



MANAPPURAM FINANCE LIMITED

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Ref: Sec/SE/112/2024-25
August 13,2024

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	India International Exchange (IFSC) Ltd 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382355
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Dear Madam/Sir

Sub: Outcome of Board Meeting

In terms of Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, we wish to inform you that the Board of Directors of the Company at its meeting held on August 13, 2024, has *inter alia*: -

1. Approved unaudited standalone and consolidated financial results for the quarter ended June 30,2024. The figures were reviewed by the Audit Committee at their meeting held on the previous day.
2. Declared interim dividend of Re.1 (One Rupee Only) per equity share of face value Rs.2.
3. Fixed August 26,2024 as record date to ascertain the entitlement of interim dividend among the shareholders and Dividend/Dividend warrants shall be paid or dispatched on or before September 11,2024.
4. Pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, the Board of Directors has considered and approved Fund-raising program through ECB/ Secured Notes for FY 2024-25.

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



MANAPPURAM FINANCE LIMITED

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Pursuant to Regulation 30, 33, 51, 52 & 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith:

1. Unaudited standalone and consolidated financial results of the Company for the quarter ended on June 30,2024 together with the disclosures in accordance with Regulation 52(4) of the Listing Regulations and the limited review reports issued thereon by M S K A & Associates & S K Patodia & Associates, Joint Statutory Auditors of the Company.
2. The Disclosure in accordance with Regulation 52(7) and 52(7A) of SEBI (LODR) Regulations, 2015 regarding utilization of issue proceeds of non-convertible securities for the quarter ended on June 30,2024.
3. Disclosure of Security Cover in pursuance to Regulation 54(2), 54(3) of SEBI (LODR) Regulations, 2015 for the quarter ended on June 30,2024.

Further, we wish to inform you that the investor presentation and press release w.r.t Q1 FY24-25 results will be uploaded on the website of the Company and the same is available under the tab:

<https://www.manappuram.com/investors/quarterly-results>

The Meeting of Board of Directors commenced at 11 A.M. and concluded at 3.25 P.M.

Kindly take the same on record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R
Company Secretary

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Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

Independent Auditors' Review Report on Consolidated unaudited financial results of Manappuram Finance Limited for the quarter ended June 30, 2024 pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

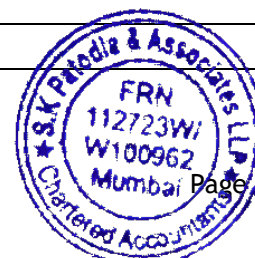
To The Board of Directors Manappuram Finance Limited

1. We were engaged to review the accompanying Statement of consolidated unaudited financial results of Manappuram Finance Limited (hereinafter referred to as 'the Holding Company'), its subsidiaries, (the Holding Company and its subsidiaries together referred to as the 'Group') for the quarter ended June 30, 2024 ('the Statement'), attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations').
2. This Statement, which is the responsibility of the Holding Company's Management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder ('Ind AS 34') and other recognised accounting principles generally accepted in India and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act. However, because of the significance of the matters described in Paragraph 5 below, we were not able to obtain sufficient appropriate evidence relating to the matters referred to therein, as a basis for expressing a conclusion on the Statement. Accordingly, we do not express an review conclusion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Regulations, to the extent applicable.

4. This Statement includes the results of the Holding Company and the following entities:

Sr. No	Name of the Entity	Relationship with the Holding Company
1	Manappuram Home Finance Limited	Wholly owned subsidiary
2	Manappuram Insurance Brokers Limited	Wholly owned subsidiary
3	Asirvad Micro Finance Limited	Subsidiary
4	Manappuram Comptech and Consultants Limited	Subsidiary



5. We draw attention to Note 9 to the Statement regarding identification of instances of embezzlement of the Holding Company's funds by an employee of the subsidiary, Manappuram Comptech and Consultants Limited ("the subsidiary"). The Management of the subsidiary has appointed an independent third party to carry out a detailed investigation. As represented by the management of the Holding Company, the independent third party, based on the preliminary findings, has estimated the amount of such embezzlements to be approximately Rs. 19.78 crores. Pending completion of the investigation by the independent third party, we are unable to conclude on the involvement of any additional individuals and if any further adjustments to the Statement are necessary, including potential restatement of prior years' numbers, and including the consequential effect thereof. In view thereof, we do not express a conclusion on the accompanying Statement.
6. We draw your attention to Note 9 in the Statement in respect of Emphasis of Matter drawn by the auditor of Manappuram Comptech and Consultants Limited, Subsidiary, in its review report on the financial results vide its Report dated August 8, 2024 reproduced by us as under:

"Fraud committed by one of the employees of the Company and reported on July 26, 2024 which has resulted in a claim of Rs. 19.78 Crores on the Company. The Company has provided for this claim in the books of account of the Company for quarter ended June 2024"

Our conclusion on the Statement is not modified with respect to this matter.

