



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/373/2023-24
March 20,2024

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: Newspaper Advertisement of notice of transfer of Equity shares of the Company to Investor Education and Protection Fund (IEPF) Authority.

Please find enclosed herewith the copy of Newspaper Advertisement published on 20th March 2024 in Mathrubhumi (Thrissur Edition) and Business Line (All India Edition) of notice of transfer of Equity shares of the Company to Investor Education and Protection Fund (IEPF) Authority. 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

QUICKLY.

Cognizant taps GenAI to aid drug discovery



Chennai: Cognizant is advancing the application of generative AI (GenAI) technology through the NVIDIA BioNeMo platform to help speed up drug discovery in the life sciences industry. By leveraging gen AI tech, clinical researchers can rapidly sift through extensive datasets and more accurately predict interactions between drug compounds, said a Cognizant release. **OUR BUREAU**

Xiaomi's sales up, thanks to smartphone market upturn

Xiaomi Corp. posted better-than-expected revenue after the smartphone market showed signs of life during the holiday quarter, spurring hopes of an end to a years-long global electronics slump. The Beijing-based firm reported a 11 per cent rise in sales to 73.2 billion yuan (\$10.2 billion) in the December quarter, versus the average analysts' estimate of 72.5 billion yuan. **BLOOMBERG**

Unilever to spin off ice cream business, axe 7,500 jobs globally to cut costs

THUMBS UP. Investors cheer the plan, send the company's shares up over 5 per cent in early trading

Reuters

Unilever said on Tuesday it would spin off its ice cream unit, home to popular brands such as Magnum and Ben & Jerry's, and cut 7,500 jobs in a new cost-saving programme.

Investors cheered the plan, sending Unilever shares up more than 5 per cent in early trading. The spin-off will begin immediately and is expected to complete by the end of 2025, London-listed Unilever said. The ice cream business is "in the process of moving to a separate head office in Amsterdam" but CEO Hein Schumacher said on a call with journalists that he was "open to options" regarding where it could list.

SALES GROWTH

Unilever aims to deliver mid-single-digit underlying sales growth and modest margin improvement after the split, it said. The ice cream business accounts for about 16 per cent of Unilever's global sales, and in some countries



MAJOR MONEY-SPINNER. The ice cream business accounts for about 16 per cent of Unilever's global sales, and in some countries contributes a third or 40 per cent

contributes a third or 40 per cent.

The consumer goods group also launched a programme to save costs of around €800 million (\$869 million) over the next three years. The proposed changes would impact around 7,500 jobs globally, mostly office-based, with total restructuring costs anticipated to be around 1.2 per cent of overall turnover during the period.

The cuts will affect about 5.9 per cent of Unilever's workforce of about 1,28,000 people. "We are looking across the organisation, so in our head office, corporate centre, as well as in business group coordination points, as well as in business units in countries," Schumacher said.

Unilever's shares jumped 5.4 per cent in early trading. The stock has dropped 5.8

per cent over the past year.

The move is a big statement from Schumacher, who became CEO in July and in October laid out plans to win back investor confidence by simplifying the business after admitting Unilever had underperformed in recent years. His predecessor Alan Jope was criticised for allowing the group's brand portfolio

to grow to about 400, leaving management distracted from its best performers. "Great news for shareholders regarding the ice cream division as it has been a drag on the business as a whole for some time, share price should respond accordingly this morning," Oberon Investments portfolio manager Jack Martin said.

HUL looking at options

Our Bureau
Mumbai

Hindustan Unilever Limited stated that the company is evaluating options for the Indian ice cream business in light of the Unilever announcement. The ice cream business contributed around 3 per cent of HUL's revenue in FY23. "We will discuss this with the HUL Board and Unilever management in the coming months. Once the approach is finalised, we will communicate further. We have a very robust cost-savings

programme in HUL called Symphony, that we have been driving for many years now. Through an end-to-end focus across all lines of the P&L, we have been generating gross savings which constitute 6 per cent of the turnover every year. This provides us crucial fuel for growth allowing us to invest competitively behind our brands and future capabilities. We will closely assess the global initiatives of Unilever under the productivity programme and assimilate best practices to take Symphony to its next phase," said a company spokesperson to *businessline*.

