



# MANAPPURAM<sup>®</sup> FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/072/2024-25  
June 19,2024

<b>BSE Limited</b> <b>Phiroze Jeejeebhoy Towers</b> <b>Dalal Street</b> <b>Mumbai- 400001</b> <b>Scrip Code: 531213</b>	<b>National Stock Exchange of India Limited</b> <b>5th Floor, Exchange Plaza</b> <b>Bandra (East)</b> <b>Mumbai – 400 051</b> <b>Scrip Code: MANAPPURAM</b>
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Dear Sir/Madam,

**Sub: Newspaper Advertisement of notice of Transfer of Equity Shares of Manappuram Finance Limited in respect of which dividend has not been claimed for seven consecutive years or more to the Investor Education and Protection Fund (IEPF).**

Please find enclosed herewith the copy of Newspaper Advertisement published on 19<sup>th</sup> June 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.

5 candidates picked for EDs' post at PSBs



**New Delhi:** Financial Services Institutions Bureau (FSIB) recommended five candidates to form Panel for FY25 from which executive directors' vacancies will be filled in public sector banks. The names in the order of merit are Beena Vaheed, Rajeeva, S K Majumdar, D Surendran and Amit Kumar Srivastava. OUR BUREAU

**Ajith Kumar KK is MD and CEO of Dhanlaxmi Bank**

**New Delhi:** Dhanlaxmi Bank on Tuesday said it appointed Ajith Kumar KK as Managing Director and CEO of the bank. He will take charge on June 20, Kerala-based Dhanlaxmi Bank said in a regulatory filing. The board at its meeting held on Tuesday approved the appointment of Kumar for a period of three years with effect from June 20 and on such remuneration as approved by RBI. The bank will seek approval of the shareholders for the said appointment within the prescribed time period. PTI

**Shivalik SFB raises ₹100 cr in equity investment**



Shivalik Small Finance Bank has raised ₹100 crore in equity co-led by global venture capital firm Lightspeed, and Sanjay Nayar-founded Sorin Investments alongside existing investors Accel and Quona. Shivalik Small Finance Bank is the first Small Finance Bank in India, to have transitioned from an Urban Cooperative Bank with over 25 years of experience in offering retail banking services. OUR BUREAU

## Airbus to deliver 3 India-made H125 helicopters in 2026

Our Bureau  
Mumbai

Airbus expects to deliver three made-in-India H125 helicopters in 2026, and will ramp up production in subsequent years to meet customer demand, Sunny Gugliani, head of Airbus helicopters in India and South Asia, said on Tuesday.

In January, Airbus teamed up with the Tata group to set up a final assembly line for its H125 helicopters.

The announcement was made during French president Emmanuel Macron's India visit, at the time.

"We are working with the Tata group to prepare the ground for the final as-

# Reserve Bank optimistic of 7.3% GDP growth in Q1FY25

**ROBUST OUTLOOK.** Growth momentum well sustained, says RBI Governor

Our Bureau  
Mumbai

The Reserve Bank of India (RBI) is quite optimistic that the first quarter (Q1FY25) GDP growth print will be as per its projection of 7.3 per cent even as it expects the current account deficit (CAD) for FY24 to be lower than 1 per cent of the GDP.

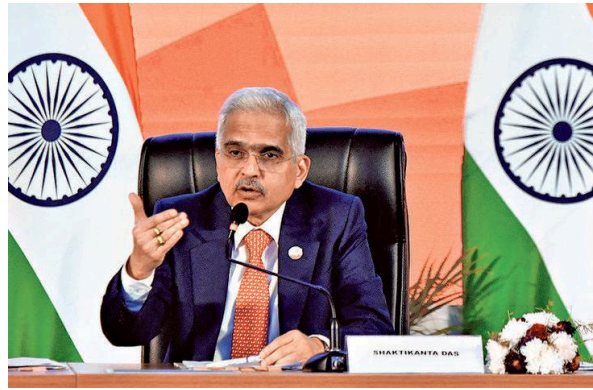
"If you look at fourth quarter (Q4FY24), the momentum of economic activity was much stronger (GDP grew 7.8 per cent)... The same strong momentum of economic activity has continued in the first quarter of FY25," RBI Governor Shaktikanta Das said in his keynote address at an event hosted by a business channel.