7. We did not review the interim financial results of four subsidiaries included in the Statement, whose financial results reflect total revenues of Rs. 900.07 Crores (before consolidation adjustment), total net profit after tax of Rs. 116.59 Crores (before consolidation adjustment) and total comprehensive income of Rs. 116.84 Crores (before consolidation adjustment) for the quarter ended June 30, 2024, as considered in the Statement. The interim financial results have been reviewed / audited by the other auditors whose reports have been furnished to us by the management, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the report of such other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion is not modified in respect of the above matter with respect to our reliance on the work done by and report of the other auditors.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration Number: 105047W



Tushar Kurani
Membership Number: 118580
UDIN: 24118580BKFCB7808

Place: Mumbai
Date: August 13, 2024

For S K Patodia & Associates LLP
Chartered Accountants
ICAI Firm Registration Number: 112723W/W100962



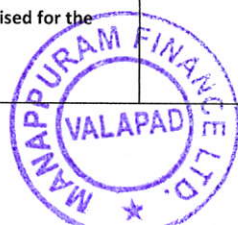
Ankush Goyal
Membership Number: 146017
UDIN: 24146017BKESKN9443

Place: Mumbai
Date: August 13, 2024

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024

(Rs. in Crores, except per equity share data)

S.No	Particulars	Quarter Ended			Year Ended
		30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24
		Unaudited	Audited (Refer Note 7)	Unaudited	Audited
A	Revenue from operations				
	(i) Interest income	2,386.08	2,273.42	1,940.15	8,454.60
	(ii) Dividend income	-	-	-	-
	(iii) Fees and commission income	43.18	45.77	3.97	127.31
	(iv) Net gain on fair value changes	32.61	29.46	55.11	142.50
	(v) Net gain on derecognition of financial instruments	2.53	(2.88)	5.24	40.72
	(vi) Others	23.82	14.00	25.66	82.88
	Total revenue from operations (A)	2,488.22	2,359.77	2,030.13	8,848.01
B	Other income	23.71	2.45	27.04	72.08
	Total income (A+B)	2,511.93	2,362.22	2,057.17	8,920.09
C	Expenses				
	(i) Finance costs	848.30	779.17	648.40	2,865.71
	(ii) Fees and commission expense	17.58	14.62	10.08	50.55
	(iii) Impairment on financial instruments	228.56	187.82	121.17	578.34
	(iv) Employee benefit expenses	446.38	415.86	393.97	1,597.32
	(v) Depreciation and amortization	64.39	65.05	56.46	246.45
	(vi) Other expenses	153.92	154.18	146.25	622.21
	Total expenses (C)	1,759.13	1,616.70	1,376.33	5,960.58
D	Profit before tax (A+B-C)	752.80	745.52	680.84	2,959.51
E	Tax expense:				
	(i) Current tax	208.14	201.89	166.92	800.81
	(ii) Deferred tax	(11.86)	(18.96)	14.17	(39.22)
	(iii) Earlier years adjustments	-	(0.90)	1.73	0.44
F	Profit for the period (D-E)	556.52	563.49	498.02	2,197.48
G	Other comprehensive income/ (loss)				
	A) (i) Items that will not be reclassified to profit or loss				
	- Actuarial gains / (losses) on post retirement benefit plans	(1.51)	(4.97)	(2.56)	(7.96)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.37	0.20	0.64	0.95
	Subtotal (A)	(1.14)	(4.77)	(1.92)	(7.01)
	B) (i) Items that will be reclassified to profit or loss				
	- Fair value changes on derivatives designated as cash flow hedges, net	(1.87)	1.06	(0.74)	(11.47)
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.56	0.17	0.19	3.32
	(iii) Fair value changes on Investment held as FVOCI	0.82	2.42	-	2.42
	(iv) Fair value changes on derivatives designated as cash flow hedge (net)	(0.24)	-	-	-
	Subtotal (B)	(0.73)	3.65	(0.55)	(5.73)
	Total other comprehensive income/ (loss) (G)	(1.87)	(1.12)	(2.47)	(12.74)
H	Total comprehensive income for the period/year (F+G)	554.65	562.37	495.55	2,184.74
I	Net profit attributable to:				
	Owners of parent	554.62	561.53	495.89	2,188.67
	Non-controlling interests	1.90	1.96	2.13	8.81
J	Other comprehensive income /(loss) attributable to:				
	Owners of parent	(1.88)	(1.12)	(2.42)	(12.68)
	Non-controlling interests	0.01	0.00	(0.05)	(0.06)
K	Total comprehensive income/ (loss) attributable to:				
	Owners of parent	552.74	560.41	493.47	2,175.99
	Non-controlling interests	1.91	1.96	2.08	8.75
L	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.28	169.29
M	Earnings per equity share (not annualised for the quarters)				
	Basic (Rs.)	6.58	6.66	5.88	25.96
	Diluted (Rs.)	6.58	6.66	5.88	25.96



