



Gold
Finance



Vehicle
Finance



Home
Finance



Micro
Finance



MSME
Finance



Investor Presentation Q4 & FY 2023

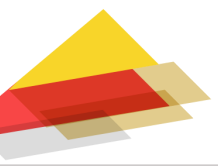


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**VISION AND
STRATEGY**



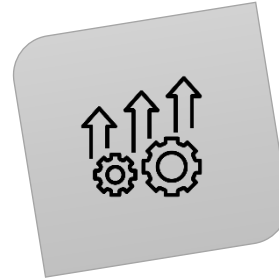
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**FINANCIAL
SNAPSHOT**



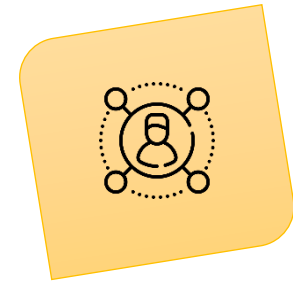
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**SEGMENTAL
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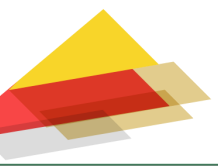
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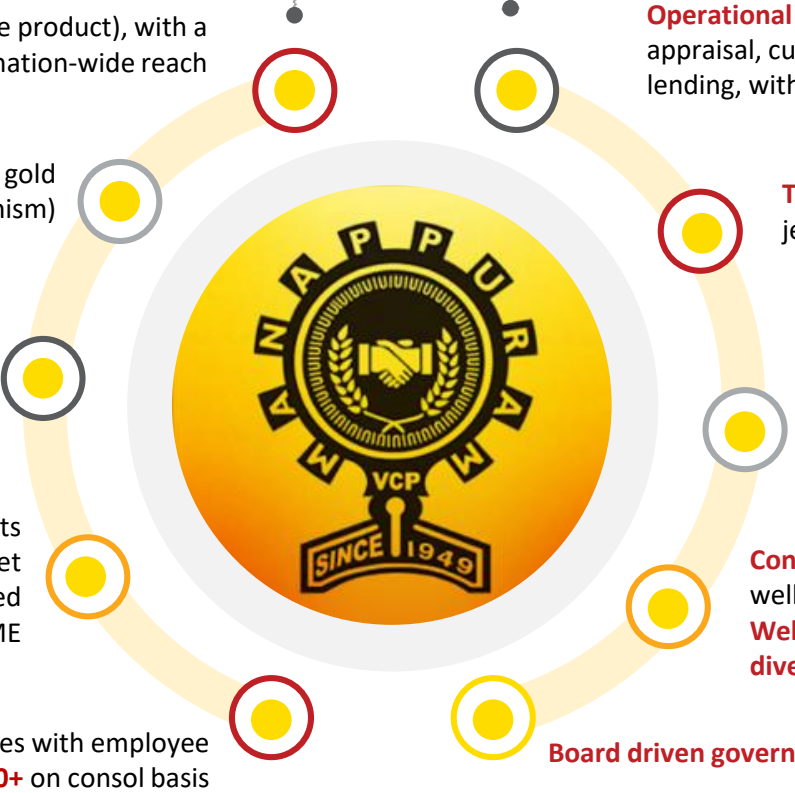
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VISION: TO BECOME FINANCIAL PARTNER OF CHOICE FOR UNDER-BANKED CUSTOMERS ACROSS THEIR LIFECYCLE

MANAPPURAM TODAY

COMPANY DNA



#2 lender in gold loans in India (core product), with a trusted brand and nation-wide reach

Pioneer in process innovation in gold loans (online gold loan product 'OGL' and cellular vaulting mechanism)

Acquired and scaled Asirvad to become **#2 MFI-NBFC** in India with the highest credit rating

Calibrated approach to growth in other loan products that are relevant to our customer base (small ticket home loans, used vehicles for self-employed customers) and MSME

Branch network of **5,000** branches with employee strength of **45,000+** on consol basis

Operational rigor: Company has perfected the art of managing appraisal, custodial and valuation risks that are inherent in gold lending, with many firsts to its credit

Trusted brand: Safekeeping of c.**60 MT** of household gold jewellery on behalf of **2.4 mn** active customers

Appropriate use of technology: Increasing focus on technology for sourcing and underwriting credit, as well as managing risk

Conservative credit and risk management culture: Strict adherence to well defined processes, including timely auctions
Well capitalized (31.7% Tier 1 ratio), with strong ALM and access to diversified sources of funds

Board driven governance process

GROWTH STRATEGY

- Create market for gold loans as a mainstream, convenient and affordable product
- One stop shop for meeting customer's borrowing and protection needs (small ticket loans to underbanked customers)

FINANCIAL HIGHLIGHTS

Q4 - FY2023



KEY PERFORMANCE HIGHLIGHTS FOR Q4 FY2023 and FY 2023

Consol business performance: 59% YoY increase in PAT

- Consolidated AUM for QE Mar'23 was INR 355 bn representing 11.2% growth sequentially and 17.2% YoY growth
- Consol PAT was INR 4,153 mn grew by 5.5% sequentially and 59.2% YoY growth
- Consol PAT for FY23 was INR 15,002 mn and grew by 12.9% YoY

Gold Loan Growth and Yields

- Gold Loan AUM has grown by 6% sequentially and de-grown by 2% YoY.
- Net yields on Gold Loans is at 21% during this quarter vs 22.4% in Q3FY23 due to increasing in the tenor of Gold loan from 3 months to 6 months
- Gold Loan LTV is at 60% as on 31st Mar 2023 (vs. 62% in QE Dec'22)