Bank of Japan ends era of negative rates with few clues on further hikes

Bloomberg



Kazuo Ueda, Governor, Bank of Japan **REUTERS**

The Bank of Japan scrapped the world's last negative interest rate, ending the most aggressive monetary stimulus programme in modern history, while also indicating that financial conditions will stay accommodative for now.

The bank's board voted 7-2 to set a new policy rate range of between 0 per cent and 0.1 per cent, shifting from a -0.1 per cent short-term interest rate, according to a statement at the conclusion of its two-day meeting on Tuesday. The BOJ also scrapped its complex yield curve control programme while pledging to continue buying long-term government bonds as needed, and ended purchases of exchange-traded funds.

The lack of signalling on any future rate hikes weighed on the yen — which slid past the closely watched 150 mark versus the dollar — while benchmark government bond yields edged lower. The weaker currency supported Japanese equities, helping the Nikkei 225 Stock Average reclaim the key 40,000 level. "We judged that achieving

the goal of sustainable 2 per cent inflation has come within view," Governor Kazuo Ueda said at a post-decision press conference. "The large-scale monetary easing policy served its purpose."

Ueda emphasised that even with the end of the negative rate, it's important that financial conditions remain accommodative. "There is still some distance to 2 per cent, if we look at it from the perspective of the expected inflation rate," he said. "Considering the gap, I think we will conduct normal policy as I mentioned earlier, keeping the importance of maintaining an accommodative environment in mind."

Our goal is not to prescribe what the future should look like, but to enable it: Qualcomm's Chris Patrick

bl.interview

Mahananda Bohidar
Chennai

Magic Eraser for photographs, generative wallpapers based on keywords and circle something to automatically look it up on Google are some of the many on-device AI experiences consumers have experienced on handsets in the last couple of years. All the experiences mentioned here are driven by smartphones that most likely run on the Qualcomm Snapdragon processor. As the SVP and GM, Mobile Handset, Qualcomm Technologies, Chris Patrick and his team have been at the helm of this shift.

As the engineering lead for the mobile business unit, Chris spends his workday at Qualcomm focusing on the right technologies to invest in. Chris also spends a lot of time with handset manufacturers to know what their current challenges are and what their vision for the future is.

In an exclusive interview with *businessline* during MWC 2024, Chris discussed generative AI on smartphones, changing consumer preferences and privacy and security for the common consumer in the future.



One of the big initiatives we are launching is the Gigabit 5G phone for \$99. The concept is to get 5G connectivity even to entry-tier phones

CHRIS PATRICK
GM, Mobile Handset, Qualcomm

Some new AI tech is emerging on devices, such as Magic Eraser, helping us write emails and translate SMSes. How long have these features been in the pipeline?

Things move slowly and then very quickly in tech. We didn't call it AI when we started working on it a decade ago. Last year at the MWC we demoed a very small side project: We built this billion-parameter model to do Stable Diffusion, which could, for example, generate an image of a cat riding a motorcycle. That caught fire. The industry got a huge reaction, and our partners asked if they could integrate that into their devices.

What are your favourite on-device GenAI features to use right now?
The text and image features



What are some of the changes you see in consumer preferences?

We do see consumers looking for more premium experiences in some regions, for example, in India. People are looking for more out of their devices. Something we're always passionate about is mobile gaming, and there is particularly increasing interest in mobile gaming. So, we want to meet that demand. We see consumers bifurcating, where many people are moving towards the premium segment, and there's still very healthy volume in lower tiers.

Is Qualcomm planning to bring powerful processors at a low price range, especially in the Indian market?