SEGMENT WISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER ENDED JUNE 30, 2024

(Rs. in Crores)

S.No	Particulars	Quarter Ended			Year Ended
		30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24
		Unaudited	Audited	Unaudited	Audited
1	Segment Revenue				
	Gold loan and others	1,736.70	1,626.71	1,405.50	6,188.15
	Micro Finance	775.23	735.51	651.67	2,731.94
	Total Segment Revenue	2,511.93	2,362.22	2,057.17	8,920.09
2	Segment Results (Profit before Tax)				
	Gold loan and others	618.83	607.60	520.16	2,337.87
	Micro Finance	133.97	137.92	160.68	621.64
	Total Segment Results	752.80	745.52	680.84	2,959.51
3	Segment Assets				
	Gold loan and others	38,825.84	34,237.43	30,120.88	34,237.43
	Micro Finance	13,216.73	12,510.48	10,078.31	12,510.48
	Total Segment Assets	52,042.57	46,747.91	40,199.19	46,747.91
4	Segment Liabilities				
	Gold loan and others	29,023.91	24,809.55	21,820.99	24,809.55
	Micro Finance	10,967.18	10,361.38	8,277.34	10,361.38
	Total Segment Liabilities	39,991.09	35,170.93	30,098.33	35,170.93



Notes:

- 1 The above unaudited consolidated financial results for the quarter ended June 30, 2024, have been reviewed by the Audit Committee and approved by the Board of Directors of Manappuram Finance Limited (the "Company" or "Holding Company") at their meeting held on August 12, 2024 and August 13, 2024 respectively.
- 2 The Consolidated results of the Group include the audited financial results of the subsidiary Asirvad Micro Finance Limited and unaudited results of subsidiaries namely, Manappuram Home Finance Limited, Manappuram Insurance Brokers Limited and Manappuram Comptech and Consultants Limited which have been audited/reviewed by the auditors of the respective Companies.
- 3 These consolidated financial results of the Group for the quarter ended June 30, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards prescribed under section 133 of the Companies Act 2013 (the "Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4 The Group has reported segment information as per Indian Accounting Standard 108 (Ind AS 108) on 'Operating Segments'. As per Ind AS 108, segments are identified based on management's evaluation of financial information for locating resources and assessing performance. Accordingly, the Group has identified two reportable segments. (1) Gold loan and others (2) Microfinance.
- 5 The Board of Directors in their meeting held on August 13, 2024, declared a dividend of Rs. 1/- per equity share having face value of Rs. 2/ each.
- 6 The Group has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non-Convertible Debentures as at June 30, 2024.
- 7 The statement includes the results for the quarter ended March 31, 2024 being the balancing figure of the audited figures in respect of full financial year and the published year to date figures up to the third quarter of the respective financial year, the results which were subjected to Limited Review.
- 8 The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 9 We have been informed by our Subsidiary Company namely Manappuram Comptech and Consultants Ltd (MACOM) which is providing us with IT support services, of instances of embezzlement of funds of the Company to the tune of approximately Rs. 19.78 crores through unauthorised access. The management of MACOM has appointed an independent auditor to carry out an audit in conjunction with Company which is in progress and loss amount is reasonably crystallized. The Company has intimated and disclosed the same under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulation") to Stock exchanges vide letter dated 26th July 2024 and the regulatory authorities have also been notified. This has no financial impact on the consolidated financials for the quarter ended 30th June 2024.
- 10 Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform with the current period presentation.
- 11 Key standalone financial information is given below:

(Rs. in Crore)

S.No	Particulars	Quarter Ended			Year Ended	
		30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24	
		Unaudited	Audited (Refer Note 7)	Unaudited	Audited	
1	Total income	1,622.29	1,513.26	1,356.55	5,854.64	
2	Profit before tax	593.12	560.29	512.54	2,221.62	
3	Profit after tax	440.58	428.33	380.90	1,657.77	
4	Total comprehensive income	438.45	427.23	380.99	1,648.18	

