



MANAPPURAM FINANCE LIMITED

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Ref: Sec/SE/118/2022-23
20-07-2022

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: 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/94/2022-23 dated 27th June 2022 & Sec/SE/96/2022-23 dated 30th June 2022

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 July 20,2022 approved the allotment of MIBOR LINKED SECURED UNRATED UNLISTED REDEEMABLE NON CONVERTIBLE DEBENTURES of face value of Rs.10,00,000/- (Rupees Ten Lakh Only) each for an amount of Rs.770,00,00,000/- (Rupees Seven Hundred and Seventy Crores Only) on private placement basis. Details of the issue is given under in Annexure A

Annexure-A

Kinds of securities offered	MIBOR Linked Secured Unrated Unlisted Redeemable Non-Convertible Debentures (NCD)
Face value	Rs.10,00,000/-
ISIN	INE522D07CB0
Allotment size	Rs. 770 Crores

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Tenure of the instrument date of allotment and date of maturity	Tenure-3 years Date of Allotment: 20-07-2022 Date of maturity: 20-07-2025																																							
Coupon/interest offered schedule of payment of coupon/interest and principal;	Coupon Rate: Variable-Mibor Linked Coupon Payment Frequency: Four times in a year Coupon Payment dates: <table border="1"><thead><tr><th>SL No</th><th>Payment Dates</th><th>Interest</th></tr></thead><tbody><tr><td>1</td><td></td><td>20-Oct-22</td></tr><tr><td>2</td><td></td><td>20-Jan-23</td></tr><tr><td>3</td><td></td><td>20-Apr-23</td></tr><tr><td>4</td><td></td><td>20-Jul-23</td></tr><tr><td>5</td><td></td><td>20-Oct-23</td></tr><tr><td>6</td><td></td><td>20-Jan-24</td></tr><tr><td>7</td><td></td><td>20-Apr-24</td></tr><tr><td>8</td><td></td><td>20-Jul-24</td></tr><tr><td>9</td><td></td><td>20-Oct-24</td></tr><tr><td>10</td><td></td><td>20-Jan-25</td></tr><tr><td>11</td><td></td><td>20-Apr-25</td></tr><tr><td>12</td><td></td><td>20-Jul-25</td></tr></tbody></table>	SL No	Payment Dates	Interest	1		20-Oct-22	2		20-Jan-23	3		20-Apr-23	4		20-Jul-23	5		20-Oct-23	6		20-Jan-24	7		20-Apr-24	8		20-Jul-24	9		20-Oct-24	10		20-Jan-25	11		20-Apr-25	12		20-Jul-25
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charge/security, if any, created over the assets	The Debentures are secured by a first ranking pari passu charge by way of hypothecation over the Receivables.																																							
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 the event, the Issuer fails to: (i) make any payment on the relevant due date under the Debenture Trust Deed, (ii) allot the Debentures within the timeline specified in the Debenture Trust Deed; or (iii) comply with the Financial Covenants stipulated in the Debenture Trust Deed, the Issuer shall pay interest at the rate of 2% (two per cent) per annum or any other higher rate not exceeding 5% (five per cent) per annum, subject to applicable Law, levied on the Issuer by any other																																							

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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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	creditor of the Issuer that has provided a Financial Debt to the Issuer over the then applicable interest rate on the Debentures.																		
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																		
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	<p>Amortization Plan- <i>Reduction of principal by regular payments</i></p> <p>Amortized over 8 quarterly instalments, beginning on the date falling 15 months from the Deemed Date of Allotment.</p> <table border="1"><thead><tr><th>SL No</th><th>Redemption dates</th></tr></thead><tbody><tr><td>1</td><td>20-Oct-23</td></tr><tr><td>2</td><td>20-Jan-24</td></tr><tr><td>3</td><td>20-Apr-24</td></tr><tr><td>4</td><td>20-Jul-24</td></tr><tr><td>5</td><td>20-Oct-24</td></tr><tr><td>6</td><td>20-Jan-25</td></tr><tr><td>7</td><td>20-Apr-25</td></tr><tr><td>8</td><td>20-Jul-25</td></tr></tbody></table>	SL No	Redemption dates	1	20-Oct-23	2	20-Jan-24	3	20-Apr-24	4	20-Jul-24	5	20-Oct-24	6	20-Jan-25	7	20-Apr-25	8	20-Jul-25
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Object of the issue	The Issuer shall use the proceeds from the issue of the Debentures solely for financing its lending operations. Issuer shall ensure that the proceeds from the issue of the Debentures shall not be utilized towards investment in real estate business, capital markets or for purchase of land.																		

For Manappuram Finance Limited

Manojkumar V.R
Company Secretary

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