Asirvad Performance: Steady improvement in asset quality, PAT up to INR 993 mn

- PAT for MFI business has increased to INR 993 mn in Q4 FY23 vs PAT of INR 705 mn in Q3 FY23.
- Asirvad's CRAR currently stands at 19.6%
- Collections have recovered and stabilized; collection efficiency for the quarter was at 104% vs. 104% and 99% Q3 FY23 and Q4 FY22 respectively
- Asset quality improved and NNPA is at 1.15% in QE Mar'23
- Asirvad's AUM has increased by 16% sequentially in Q4 FY23 and grown by 43% YoY, on the back of strong disbursements of INR 29,987 mn

Well positioned on liquidity

- Consol cost of borrowing has reduced by 30 bps in Q4 FY23 in sequential basis. Despite rate cycle uptick, we have been able to control the impact on our borrowing costs Strong ALM position maintained; proportion of CPs (standalone basis) is NIL of total liabilities, and provides buffer to mitigate the risk of rising rate cycle
- Cash & Cash Equivalents on consol. basis at the end of QE Mar'23 stood at Rs 30,351 mn
- CRAR for Manappuram Finance stands at 31.70%. The company has maintained quarterly dividend payout at **75 paise** per share

CONSOLIDATED FINANCIAL OVERVIEW – Q4 FY2023 and FY 2023

Particulars (Rs. Mn)	Q4 FY23	Q3 FY23	Q-o-Q %	Q4 FY22	Y-o-Y %	FY 2023	FY 2022	Y-o-Y %
CONSOLIDATED AUM (Rs. Bn)	355	319	11.2%	303	17.2%	355	303	17.2%
NET INTEREST INCOME	11,826	11,484	3.0%	9,865	19.9%	44,963	40,497	11.0%
OPEX	5,955	5,769	3.2%	4,912	21.2%	22,140	18,453	20.0%
PPOP #	6,139	5,919	3.7%	5,053	21.5%	23,482	22,697	3.5%
PAT (Rs. Mn) **	4,153	3,935	5.5%	2,610	59.1%	15,002	13,287	12.9%
EPS *	19.6	18.6	5.5%	12.4	57.9%	17.7	15.7	12.9%
ROA %	4.3	4.2	2.0%	3.1	38.5%	4.1	4.1	0.1%
ROE %	17.5	17.2	1.5%	12.6	38.4%	16.6	16.9	-2.0%
BVPS (In Rs.)	114.0	109.6	3.9%	98.9	15.3%	114.0	98.9	15.3%
NETWORTH (Rs. Mn)	96,449	92,794	3.9%	83,683	15.3%	96,449	83,683	15.3%
COST OF FUNDS %	8.2	8.5	-2.5%	8.0	3.5%	8.1	8.6	-6.2%

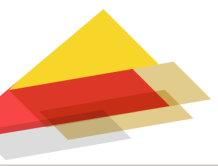
AUM: Assets Under Management | ** Net Profit: PAT (Before OCI and MI) | # PPOP : (PBT+Provision) |

*Annualised EPS

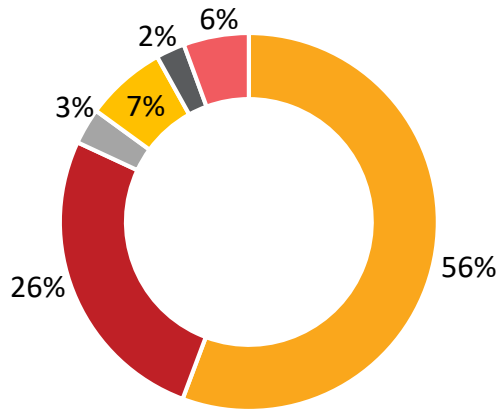
CONSOLIDATED OPERATIONAL OVERVIEW – Q3 FY2023

Particulars	Q4 FY23	Q3 FY23	Q-o-Q %	Q4 FY22	Y-o-Y %
GOLD AUM (Rs. Bn)	197	186	6.1%	202	-2.1%
GOLD TONNAGE	60	60	0.4%	68	-11.5%
GOLD BRANCHES (Nos)	3,985	3,950	0.9%	3,829	4.1%
GOLD CUSTOMERS (in Mn)	2.4	2.4	2.0%	2.4	0.4%
NON-GOLD AUM (Rs Bn)	157	133	18.4%	101	55.6%
NON-GOLD BRANCHES (Nos)	1,247	1,253	-0.5%	1,228	1.5%
MFI CUSTOMERS (in Mn)	3.2	2.9	12.2%	2.5	26.9%
VEF/SME CUSTOMERS (in Mn)	0.3	0.3	16.6%	0.1	113.9%

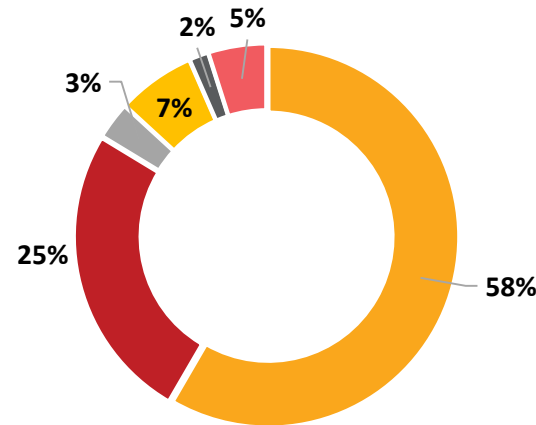
Note – In Asirvad Microfinance Ltd , we have opened 461 nos dedicated Gold Loan Branches as on 31st Mar,2023