Yeah, absolutely. You know the mobile handset market is over a billion units per year, so the premium segment is fantastic, and that's where we put a lot of our mindshare. But my team spends as much time and energy on things below premium as well. So one of the big initiatives we are launching is the Gigabit 5G phone for \$99. The concept is to get 5G connectivity even to entry-tier phones.

You have the new budget smartphone and new-gen AI experiences across

smartphones, automotive, and IoT. How much of that is driven by the R&D happening back in India? A huge percentage. For the new 99-dollar price point device, virtually all technology and product work is done in India. More than half of the R&D that goes into the mobile platform is also done in India.

What's Qualcomm doing to make the GenAI experience safe and secure for the common user?

It is a complicated question. There's a lot of debate about this already in the photography community, with increasingly generative images and videos being used. One of the things we're doing is working with a certification company called Truepic, which shows you whether the image has been edited or not. People want to do fun things with their photos. Like, I might want a picture of me on the moon, but you want to be able to tell the difference as a viewer. Secondly, having on-device AI is helpful. So, you can be very prescriptive about what information can ever leave the device; that's one way to manage privacy; you're going to have the right partner building that AI assistant, someone you trust, and you have to be very explicit in stating what information can be shared with that assistant.

Samsung expects 75% of handset sales to come from 5G smartphones in 2024

Mithun Dasgupta
Kolkata

South Korean tech giant Samsung expects around 75 per cent of its total handset sales to come from 5G smartphones in India this year compared to around 61 per cent last year.

Announcing the launch of Galaxy A55 5G and Galaxy A35 5G here on Tuesday, Akshay Rao, General Manager, MX Business, Samsung India, said, "During the first three months of this calendar year we have rolled out eight handsets, all of which are 5G sets. We launched as many as 19 sets last year and of that 16 were 5G."

21 PC MARKET SHARE
Rao said the South Korean major garnered around 21 per cent market share in terms of volume in India's 5G smartphones market in 2023.

"For the overall market, volume was largely flattish last year, although there was some upside in revenue driven by premiumisation. In terms of volume we were no. 1 with about 18 per cent market share. Even in 5G, we were no. 1," he said.

In the mid-premium segment (₹30,000-50,000),



Akshay Rao, General Manager, MX Business, Samsung India, at the launch of Galaxy A55 5G and Galaxy A35 5G phones **DEBASISH BHADURI**

which has been the fastest growing, the company also had the highest market share of around 31 per cent.

"The pillars have been laid last year. We will double down on those and go forward on the premiumisation front and 5G front. We have been in India for 28 years. We are committed for the long run. We want to deliver products and bring in

some meaningful innovations for our consumers. Both of A55 and A35 devices have been manufactured with the philosophy of bringing in flagship technologies at affordable price points," Rao added.

The smartphone manufacturer said Galaxy A series has been the highest-selling smartphone series in the country for the last two years.

GlobalLogic looks at hub-spoke model to tap talent in tier-II, III cities

KV Kurmanath
Hyderabad

GlobalLogic, a Hitachi group company that offers digital engineering solutions, is looking at expanding its base in India through the hub-and-spoke model. The company, which has a base of 15,000 employees in India, is looking at opening development centres in tier-II and tier-III cities to tap the hitherto untapped potential of human resources.

As part of the strategy, it opened a development centre at Mahabubnagar, which is 140 kilometres away from Hyderabad.

The 18,000-sq ft facility, which can accommodate 400 employees, will have 180 employees. "The spoke centres will typically have 350-500 people. After Mahabubnagar, we will open another centre in Ahmedabad this year. We might explore similar opportunities in Chandigarh and Lucknow," Piyush Jha, Managing Director and Head (India and APAC) of GlobalLo-

gic, told *businessline*. "We are expanding our horizons beyond the large metros, reaching into smaller towns within 100-200 kilometers of main hubs. Recognising the latent potential in these areas, in the post-Covid distributed engineering era, we are proactively choosing to work where the talent resides, avoiding the need for them to relocate," he said.