He noted that as per data available with RBI up to June third week, the growth momentum is well sustained.

The Governor said RBI, therefore, is sanguine and optimistic that the GDP print for Q1FY25 will indeed be as per its projection of 7.3 per cent.

"...and there is no reason why the momentum will slowdown," he said.

Das emphasised that the current confluence of various macroeconomic factors



**UPBEAT.** The current confluence of various macroeconomic factors is strongly favourable for growth and stability, says Governor Shaktikanta Das REUTERS

are strongly favourable for growth and stability.

**'MARKETS CHANGE'**

"But having said that, I would also like to qualify it by saying it should not lull us into any kind of complacency or overconfidence. It takes very little time for the cycle to change. Markets keep changing, international developments keep happening; there could be surprises.

"So, one has to be alert and agile at all times. We need to be watchful of developments in every corner of our own and global economy," Das said.

On the external sector, the

markets," Das said. He underscored that RBI will continue to build up reserves opportunistically, whenever there is an opportunity, whenever the market allows it.

"We don't shy away from that. Strong reserves help us to curtail volatility in the market and also give confidence to global investors that India will be able to fulfil its external payment obligations," Das said.

**GOLD PURCHASES**

On RBI stepping up gold purchases, the Governor said that its priority is to diversify the deployment of India's forex reserves in more currencies and different kinds of assets, particularly gold.

"Gold prices, in the long run, have always increased...; if you see the long period average, the prices have invariably gone up. Gold, therefore, can be considered as a permanent hedge against external uncertainties.

"We buy gold whenever there is an opportune moment. This is a part of our reserve deployment strategy. But, we will not mindlessly go on buying gold. We have to also be mindful of international prices," he said.

Governor highlighted that India's current account deficit (CAD) has remained very low. In the first three quarters of FY24, the CAD was 1.2 per cent GDP.

"Our teams are working on the numbers, but the fourth quarter (Q4FY24) numbers look to be even lower. And... I will not be surprised (next week when we publish the CAD numbers) if the FY24 CAD is even lower than 1 per cent for FY24.

"So, the CAD looks very promising and the reserves have reached \$655.8 billion. So, this gives lot of confidence to global investors about the stability of Indian

## RBI mulling insurance for green deposits

Our Bureau  
Mumbai

The Reserve Bank of India (RBI) is exploring appropriate deposit insurance coverage for green deposits, climate risk-based differential premiums and ex ante funding needs for climate sustainability, according to Michael Debabrata Patra, Deputy Governor.

"Looking ahead, the evolution of the deposit insurance function is likely to confront more complex challenges amidst heightened uncertainty."

"For instance, climate change is emerging as an overarching risk to the global economy and financial sys-

tems," Patra said, in his keynote address at the 79th Executive Committee Meeting of International Association of Deposit Insurers (IADI) at Rome on June 14.

According to the IADI's surveys, 60 per cent of deposit insurers have formalised Environmental, Social, and Governance (ESG) policies, and some are members of the Network for Greening the Financial System (NGFS).

**'KEEPING US AWAKE'**

"This is what is keeping us awake in India — framing a comprehensive ESG policy incorporating elements of climate sustainability, investment in sovereign green bonds, measuring the impact of climate change on default



Michael Debabrata Patra, RBI Deputy Governor REUTERS

risk and contingency planning for climate related extreme events via actuarial analysis," the Deputy Governor said.

Patra observed that the size of the Deposit Insurance and Credit Guarantee Corporation (DICGC) of India's Deposit Insurance Fund, measured by its ratio to insured deposits, at 2.02 per cent is comparable with the

global median. The Corporation has targeted the achievement of a ratio of 2.5 per cent by March 2028, he added.

In the context of the DICGC's portfolio valued at \$24.5 billion, Patra said treasury operations are being reinforced with asset-liability management tools, real time monitoring of liquidity and concentration ratios, and periodic value-at-risk and scenario analyses at various confidence levels. A dedicated market risk reserve has also been created.

"Some risk management measures like market borrowing, liquidity support from central bank/government, may necessitate changes in statutory provisions," he said.