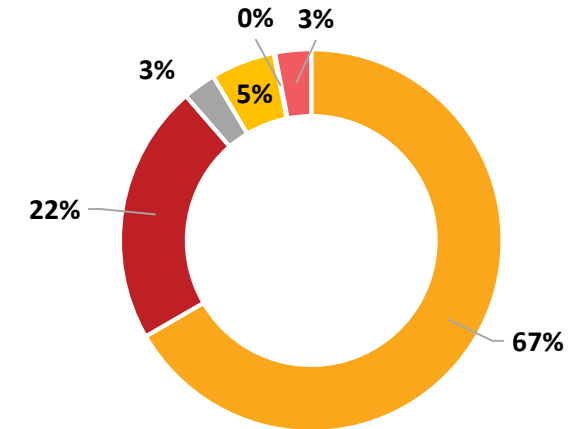
Q4 FY23



Q3 FY23



Q4 FY22



■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ Others

■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ Others

■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ Others

Particulars (Rs. Mn)	Q4 FY23	Q3 FY23	Q-o-Q %	Q4 FY22	Y-o-Y %
Gold	1,97,462	1,86,141	6.1%	2,01,679	-2.1%
MFI	92,972	80,655	15.3%	66,530	39.7%
HFC	10,958	10,048	9.1%	8,453	29.6%
VEF	24,551	21,121	16.2%	16,432	49.4%
Onlending	8,748	5,212	67.8%	316	2672.0%
MSME and Others	19,831	15,656	26.7%	9,199	115.6%
Total	3,54,523	3,18,834	11.2%	3,02,608	17.2%

CONSOLIDATED PROFIT & LOSS STATEMENT FOR Q4 FY2023

Particulars (Rs. Mn)	Q4 FY23	Q3 FY23	Q-o-Q %	Q4 FY22	Y-o-Y %	FY 2023	FY 2022	YoY %
Closing AUM (Rs. Bn)	355	319	11.2%	303	17.2%	355	303	17.2%
Income from Operations	17,717	17,141	3.4%	14,814	19.6%	66,840	60,610	10.3%
Finance expenses	5,891	5,657	4.1%	4,948	19.1%	21,878	20,114	8.8%
Net interest income	11,826	11,484	3.0%	9,865	19.9%	44,963	40,497	11.0%
Employee expenses	4,058	3,857	5.2%	3,011	34.8%	14,695	11,250	30.6%
Other operating expenses	1,897	1,913	-0.8%	1,901	-0.2%	7,445	7,202	3.4%
Pre provision profit	5,870	5,715	2.7%	4,954	18.5%	22,823	22,044	3.5%
Provisions/Bad debts	474	509	-7.0%	1,514	-68.7%	3,071	4,862	-36.8%
Other Income	269	204	31.9%	100	170.2%	659	653	0.9%
Profit before Tax	5,666	5,410	4.7%	3,539	60.1%	20,410	17,835	14.4%
Tax	1,513	1,475	2.6%	930	62.7%	5,409	4,548	18.9%
PAT before OCI	4,153	3,935	5.5%	2,610	59.1%	15,002	13,287	12.9%

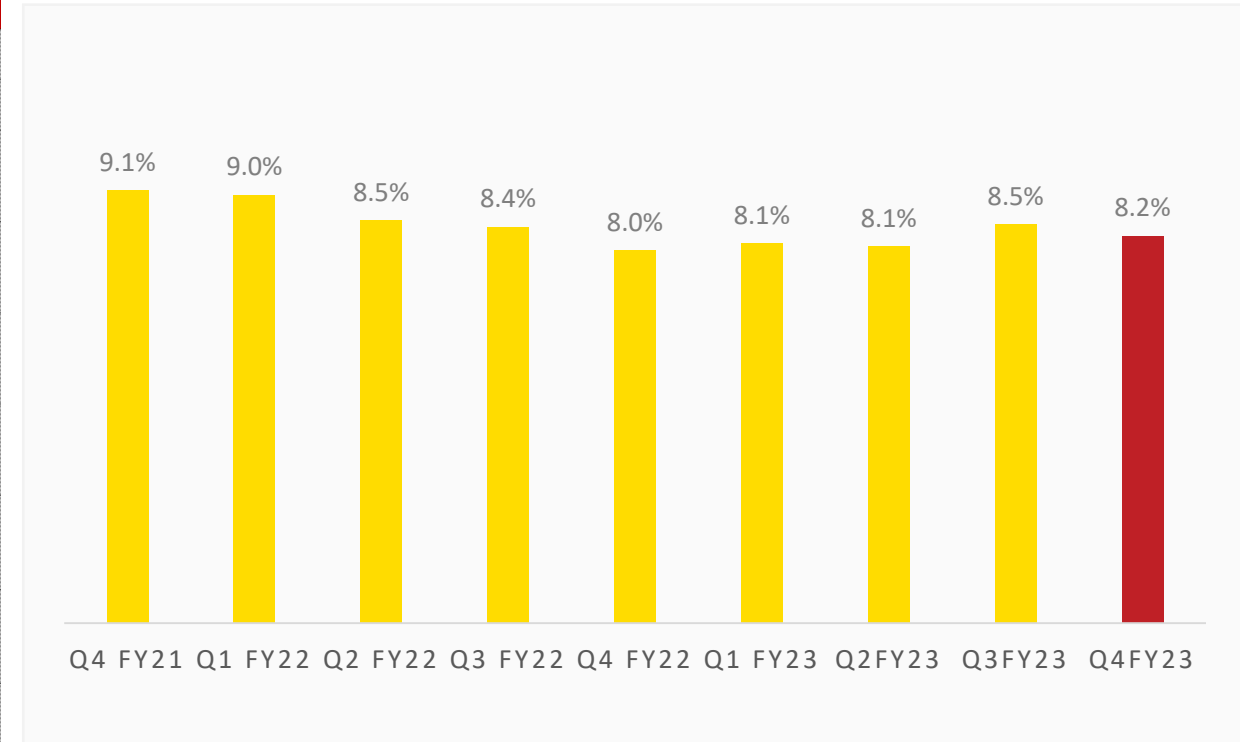
CONSOLIDATED BALANCE SHEET FOR Q4 FY2023

