



MANAPPURAM FINANCE LIMITED

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Ref: Sec/SE/384/2021-22
28-01-2022

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/368/2021-22

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 January 28, 2022 approved the allotment of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of Rs.10,00,000/- (Rupees Ten Lakh Only) each for an amount of Rs.800,00,00,000/- (Rupees Eight Hundred Crores Only) on private placement basis to be Listed on BSE Ltd. Details of the issue is given under in Annexure A

Annexure-A

Series Name	MAFIL PVT NCD-02/2021-22
Kinds of securities offered	Secured, rated, listed redeemable Non-convertible debentures (NCD)
Face value	Rs.10,00,000/-
ISIN	Series A- INE522D07BZ1 Series B- INE522D07CA2
Allotment size	Series A-400 Crores Series B-400 Crores
Tenure of the instrument date of allotment and date of maturity	Series A-25 Months Series B-24 Months Date of Allotment: 28-01-2022 Date of maturity: Series A-28-02-2024 Series B-28-01-2024

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Coupon/interest offered schedule of payment of coupon/interest and principal;	Coupon Rate: 6.93% p.a Coupon Payment Frequency: Annual Payment dates: Series A-28-02-2022,28-02-2023,28-03-2024 Series B-28-01-2023,28-01-2024
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 <i>pari-passu</i> charge on all current assets, book debts, receivables (both present and future) of the Company, including all rights in relation to present and future gold loans of the Company, created in favour of the Debenture Trustee (" Hypothecated Assets "), 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;	Upon occurrence of an Accelerated Redemption Event, the Debenture Trustee may, acting on the instructions of any Debenture Holder requiring a mandatory redemption (" Accelerating Debenture Holders ") with a notice to the Issuer (" Accelerated Redemption Notice "), require the Company to redeem in full all the Debentures held by the Accelerating Debenture Holders then outstanding by paying an amount equal to the mandatory redemption amount in respect of each Debenture held by such Accelerating Debenture Holders. The Company will make the payment of the accelerated amounts, within ten (10) calendar days of receipt of the Accelerated Redemption Notice, without prepayment penalty.
details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the	Nil

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security and /or the assets along with its comments thereon, if any;	
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Nil
Object of the issue	<p>The net proceeds from the subscription of the NCDs shall be exclusively utilized for refinancing of existing debt, augment the resources of the company and towards onward lending in gold loan, loan against properties and vehicle financing.</p> <p><i>Provided</i> 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, real estate, on lending, speculative purposes and other activities not permitted by RBI for bank finance.</p>

For Manappuram Finance Limited

Manojkumar V.R
Company Secretary

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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