## Rupee range-bound despite trade balance, rising crude oil prices

Akhil Nallamuthu  
BL Research Bureau

The rupee appreciated nearly 0.2 per cent against the dollar (USD) on Tuesday closing at 83.42. Fundamental factors like the trade balance and crude oil prices have been weighing on the currency.

**WEEKLY RUPEE VIEW.**

The trade deficit expanded to \$23.15 billion for May compared to \$19.1 billion for April. Year-on-year, there was a marginal increase in the deficit as it stood at \$22.1 in May last year.

In addition, the crude oil prices have been on the rise again. Over the past two weeks, the Brent crude futures has risen nearly 9 per cent. Also, the latest projections from the Fed points to only one rate cut this year, which is dollar positive.

One factor that has been working in favour of the Indian unit is the foreign inflows. As per the NSDL (National Securities Depository



the next leg of trend. But given the prevailing conditions, that appears less likely.

If the rupee breaks out of 83, it can extend the upswing to 82.50 or to 82. On the other hand, if it slips below the crucial support of 83.60, it can quickly fall to 84. The downward trend could extend beyond this level and drag the rupee to 84.50.

The dollar index (DXY) has been on the upward trajectory over the last two weeks. Currently trading around 105.50, it faces its nearest resistance at 105.70. A breach of this can lift DXY to 107. But if there is a decline from the current level, it can find support at 104.80 and 104. The dollar index will retain the bullish bias so long as it stays above 104.

With the fundamentals broadly in favour of the dollar, the rupee is expected to face downward pressure. However, the currency is exhibiting good resilience dodging the negative impact of the fundamentals.

Going ahead, too, we expect the rupee to remain stable.

## Crypto dealings not illegal: Orissa HC

Ashley Coutinho  
Mumbai

A recent Orissa High Court order observed that dealings in crypto currency are not illegal.

The HC said crypto currency is not money within the meaning of Price Chits and Money Circulation Schemes (Banning) Act 1978 and investment by the general public in crypto cannot partake the nature of deposit within the meaning of Odisha Protection of Interests of Depositors Act; the HC said there was no evidence to show the petitioners had convinced the public to invest money on promise of high returns; or that any person was defrauded or his investment misappropriated by the petitioners.

"It is clear the petitioners were dealing with crypto currency which... is not illegal," the order said. "The amounts invested are kept secure in a Trust Wallet of the investor

without any scope of interference or manipulation by any other person."

"The ruling affirms that dealing in crypto currency is not illegal. Be that as it may, it would be interesting to see the implications of the same under different laws such as the Income-Tax Act, 1961, which prescribes a defined mode of undertaking the transaction or GST laws wherein the consideration towards supply of goods/services can be paid by a mode other than money too," said Ashish Karundia, Founder, Ashish Karundia & Co.

**THE CASE**

The matter involves two persons who targeted individuals and encouraged them to invest in the Netherland

based crypto currency STA (Solar Techno Alliance) Token. The investors were asked to recruit more investors on payment of interest or bonus.

The Supreme Court in 2020 set aside a April 6, 2018 circular of the Reserve Bank of India prohibiting banks and entities regulated by it from providing services in relation to virtual currencies.

A new taxation framework was introduced in the Finance Act 2022 to provide for taxation and withholding of tax for virtual digital assets covering crypto currencies. Investors have to pay 30 per cent tax on income from select cryptocurrencies without deducting the loss incurred on other assets.

## Fintechs disbursed record 10 cr loans in FY24, up 35%: Report

Our Bureau  
Bengaluru

Fintech companies disbursed 10 crore loans during FY24, an increase of 35 per cent compared with a year ago, Fintech Association for Consumer Empowerment (FACE) said. Disbursement value increased 49 per cent to ₹1,46,517 crore in FY24. Face said the average ticket size for loans disbursed stood at ₹12,648, compared to ₹11,094 in FY23. FACE is an industry body that tracks the progress of digital loans.

Based on data reported by 29 member companies, 83 per cent were profitable in FY24, compared with two-thirds in FY22, said the report.