Particulars (Rs. Mn)	Mar-23	Dec-22	Q-o-Q %	Mar-22	Y-o-Y %
Cash & Bank Balances	30,351	48,788	-37.8%	26,974	12.5%
Investments	5,340	4,134	29.2%	4,207	26.9%
Loans & Advances	3,41,945	3,04,497	12.3%	2,89,710	18.0%
Fixed Assets	4,479	4,080	9.8%	3,640	23.1%
Other Assets	12,926	14,666	-11.9%	13,548	-4.6%
Total Assets	3,95,041	3,76,165	5.0%	3,38,078	16.8%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	94,756	91,101	4.0%	81,991	15.6%
Borrowings	2,84,829	2,70,187	5.4%	2,41,185	18.1%
Other Liabilities & Provisions	13,560	13,001	4.3%	13,049	3.9%
Minority Interest	203	184	10.5%	161	26.3%
Total Liabilities	3,95,041	3,76,165	5.0%	3,38,078	16.8%

WELL CAPITALIZED, PRUDENT LIABILITIES STRATEGY WITH REDUCING COF

Cost of borrowing (Consolidated)

Access to diversified sources of funding (Consolidated, Rs Mn)						
Borrowing Mix	Q4 FY22		Q3 FY23		Q4 FY23	
	Amount	%	Amount	%	Amount	%
WCDL / CC	74,992	31.1	53,518	19.8	65,215	22.9%
Term Loan	65,028	27.0	1,19,294	44.2	1,49,777	52.6%
NCD & Bond	66,545	27.6	67,201	24.9	66,582	23.4%
ECB	27,662	11.5	28,703	10.6	3,254	1.1%
Commercial Paper	6,942	2.9	494	0.2	0	0.0%
Others	16	0.0	977	0.4	1	0.0%
Total	2,41,185	100.0	2,70,187	100.0	2,84,829	100.0%



Received rating upgrade from S&P to BB- from B+ in Oct 2021

Received rating upgrade from CRISIL to AA in Sep 2019

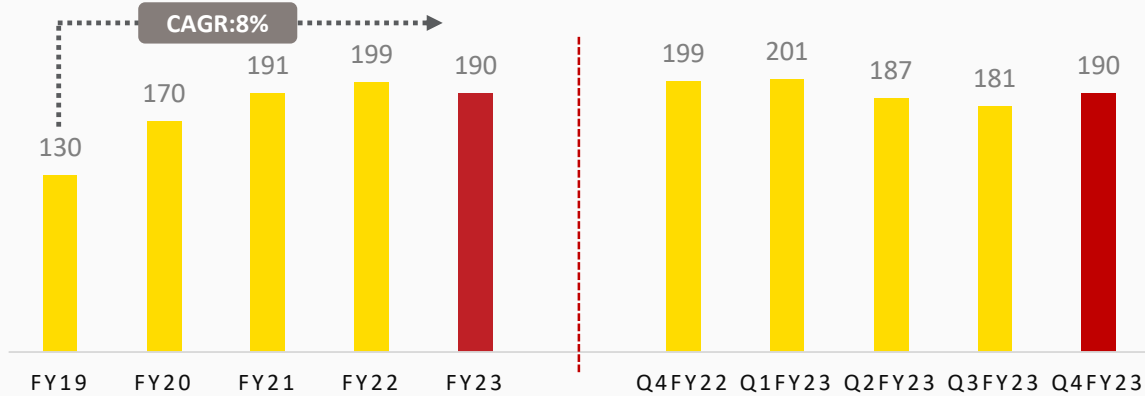
Raised \$100 mn Debt from IFC in July, 2022

Rated BB- by S&P and Fitch

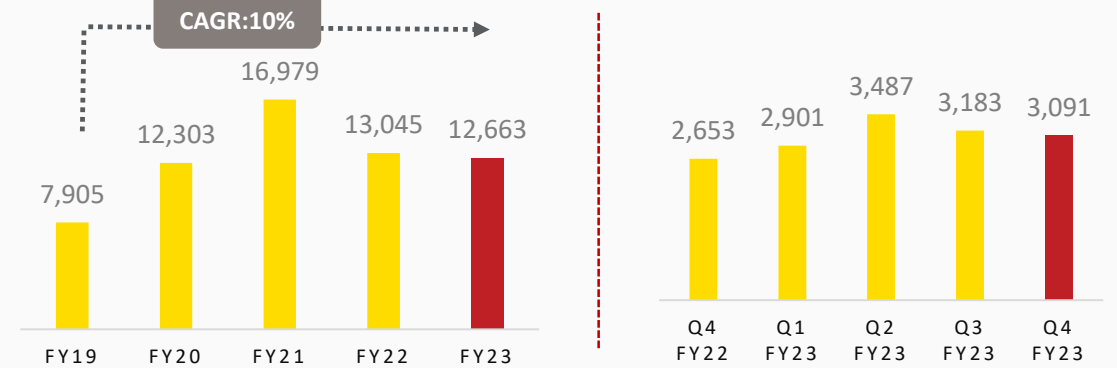
Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

