										
161	Manappuram Insurance Broker	Manappuram Comptech	Fellow Subsidiary	Paperless office	0.63	0.63	-	-										
162	Manappuram Insurance Broker	Manappuram Comptech	Fellow Subsidiary	Security Deposit	-	-	1.00	1.00										
163	Manappuram Insurance Broker	Manappuram Foundation	Promoter is the managing trustee of Manappuram Foundation	CSR Paid	12.05	12.05	-	-										
164	Manappuram Insurance Broker	Manappuram Finance Limited	Parent Company	Rent Paid	12.74	12.74	-	-										
165	Manappuram Insurance Broker	Manappuram Finance Limited	Parent Company	Reimbursement of expenses paid	2.05	2.05	-	-										
166	Manappuram Insurance Broker	Manappuram Finance Limited	Parent Company	Interim dividend paid	502.40	502.40	-	-										
167	Manappuram Insurance Broker	Manappuram Finance Limited	Parent Company	Capital Infused	-	-	157.00	157.00										
168	Manappuram Insurance Broker	Manappuram Finance Limited	Parent Company	Security Deposit	-	-	10.35	10.35										
Total						54,474.91												



Notes:

1. The details in this format are required to be provided for all transactions undertaken during the reporting period. However, opening and closing balances, including commitments, to be disclosed for existing related party transactions even if there is no new related party transaction during the reporting period.
2. Where a transaction is undertaken between members of the consolidated entity (between the listed entity and its subsidiary or between subsidiaries), it may be reported once.
3. Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
4. For companies with financial year ending March 31, this information has to be provided for six months ended September 30 and six months ended March 31. Companies with financial years ending in other months, the six months period shall apply accordingly.
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6. In case of a multi-year related party transaction:
 - a. The aggregate value of such related party transaction as approved by the audit committee shall be disclosed in the column "Value of the related party transaction as approved by the audit committee".
 - b. The value of the related party transaction undertaken in the reporting period shall be reported in the column "Value of related party transaction during the reporting period".
7. "Cost" refers to the cost of borrowed funds for the listed entity.
8. PAN will not be displayed on the website of the Stock Exchange(s).
9. Transactions such as acceptance of fixed deposits by banks/NBFCs, undertaken with related parties, at the terms uniformly applicable /offered to all shareholders/ public shall also be reported.
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