Place : Valapad
Date : August 13,2024



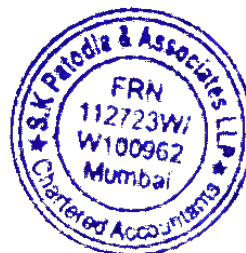
By order of the Board of Directors


V.P. Nandakumar
Managing Director & CEO
DIN: 00044512

Independent Auditors' Review Report on Standalone unaudited financial results of Manappuram Finance Limited for the quarter June 30, 2024 pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To The Board of Directors of Manappuram Finance Limited

1. We were engaged to review the accompanying Statement of standalone unaudited financial results of Manappuram Finance Limited (hereinafter referred to as 'the Company') for the quarter ended June 30, 2024 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Regulations').
2. This Statement, which is the responsibility of Company's Management and has been approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with relevant rules issued thereunder ('Ind AS 34'), and other recognized accounting principles generally accepted in India, and is in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard required that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act. However, because of the significance of the matters described in Paragraph 4 below, we were not able to obtain sufficient appropriate evidence relating to the matters referred to therein, as a basis for expressing a conclusion on the Statement. Accordingly, we do not express a review conclusion.



4. We draw attention to Note 9 to the Statement regarding identification of instances of embezzlement of the Company's funds by an employee of the Company's subsidiary, Manappuram Comptech and Consultants Limited ("the subsidiary"). The Management of the subsidiary has appointed an independent third party to carry out a detailed investigation. As represented by the Company's management, the independent third party, based on the preliminary findings, has estimated the amount of such embezzlements to be approximately Rs. 19.78 crores. Pending completion of the investigation by the independent third party, we are unable to conclude on the involvement of any additional individuals, and if any further adjustments to the Statement are necessary, including potential restatement of prior years' numbers, and including the consequential effect thereof on the Statement. In view thereof, we do not express a conclusion on the accompanying Statement.

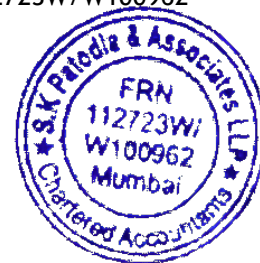
For M S K A & Associates
Chartered Accountants
ICAI Firm Registration Number: 105047W



Tushar Kurani
Membership Number: 118580
UDIN: 24118580BKFMCA1019

Place: Mumbai
Date: August 13, 2024

For S K Patodia & Associates LLP
Chartered Accountants
ICAI Firm Registration Number: 112723W/W100962



Ankush Goyal
Membership Number: 146017
UDIN: 24146017BKESKM1201

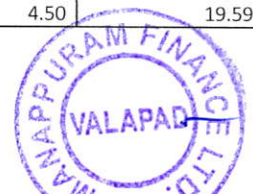
Place: Mumbai
Date: August 13, 2024

Manappuram Finance Limited
 Regd. & Corp. Office : W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India
 CIN - L65910KL1992PLC006623

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2024

(Rs. in Crores, except per equity share data)

S.No	Particulars	Quarter Ended			Year Ended
		30-Jun-24	31-Mar-24	30-Jun-23	31-Mar-24
		Unaudited	Audited (Refer Note 5)	Unaudited	Audited
A	Revenue from operations				
	(i) Interest income	1,598.74	1,502.09	1,321.83	5,720.56
	(ii) Dividend Income	-	-	-	15.00
	(iii) Net gain on fair value changes	-	(0.01)	(0.02)	-
	(iv) Net gain on derecognition of financial instruments	2.54	(2.88)	5.24	40.72
	(v) Fees and commission income	0.68	0.76	0.89	3.00
	(vi) Others	18.54	7.87	15.70	50.63
	Total revenue from operations (A)	1,620.50	1,507.83	1,343.64	5,829.91
B	Other income	1.79	5.43	12.91	24.73
	Total income (A+B)	1,622.29	1,513.26	1,356.55	5,854.64
C	Expenses				
	(i) Finance costs	543.97	488.76	415.36	1,828.12
	(ii) Fees and commission expense	17.58	14.62	10.08	50.55
	(iii) Impairment on financial instruments	53.27	28.41	21.11	108.40
	(iv) Employee benefit expenses	276.91	259.02	252.20	1,022.17
	(v) Depreciation and amortization	48.75	48.60	43.90	187.83
	(vi) Other expenses	108.47	113.56	101.36	435.95
	Total expenses (C)	1,048.95	952.97	844.01	3,633.02
D	Profit from ordinary activities but before exceptional item (A+B-C)	573.34	560.29	512.54	2,221.62
E	Exceptional Item (Refer Note : 9)	19.78	-	-	-
F	Profit from ordinary activities before tax (D+E)	593.12	560.29	512.54	2,221.62
G	Tax expense:				
	(i) Current tax	153.69	124.51	138.31	572.76
	(ii) Deferred tax	(1.15)	7.45	(6.67)	(8.91)
	(iii) Earlier years adjustments	-	-	-	-
H	Profit for the period (F-G)	440.58	428.33	380.90	1,657.77
I	Other comprehensive income/(loss)				
	A (i) Items that will not be reclassified to profit or loss				
	- Actuarial gain / (losses) on post retirement benefit plans	(1.29)	(0.08)	0.85	(1.35)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.32	0.02	(0.21)	0.34
	Subtotal (A)	(0.97)	(0.06)	0.64	(1.01)
	B (i) Items that will be reclassified to profit or loss				
	- Fair value changes on derivatives designated as cash flow hedges, net	(1.87)	(1.38)	(0.74)	(11.47)
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.71	0.35	0.19	2.89
	Subtotal (B)	(1.16)	(1.03)	(0.55)	(8.58)
	Total other comprehensive income / (loss) (I)	(2.13)	(1.10)	0.09	(9.59)
J	Total comprehensive income for the period(H+I)	438.45	427.23	380.99	1,648.18
K	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.28	169.29
L	Earnings per equity share (not annualised for the quarters)				
	Basic (Rs.)	5.21	5.07	4.50	19.59
	Diluted (Rs.)	5.21	5.07	4.50	19.59