STANDALONE RESULT ANALYSIS Q4 & FY2023

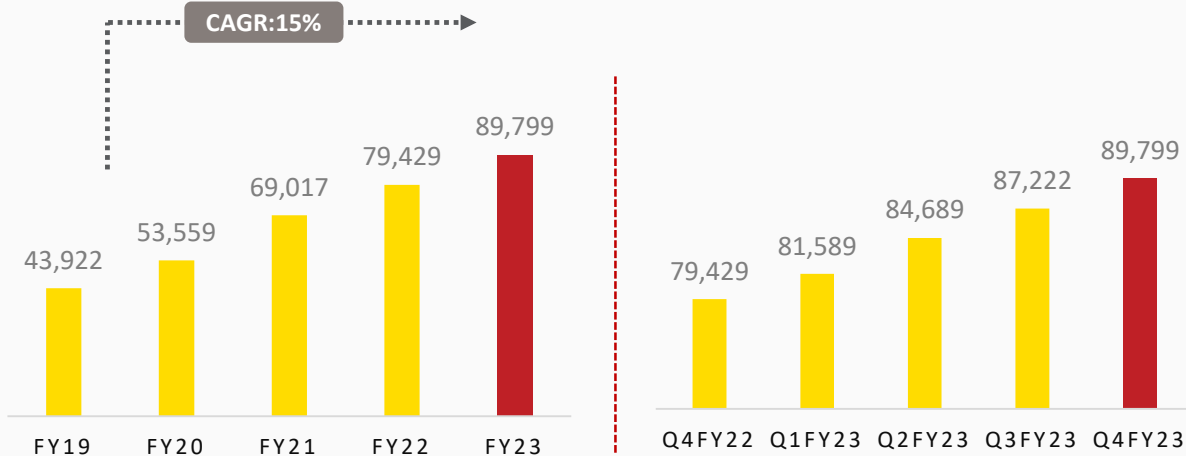
GOLD LOAN AUM (Rs. Bn)



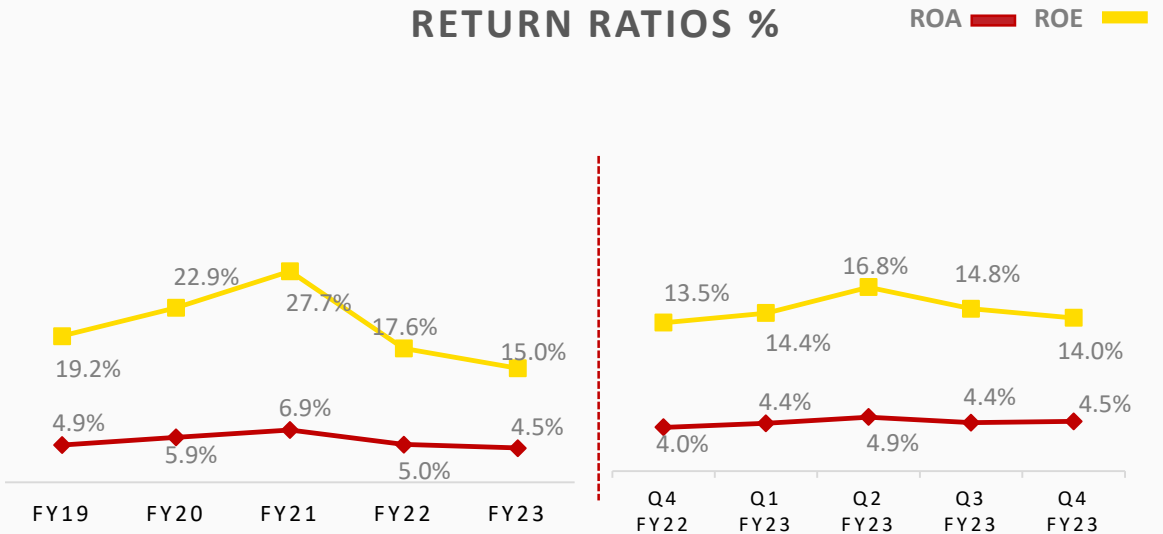
NET PROFIT (Rs. Mn)



NET WORTH (Rs. Mn)