CONTENT ENGINEERING
The Mahabubnagar facility would focus on content engineering business operations, GIS (geographic information system) solutions, and Generative AI projects. "We are looking at leveraging local talent for strategic growth and expanding its footprint across regional markets," he said.

The company tied up with the Telangana Academy for Skill and Knowledge (TASK), an agency floated by the Telangana Government to promote skilling among the rural youth, for grooming the young talent.

Invesco Mutual Fund

Invesco Asset Management (India) Pvt. Ltd.
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Notice cum Addendum

Discontinuation of Transaction Charges Payable to Distributors

Notice is hereby given to all Investors / Unit holders that Invesco Asset Management (India) Pvt. Ltd. has decided to discontinue the payment of transaction charges to distributors, in terms of para 10.5 of SEBI Master Circular dated May 19, 2023, with effect from **March 22, 2024 ('Effective Date')**. Accordingly, no transaction charges will be deducted from the subscription amount (lumpsum or Systematic Investment Plan) and the full amount of subscription (after deduction of statutory charges, if any) will be invested in the scheme(s) of Invesco Mutual Fund (**'the Fund'**).

Pursuant to 'Discontinuation of Transaction Charges', the provisions related to 'Transaction Charges' stands deleted from Statement of Additional Information (SAI) of the Fund, Scheme Information Document(s) ('SIDs') and Key Information Memorandum(s) (including application form) of the Scheme(s) ('KIMs') of the Fund from the Effective Date.

All other terms & conditions of the SAI, SIDs and KIMs, as applicable, will remain unchanged.

This notice-cum-addendum forms an integral part of the SAI, SIDs / KIMs, as amended from time to time.

For Invesco Asset Management (India) Pvt. Ltd.
(Investment Manager for Invesco Mutual Fund)

Sd/-
Saurabh Navavati
Chief Executive Officer

Date: March 19, 2024

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

MANAPPURAM
FINANCE LIMITED
Make Life Easy

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NOTICE

Sub.: Transfer of Equity Shares of the Company to Investor Education and Protection Fund (IEPF) Authority

This Notice is published pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 notified by the Ministry of Corporate Affairs effective September 7, 2016 and amendments made thereto (referred to as "the Rules").

The Rules, amongst other matters, contain provisions for transfer of all shares in respect of which dividend has remained unpaid or unclaimed by the shareholders for seven consecutive years or more in the name of Investor Education and Protection Fund (IEPF) Authority.

The Company has, communicated to the concerned shareholders whose shares are liable to be transferred during the financial year 2024-2025 to IEPF Authority under the said Rules.

The Company has uploaded details of such shareholders whose shares are due for transfer to IEPF Authority on its website at www.manappuram.com. Shareholders are requested to verify.

Shareholders may note that both the unclaimed dividend and the shares transferred to IEPF Authority including all benefits accruing on such shares, if any, can be claimed back from IEPF Authority after following the procedure prescribed under the Rules.

The concerned shareholders, holding shares in physical form and whose shares are liable to be transferred to IEPF Authority, may note that upon such transfer, the original share certificate(s) which stand registered in their name will stand automatically cancelled and be deemed non-negotiable. The shareholders may further note that the details uploaded by the Company on its website should be regarded and shall be deemed adequate notice by the Company for the purpose of transfer of shares to IEPF Authority pursuant to the Rules.

In case the Company does not receive any communication from the concerned shareholders within three months from the date of this notice, the Company shall transfer the shares to IEPF Authority as per procedure stipulated in the Rules.

In case the shareholders have any queries on the subject matter, they may contact the Company's Registrar and Transfer Agents at **Linktime India Private Limited "Surya" 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore - 641028, TN, India | Phone: +91 422 4958995, 2539835/ 836 | Mobile # Fax: +91 422 2539837 | Email: coimbatore@linktime.co.in**

For Manappuram Finance Limited
Sd/-
MANOJ KUMAR V R
Company Secretary

Valapad
19.03.2024