NOTES :

- 1 These unaudited standalone financial results of Manappuram Finance Limited ("Company") for the quarter ended June 30, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards prescribed under section 133 of the Companies Act 2013 (the "Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2 The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Manappuram Finance Limited ('the Company') at their meetings held on August 12, 2024 and August 13, 2024, respectively.
- 3 The Company operates mainly in the business of lending. Accordingly, there are no separate reportable segments as per IND AS 108 – Operating Segments.
- 4 The Company has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non-Convertible Debentures as at June 30, 2024.
- 5 The statement includes the results for the quarter ended March 31, 2024 being the balancing figure of the audited figures in respect of full financial year and the published year to date figures up to the third quarter of the respective financial year, the results which were subjected to limited review.
- 6 Disclosure as per the notification no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities.

a) Details of loans (not in default) sold through assignment during the quarter ended June 30, 2024 :

Count of loan accounts assigned	1,999
Amount of loans transferred through Assignment (in Crores)	111.19
Weighted average residual maturity (in months)	25.36
Weighted average holding period (in months)	15.11
Retention of beneficial economic interest	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	unrated

- b) The Company has not acquired through assignment in respect of loans not in default during the quarter ended June 30, 2024.
- c) The Company has not transferred/acquired any stressed loans during the quarter ended June 30, 2024.
- 7 Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended, is attached as Annexure 1.
 - 8 The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
 - 9 We have been informed by our Subsidiary Company namely Manappuram Comptech and Consultants Ltd (MACOM) which is providing us with IT support services, of instances of embezzlement of funds of the Company to the tune of approximately Rs.19.78 crores through unauthorised access. The management of MACOM has appointed an independent auditor to carry out an audit in conjunction with Company which is in progress and loss amount is reasonably crystallized. The Company has intimated and disclosed the same under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulation") to Stock exchanges vide letter dated 26th July 2024 and the regulatory authorities have also been notified. The company is in the process of recovering the amount from the subsidiary and passing necessary accounting entries.
 - 10 The Board of Directors declared an interim dividend of Rs.1/- per equity share having face value of Rs. 2/-each.
 - 11 Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform with the current period presentation.

Place : Valapad
Date : August 13, 2024



By Order of the Board of Directors

V.P. Nandakumar
Managing Director & CEO
DIN: 00044512



MANAPPURAM FINANCE LIMITED

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ANNEXURE 1

Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the quarter ended June 30, 2024*

(Amount in crores)

S. No	Particulars	Note no	Quarter Ended
			30-Jun-24
A	Debt Equity Ratio	2	2.48
B	Debt Service Coverage Ratio		NA
C	Interest Service Coverage Ratio		NA
D	Outstanding redeemable preference shares(quantity and value)		NIL
E	Capital Redemption Reserve		NIL
F	Debenture Redemption Reserve		NA
G	Net Worth (Rs. In Cr)	3	10,703.06
H	Net Profit After Tax (Rs. In Cr)		440.58
I	Earnings Per Share:		
i)	Basic (Rs)		5.20
ii)	Diluted (Rs)		5.20
J	Current Ratio		NA
K	Long Term Debt To Working Capital		NA
L	Bad Debts To Account Receivable Ratio		NA
M	Current Liability Ratio		NA
N	Total Debts To Total Assets	4	69.14%
O	Debtors Turnover		NA
P	Inventory Turnover		NA
Q	Operating Margin (%)		NA
R	Net Profit Margin (%)	5	27.16%
S	Sector Specific Equivalent Ratios:		
i)	Stage 3 Loan Assets to Gross Loan Assets	6	1.96%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	7	1.70%
iii)	Capital Adequacy Ratio	8	29.57%
iv)	Provision Coverage Ratio	9	13.16%
v)	Liquidity Coverage Ratio(LCR)	8	192.72%