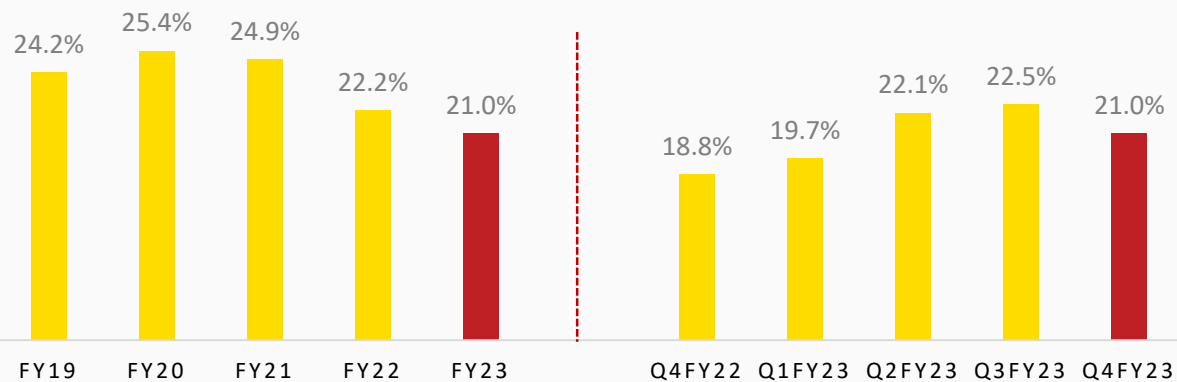


RETURN RATIOS %

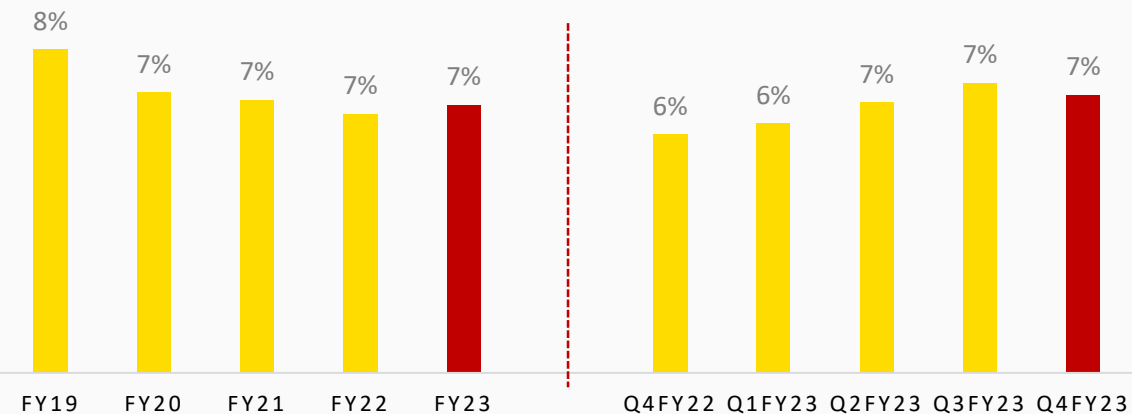


STANDALONE RESULT ANALYSIS Q4 & FY2023

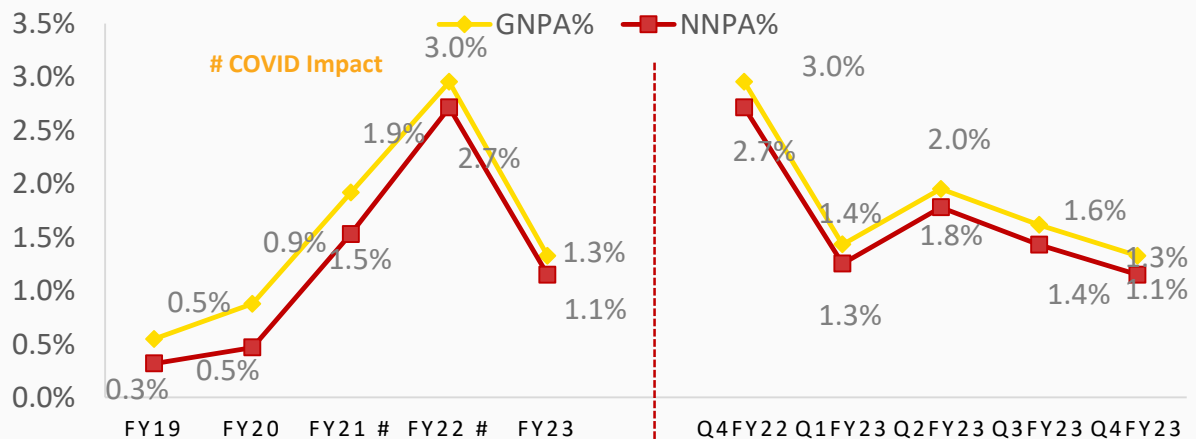
NET YIELD (%)



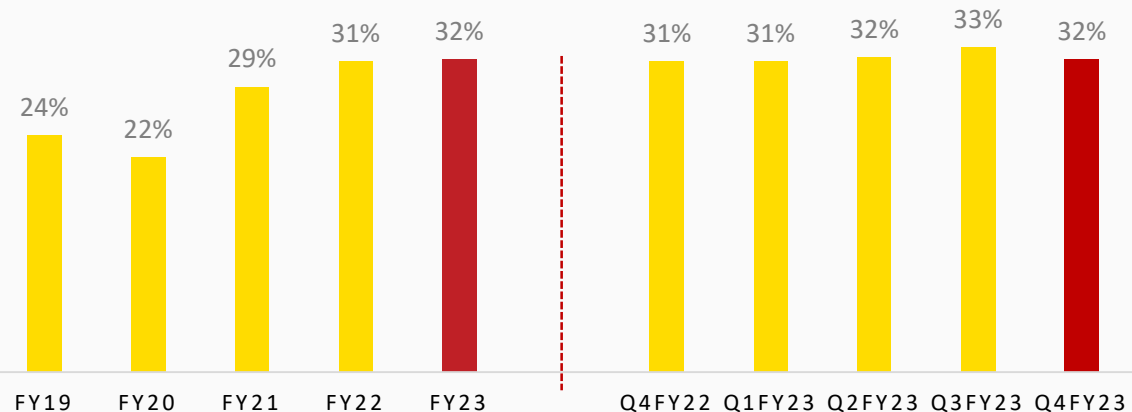
OPEX TO AUM %



NPA ANALYSIS %



CAPITAL ADEQUACY RATIO %



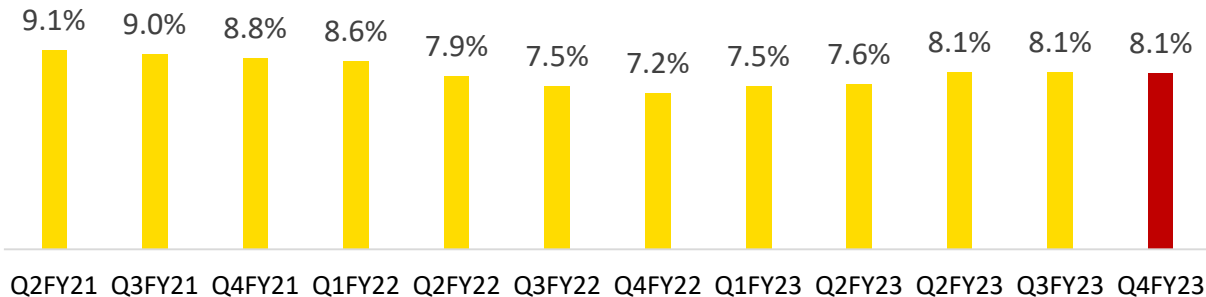
Note- -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms

STANDALONE BORROWING PROFILE FOR Q4 FY2023

Access to diversified sources of funding (Standalone, Rs Mn)

Borrowing Mix	Q4FY22		Q3FY23		Q4FY23	
	Amount	%	Amount	%	Amount	%
WCDL/CC	74,705	18.3	53,241	27.3	64,994	33.8%
Term Loan	19,255	13.0	67,205	34.5	77,691	40.4%
NCD & Bonds	65,807	44.6	48,873	25.1	49,608	25.8%
ECB	26,201	17.7	25,449	13.1	0	0.0%
Commercial Paper	9,322	6.3	0	0.0	0	0.0%
Others	19	0.0	0	0.0	0	0.0%
Total	1,79,260	100.0	1,94,768	100.0	1,92,293	100.0%

COST OF BORROWING %



DOMESTIC RATING



INTERNATIONAL RATING

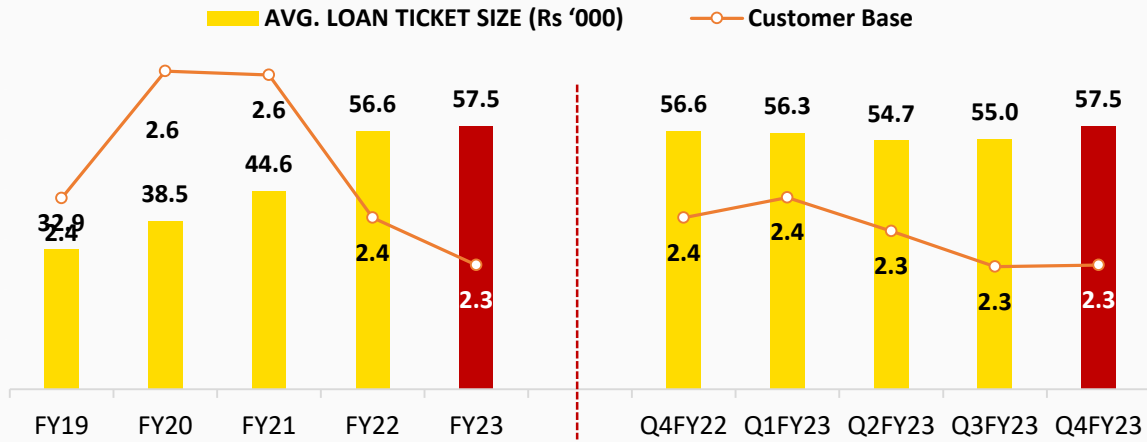


SEGMENTAL PERFORMANCE

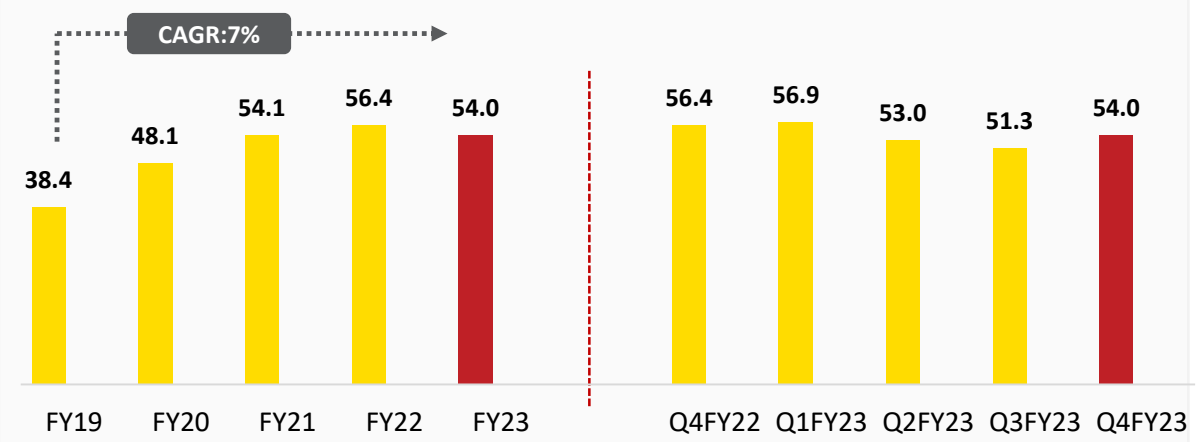


GOLD AUM UPDATE FOR Q4 & FY2023

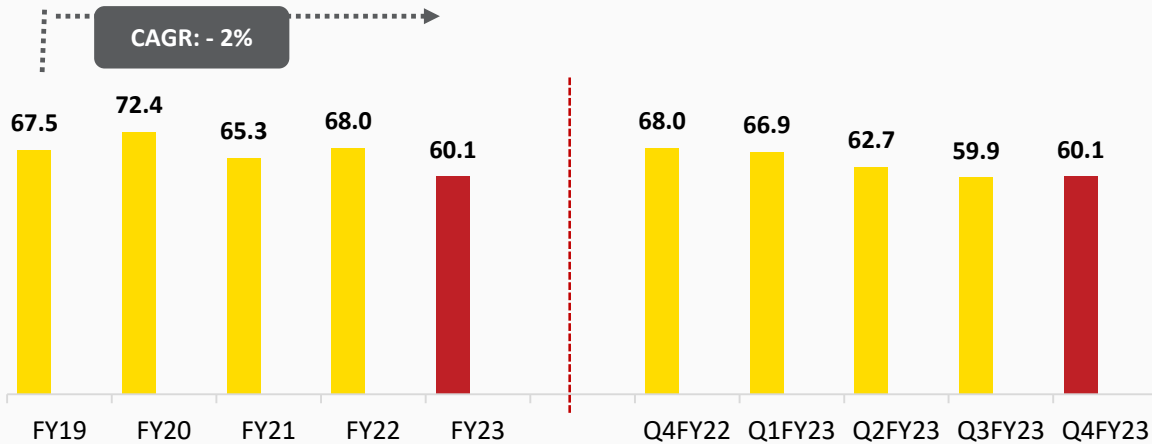
AVG. LOAN TICKET SIZE (Rs '000) CUSTOMER BASE (Mn)