In the fourth quarter of FY24, member companies disbursed 2.69 crore loans worth ₹40,322 crore at an average ticket size of ₹13,418. The quarterly growth rate is 3 per cent over the Q3 FY24.

Of 37 member companies, 31 companies, accounting for almost 90 per cent of disbursement value in Q4 FY24, reported an AUM of ₹63,345 crore, equally distributed between

on and off-balance sheets.

For 24 companies with in-house NBFCs, 79 per cent of the AUM is on the balance sheet, and there has been no significant change in the balance sheet composition over the last three years.

The companies raised ₹1,913 crore in equity and ₹16,259 crore in debt. "The digital lending sector is responsibly driving ahead with a sharp focus on customer-centricity, compliance, risk management and sustainable business models..." said Sugandh Saxena, CEO at FACE.

**Geojit Financial Services Ltd.**  
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**GEOJIT**  
PEOPLE YOU PROSPER WITH

**NOTICE OF 30TH ANNUAL GENERAL MEETING**

Notice is hereby given that the 30th Annual General Meeting (AGM) of the Members of the Company will be held on Friday, 12th July, 2024 at 4.00 p.m. through Video Conferencing (VC) or other audio visual means (OAVM) in compliance with all the applicable provisions of the Companies Act, 2013 and the Rules made there under and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the Ministry of Corporate Affairs General Circular No. 20/2020 dated 05th May, 2020 along with other applicable Circulars issued by the MCA and SEBI to transact the businesses set out in the notice calling the AGM. Facility for appointment of proxy will not be available for the AGM and hence the requirement of attaching the Proxy Form and Attendance Slip has been dispensed herewith and are not annexed to the Notice of 30th AGM.

The Notice of the 30th AGM and the Annual Report including the Financial Statements for the year ended 31st March, 2024 will be sent only by e-mail to all those Members, whose email addresses are registered with the Company or with their respective Depository Participants, in accordance with MCA Circular(s) and SEBI Circular. Members can join and participate in the 30th AGM through the VC/OAVM facility only. The instructions for joining the 30th AGM and the manner of participation in the remote electronic voting or casting vote through the e-voting system during the 30th AGM are provided in the Notice of the 30th AGM. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013. The Notice of the 30th AGM and the Annual Report will also be made available on the Website of the Company at www.geojit.com and in the Website of BSE Limited at www.bseindia.com and National Stock Exchange of India at www.nseindia.com.

Members whose e-mail addresses are not registered with the depositories can register the same for obtaining login credentials for e-voting for the resolutions proposed in this notice in the following manner:

- **For Physical Shareholders-** Please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to Company email ID: companysecretary@geojit.com or to RTA of the Company at coimbatore@linkintime.co.in;
- **For Demat Shareholders-** Please update your email id and mobile no. with your respective Depository Participant (DP). This is mandatory while E-voting and joining virtual meetings through the Depository;
- The members shall update their bank account details with the Company at email ID: companysecretary@geojit.com or to RTA of the Company at coimbatore@linkintime.co.in or with your respective Depository Participant (DP) for the purpose of receiving dividend directly in bank accounts through Electronic Clearing Service (ECS) or any other means;

The above information is being issued for the information and benefit of all the Members of the Company and is in compliance with MCA Circular/s and the SEBI Circular.

For Geojit Financial Services Ltd  
Sd/-  
**Liju K Johnson**  
Company Secretary

Place: Kochi  
Date: 19.06.2024

**COCHIN INTERNATIONAL AIRPORT LIMITED**

CIAL/COMM/SSW/33 19/06/2024

**Notice Inviting Expression of Interest**

Expression of interest is invited for the below-mentioned work from reputed contractors.

Name of Work	DSITC of AI - based mobile Application for CIAL
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**Interested firms may submit their application forms along with necessary supporting documents through the online form on or before 08/07/2024.**

Online Form Link - <https://forms.gle/MC1WPteaVozSSNAs6>

For details visit our website [www.cial.aero](http://www.cial.aero) Sd/-  
Managing Director

**MANAPPURAM FINANCE LIMITED**  
Make Life Easy

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Registered Office : W - 4/ 638A, Manappuram House  
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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](http://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 **Linkintime 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@linkintime.co.in

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

Valapad  
18.06.2024