* The information furnished is based on Standalone Result

Notes:

- 1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- 2 Debt Equity Ratio = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/{Equity Share Capital + Other Equity}
- 3 Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.
- 4 Total Debts To Total Assets = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/Total Assets
- 5 Net Profit Margin (%) = Net Profit After Tax / Total Income
- 6 Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on principal amount of Loan Assets)
- 7 Net Stage 3 Loan Assets to Gross Loan Assets = {Stage 3 Loan Assets - Expected Credit Loss provision for Stage 3 Loan Assets}/Gross Loan Assets (Based on Principal amount of Loan Assets)-Expected Credit Loss provision for Stage 3 Loan
- 8 Capital Adequacy Ratio and Liquidity Coverage Ratio has been computed as per RBI Guidelines
- 9 Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

For Manappuram Finance Limited

V.P.Nandakumar
Managing Director & CEO



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



MANAPPURAM FINANCE LIMITED

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August 13,2024

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
---	---

Dear Madam/Sir

Sub: Security Cover under Regulation 54(2) & 54(3)

Enclosing herewith the statement on security cover under regulation 54(2) & 54(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30,2024

Request you to 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
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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
---	---

Dear Sir/Madam

Sub: Security Cover under Regulation 54(2) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 ("SEBI (LODR)")

This is to certify that the Company has maintained requisite asset cover (100% or above, as the case may be) for its Secured Listed Non-Convertible Debentures as at June 30,2024 as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, by way of creation of floating charge on book debts and other encumbered assets of the Company sufficient to discharge the principal amount and the interest thereon at all times for the non-convertible debt securities issued.

Kindly take the same on record.

Thanking you

Yours Faithfully,

For Manappuram Finance Limited

V P Nandakumar

MD & CEO

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S K Patodia & Associates LLP

CHARTERED ACCOUNTANTS

To,
The Board of Directors,
Manappuram Finance Limited

Sub: Independent Auditor's Certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities of Manappuram Finance Limited for the quarter ended June 30, 2024

1. We, S K Patodia & Associates LLP, Chartered Accountants ("us" or "we" or "our") have been requested as Statutory Auditors via E-Mail dated August 10, 2024, by Manappuram Finance Limited (the "Company") having its registered office at IV/470A (Old) W/638A (New) Manappuram House Valapad, Thrissur, Kerala - 680 567, to issue a certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities of Manappuram Finance Limited for the quarter ended June 30, 2024.
2. The accompanying Statement of compliance showing 'Security Cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed and compliance with Financial Covenants' for Listed Secured Non-Convertible Debentures (NCD's) issued by the Company which were outstanding as at June 30, 2024 (the "Statement"), is prepared and signed by the Management of the Company for the purpose of submission with Bombay Stock Exchange Limited, National Stock Exchange Limited and the Catalyst Trusteeship Limited ("the Debenture Trustee"), as per the terms of the offer document/ Information memorandum and/ or Debenture Trust Deed as at June 30, 2024, in accordance with terms of Securities And Exchange Board Of India (the "SEBI") circular reference no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 on revised format of security cover certificate, monitoring and revision in timelines (hereinafter referred as the "SEBI Circular") and in accordance with terms of regulation 56(1) (d) of the Securities And Exchange Board Of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred as the "SEBI Regulations"). The accompanied Statement is attested by us for identification purposes only.

Management's Responsibility

3. The Management of the Company is responsible for the maintenance of the Security Cover and compliance with the all financial covenants of debt securities, including the preparation of Statement and preparation and maintenance of all accounting and other records and documents supporting such compliance. This responsibility includes the design, implementation, and maintenance of internal controls relevant to such compliance with the SEBI Regulation and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Management is also responsible for the allocation of loans/receivables or any other asset offered as security as per the format for security cover is enclosed at Annexure I- Format of Security Cover.
4. The Company's management is also responsible for preparation and maintenance of financial covenants and compliance with such covenants on a continuous basis as per the debenture trust deed and to ensure compliance with the requirements of Debenture Trust Deed and provide all relevant information to the Debenture Trustee. The Management is also responsible for ensuring that the Company complies with the requirements of the Companies Act, 2013, SEBI Act, 1992 and other relevant circulars and guidelines as applicable to the Company and for providing all relevant information to the Debenture Trustee and Stock Exchange.

