



MANAPPURAM FINANCE LIMITED

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Ref: Sec/SE/373/2022-23
13-03-2023

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: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations 2015 ("SEBI LODR Regulations")
Ref: Our Intimations Ref: Sec/SE/305/2022-23 dated January 24, 2023 & Ref: Sec/SE/356/2022-23 dated February 22, 2023.

Pursuant to regulation 30 of the SEBI LODR Regulations, we wish to inform you that the financial resources and management committee of the board of directors of Manappuram Finance Limited ("**Company**") at its meeting held on March 13, 2023 approved the allotment of 1,10,000 (One Lakh Ten Thousand) rated, listed, secured, redeemable, non-convertible debentures having a face value of INR 1,00,000 (Indian Rupees One lakh) each and an aggregate face value of INR 11,00,00,00,000 (Indian Rupees Eleven Hundred Crore) ("**Debentures**") on private placement basis to be listed on BSE Limited.

The details as required under SEBI LODR Regulations read with SEBI's circular bearing reference number CIR/CFD/CMD/4/2015 dated September 9, 2015 in respect to the issue of the Debentures is given under Annexure A.

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



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ANNEXURE - A

Series Name	DB/PVT NCD -01/2022-23
Type of securities proposed to be issued	Rated, listed, secured, redeemable, non-convertible debentures
Type of issuance	Private Placement
Face value	INR 1,00,000 (Indian Rupees One Lakh) per Debenture
ISIN	INE522D07CC8
Total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);	1,10,000 (One Lakh Ten Thousand) rated, listed, secured, redeemable, non-convertible debentures having a face value of INR 1,00,000 (Indian Rupees One lakh) each and an aggregate face value of INR 11,00,00,00,000 (Indian Rupees Eleven Hundred Crore) (" Debentures ")
Size of the issue	INR 11,00,00,00,000 (Indian Rupees Eleven Hundred Crore)
Whether proposed to be listed? If yes, name of the stock exchange(s)	The Debentures are proposed to be listed on the debt segment of BSE Limited.
Tenure of the instrument - date of allotment and date of maturity	Tenure: 10 Years Date of allotment: March 13, 2023 Date of maturity: March 13, 2033 The proposed interest payment and redemption schedules are set out in Schedule I (<i>Illustration of Bond Cash Flows</i>) below.
Coupon/interest offered, schedule of payment of coupon/interest and principal;	Coupon Rate: 9.22% per annum (" Coupon Rate ") Coupon Payment Frequency: Annual The proposed interest payment and redemption schedules are set out in Schedule I (<i>Illustration of Bond Cash Flows</i>) below.
charge/security, if any, created over the assets	(a) The debenture trustee (" Debenture Trustee ") ((acting for the benefit of the holders of the Debentures (" Debenture Holders ")) shall hold the security created by the Company (" Security ") under or in terms of the debenture trust deed entered into between the Company and the debenture trustee (" DTD ") and the transaction documents executed/to be executed in respect of the Debentures (" Transaction Documents "), in its favour, upon trust, subject to the powers and provisions contained herein, for securing the

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	<p>Documents).</p> <p>(b) The Debentures and all the Secured Obligations shall be secured by:</p> <p>First ranking <i>pari-passu</i> charge on all current assets, loans, book debts, receivables (both present and future) of the Company, created in favour of the Debenture Trustee, except those receivables specifically and exclusively charged in favour of NABARD, 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.</p> <p>(c) The Company shall ensure that the requisite security cover of 1.25 (one decimal two five) times to the Secured Obligations shall be maintained throughout the tenor of the Debentures and the DTD.</p>
special right /interest/ privileges attached to the instrument and changes thereof	Nil. The rights/interests/privileges that are standard for transactions of this nature are set out in the Transaction Documents.
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;	<p>The Company shall pay the Debenture Holders, additional interest at the rate of 2% per annum (“Default Interest”) over the Coupon Rate, on the occurrence of a default in payment of any interest on the Debentures on the interest payment date and/or redemption amount on the redemption date of the Debentures.</p> <p>The Default Interest shall be payable for the period commencing on the first day of such payment default till the time such payment default continues and shall be payable on the next date of coupon payment and shall be charged on the defaulted amount.</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;	Nil

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details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Each Debenture shall be redeemed on a <i>pari passu</i> basis by the Company in 3 (three) installments as set out in Schedule I (<i>Illustration of Bond Cash Flows</i>).
Object of the issue	100% (One Hundred Percent) of the issue proceeds will be utilized by the Company for augment the resources of the Company and towards onward lending in gold loan, loan against properties, vehicle financing.

Schedule I Illustration of Bond Cash Flows

Cash Flows Event	Record Date	Due Date	Days	Date of Payment	Days	No. of days in Coupon Period	Amount Payable per unit (in Rs.)
1	27-02-2024	13-03-2024	Wednesday	13-03-2024	Wednesday	366	9220
2	26-02-2025	13-03-2025	Thursday	13-03-2025	Thursday	365	9220
3	26-02-2026	13-03-2026	Friday	13-03-2026	Friday	365	9220
4	26-02-2027	13-03-2027	Saturday	15-03-2027	Monday	365	9220
5	27-02-2028	13-03-2028	Monday	13-03-2028	Monday	366	9220
6	26-02-2029	13-03-2029	Tuesday	13-03-2029	Tuesday	365	9220
7	26-02-2030	13-03-2030	Wednesday	13-03-2030	Wednesday	365	9220
8	26-02-2031	13-03-2031	Thursday	13-03-2031	Thursday	365	9220
9	27-02-2032	13-03-2032	Saturday	15-03-2032	Monday	366	9220
10	26-02-2033	13-03-2033	Sunday	14-03-2033	Monday	365	9220
1	26-02-2031	13-03-2031	Thursday	13-03-2031	Thursday	0	33,333
2	27-02-2032	13-03-2032	Saturday	12-03-2032	Friday	0	33,333
3	26-02-2033	13-03-2033	Sunday	11-03-2033	Friday	0	33,334

We request you to kindly take the same on record.

Thanking you

For Manappuram Finance Limited

Manojkumar V.R
Company Secretary

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