Registered Office: Sunil Patodia Tower, J.B. Nagar, Andheri East, Mumbai - 400 099
Tel.: +91 22 6707 9444 | Email: info@skpatodia.in | Website: www.skpatodia.in

(LLP Identification No: ACE - 4113)

(S K Patodia & Associates (a partnership firm) converted into S K Patodia & Associates LLP with effect from December 15, 2023)



Auditor's Responsibility

5. Pursuant to the requirements of the SEBI Regulations and SEBI Circular, it is our responsibility to provide a limited assurance and form a conclusion, based on our examination of the unaudited books and records of the Company for the quarter ended June 30, 2024, that nothing has come to our attention that causes us to believe that the Company is not in compliance with maintenance of the security cover including the compliance with all the financial covenants as mentioned in the Debenture Trust Deed upon our review of the Statement and related supporting provided to us.
6. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, as mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, for the purpose of the certificate, we have performed the following procedures:
 - a) Traced the principal amount of the listed NCDs outstanding as on June 30, 2024 on test check basis from books and records of the Company;
 - b) Reviewed the asset cover details as per the Debenture Trust Deed / Information Memorandum and the books and records of the Company on test check basis;
 - c) Checked the arithmetical accuracy of the Security Cover ratio computation as per the Statement;
 - d) Reviewed the financial covenants on test check basis as per the Debenture Trust Deed/ Information Memorandum and the term sheet of NCD's issued by the Company; and
 - e) Performed necessary inquiries and obtained written representations from the Management, wherever required in this regard.
7. The books and records referred to in paragraph 6 above are subject to audit pursuant to the requirements of the Companies Act, 2013.
8. We conducted our examination of the Statement, on a test check basis, in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

10. Based on the procedure performed by us as mentioned in paragraph 6 above, to the best of our knowledge and according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that;
 - i) The book value of assets charged against the listed NCDs issued by the Company mentioned in the accompanying Statement are not in agreement with the unaudited books and records maintained by the Company as at June 30, 2024 produced for our examination; and
 - ii) The Company has not complied with all the financial covenants as mentioned in the Debenture Trust Deed.



Restriction on Use

11. This certificate is addressed to the Board of Directors of the Company for the onward submission to the Debenture Trustee as per the SEBI Regulation and SEBI Circular and should not be used by any other person or for any other purpose. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For S K Patodia & Associates LLP

Chartered Accountants

ICAI Firm Registration No. 112723W/W100962



Ankush Goyal

Membership No.: 146017

UDIN: 24146017BKESKL2552



Place: Mumbai

Date: August 13, 2024

A. Annexure 1
 Security Cover Certificate June 2024
 (All amounts are in millions, unless otherwise stated)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security ***	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued *	Other Secured Debt **	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered (in column F))		debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg, Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{##}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg, Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)	
Book Value	Book Value	Yes/No	Book Value	Book Value							Relating to Column F			
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	3,640.95	-	3,640.95	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	343.55	-	343.55	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	4,469.86	-	4,469.86	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	171.95	-	171.95	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-	-	-	-	-	-	-	-
Investments		-	-	-	-	-	17,489.05	-	17,489.05	-	-	-	-	-
Loans	Standard Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
	Receivables	-	10,761.16	-	33,852.50	2,69,608.07	-	-	3,14,221.73	-	-	-	33,852.50	33,852.50
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables ^{##}		-	-	-	-	3,441.88	-	-	3,441.88	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	24,448.17	-	-	24,448.17	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	729.14	-	-	13,143.89	263.77	-	14,136.80	-	-	-	-	-
Others ^{##}		-	-	-	-	-	1,605.01	-	1,605.01	-	-	-	-	-
Total		-	11,490.30	-	33,852.50	3,10,642.02	27,984.13	-	3,83,968.95	-	-	-	-	-



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LIABILITIES														
Debt securities to which this certificate pertains ###	Secured Listed NCD		Yes	29,615.70	-	-	-	29,615.70	-	-	30,041	-	30,041	
Other debt sharing pari-passu charge with above debt			No	-	25,102.79	-	-	25,102.79	-	-	-	-	-	
Other Debt			No	-	-	-	-	-	-	-	-	-	-	
Subordinated debt			No	-	-	-	-	-	-	-	-	-	-	
Borrowings ####			No	9,444.71	1,86,383.38	-	-	1,95,828.09	-	-	-	-	-	
Bank/Fis		not to be filled	No	-	-	-	-	-	-	-	-	-	-	
Debt Securities#####			No	-	6,069.08	8,847.95	-	14,917.03	-	-	-	-	-	
Others			No	-	-	-	-	-	-	-	-	-	-	
Trade payables			-	-	-	965.57	-	965.57	-	-	-	-	-	
Lease Liabilities			-	-	-	5,381.03	-	5,381.03	-	-	-	-	-	
Provisions			-	-	-	625.58	-	625.58	-	-	-	-	-	
Others #####			-	-	-	4,502.56	-	4,502.56	-	-	-	-	-	
Total			-	9,444.71	29,615.70	2,17,555.25	20,322.69	2,76,938.36	-	-	-	-	-	
Cover on Book Value				1.22		1.14								
Cover on Market Value														30,041
		Exclusive Security Cover Ratio		1.22		Pari-Passu Security Cover Ratio		1.14						

*This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.

** This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.

***This column shall include all those assets which are not charged and shall include all unsecured borrowings and shall include only those assets which are paid-for. And Investment includes investment in subsidiaries which is carrying at book value and investment in G-sec.

Trade receivable includes other financial assets

Others includes other non-financial assets

Debt securities to which this certificate pertains includes Principal Outstanding + Interest Accrued - IND AS Adjustment.

Borrowings taken under Exclusive Charge includes NABARD and HDFC Bulding Loan, State Bank of India DA, Punjab National Bank Loan and State Bank of India Loan. And Borrowing Includes borrowing from Banks and Financial Institution (Principal Outstanding + Interest Accrued - IND AS Adjustment).

#####Debt Securities includes unlisted and Retail NCD's

#####Other doesn't includes equity share capital & other equity.

B. Compliance of all the covenants/terms of the issue in respect of listed secured debt securities of the company.

We hereby confirm the compliances made by the Company in respect of the covenants/terms of the Issue of the listed secured NCD's and certify that such covenants/terms of the issue have been complied by the Company.

Thanking You,

Yours truly,

For Manappuram Finance Limited



Bindu A.L.

Name: Bindu A.L.

Designation: Chief Financial Officer

Date: August 13, 2024

Place: Valapad

ISIN wise details

Sr. No.	ISIN	Facility	Type of Charge	Outstanding Amount As on 30-06-2024 (In Rs Cr)	Cover Required	Assets Required (In Rs Cr)
1	INE522D07AP4	Non-Convertible Debt Securities	Pari-Passu	39.77	1 times	39.77
2	INE522D07BA4	Non-Convertible Debt Securities	Pari-Passu	20.48	1 times	20.48
3	INE522D07BN7	Non-Convertible Debt Securities	Pari-Passu	125.00	1 times	125.00
4	INE522D07CC8	Non-Convertible Debt Securities	Pari-Passu	1,100.00	1.25 times	1,375.00
5	INE522D07BY4	Non-Convertible Debt Securities	Pari-Passu	250.00	1 times	250.00
6	INE522D07BX6	Non-Convertible Debt Securities	Pari-Passu	600.00	1.25 times	750.00
7	INE522D07CD6	Non-Convertible Debt Securities	Pari-Passu	400.00	1 times	400.00
8	INE522D07CE4	Non-Convertible Debt Securities	Pari-Passu	200.00	1 times	200.00
9	INE522D07CF1	Non-Convertible Debt Securities	Pari-Passu	200.00	1 times	200.00
10	INE522D07CG9	Non-Convertible Debt Securities	Pari-Passu	25.00	1 times	25.00
	Total			2,960.25		3,385.25

Sr. No.	ISIN	Facility	Type of Charge	Outstanding Amount As on 30-06-2024 (In Rs Cr)	Cover Required	Assets Required (In Rs Cr)
1	INE522D07AT6	Non-Convertible Debt Securities	Pari-Passu	1.33	1 times	1.33
2	INE522D07CB0	Non-Convertible Debt Securities	Pari-Passu	481.25	1.2 times	577.50
				482.58		578.83

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August 13, 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
---	---

Dear Sir/Madam,

Sub.: Regulation 52(7) and Regulation 52 (7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015

Pursuant to Regulation 52(7) and Regulation 52 (7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 and in compliance with SEBI operational Circular SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/000000103 dated July 29, 2022, we are furnishing herewith **Utilization of issue proceeds of non-convertible securities and Statement of deviation/variation** in use of Issue proceeds for the quarter ended June 30, 2024.

Request you to 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
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A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized
1	2	3	4	5	6	7	8	9
Manappuram Finance Limited	NIL	NA	NA	NA	NA	NA	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Manappuram Finance Limited
Mode of fund raising	NA
Type of instrument	NA
Date of raising funds	NA
Amount raised	NA
Report filed for quarter ended	30-06-2024
Is there a deviation/ variation in use of funds raised?	NA
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	Nil
Comments of the auditors, if any	Nil

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Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NA	NA	NA	NA	NA

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed

Thanking you,
Yours faithfully,

For Manappuram Finance Limited

Bindu A L

Chief Financial Officer

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
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