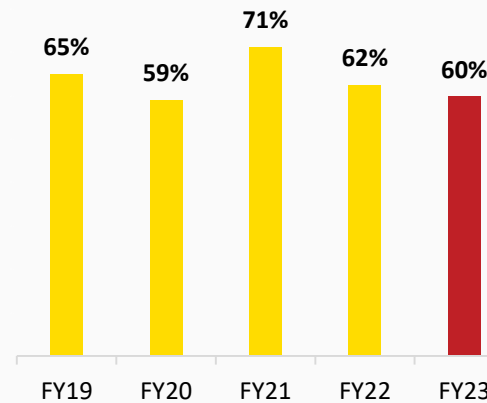
Gold AUM PER BRANCH (Rs Mn)



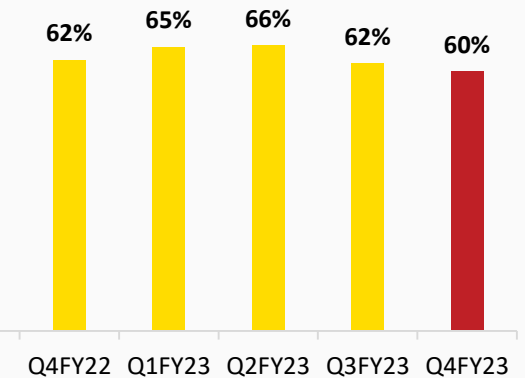
GOLD HOLDINGS (TONNAGE)

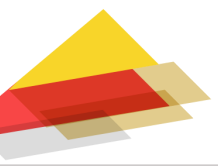


LTV (%)



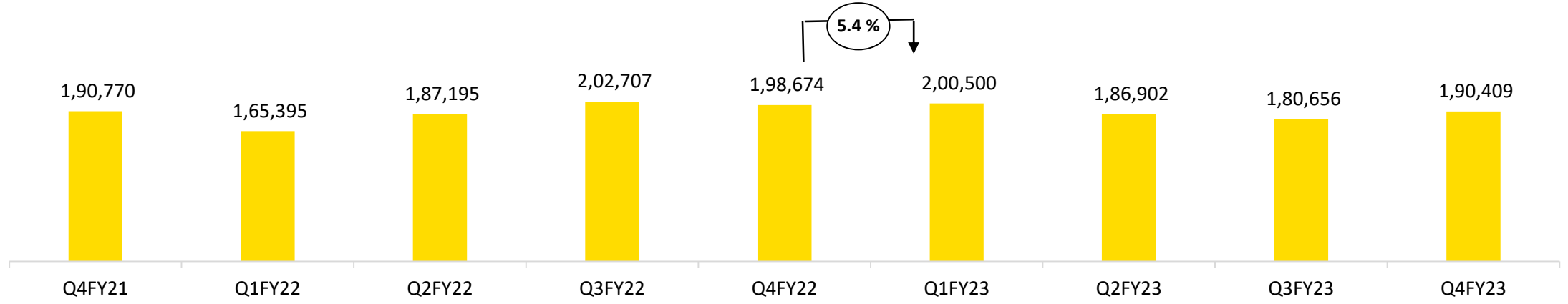
Quarterly LTV (%)





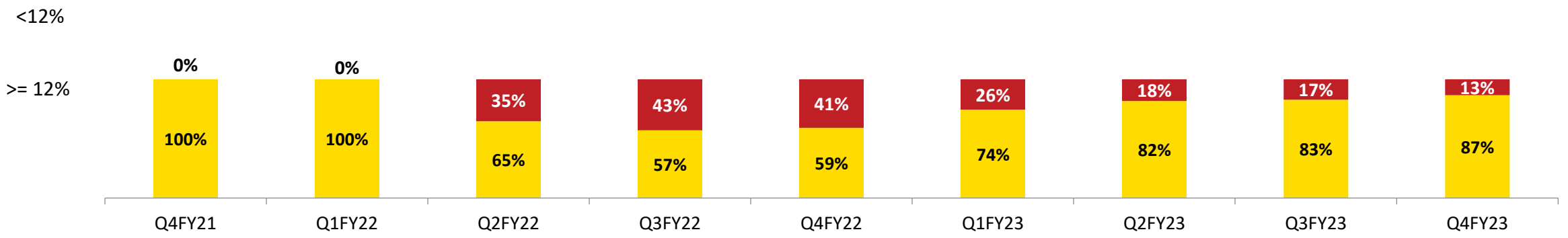
GOLD AUM: AUM SPLIT BY YIELD %

Gold AUM, Quarterly (Rs Mn)



AUM split by Yield %

■ <12% yield ■ >=12% yield





Online Gold Loan



Digital Marketing



Local Marketing Activities



Celebrity Endorsement



Business Associates / DSA Channel Business



Doorstep Gold Loan



Relocation & Revitalization of Non-performing branches

- Low interest rate sensitivity given small ticket size, short tenor and convenience of product



- Significant operating expense leverage as new branches mature
- Manappuram has undertaken various cost rationalization initiatives

GOLD LOAN PAN INDIA PRESENCE (Q4 FY2023)

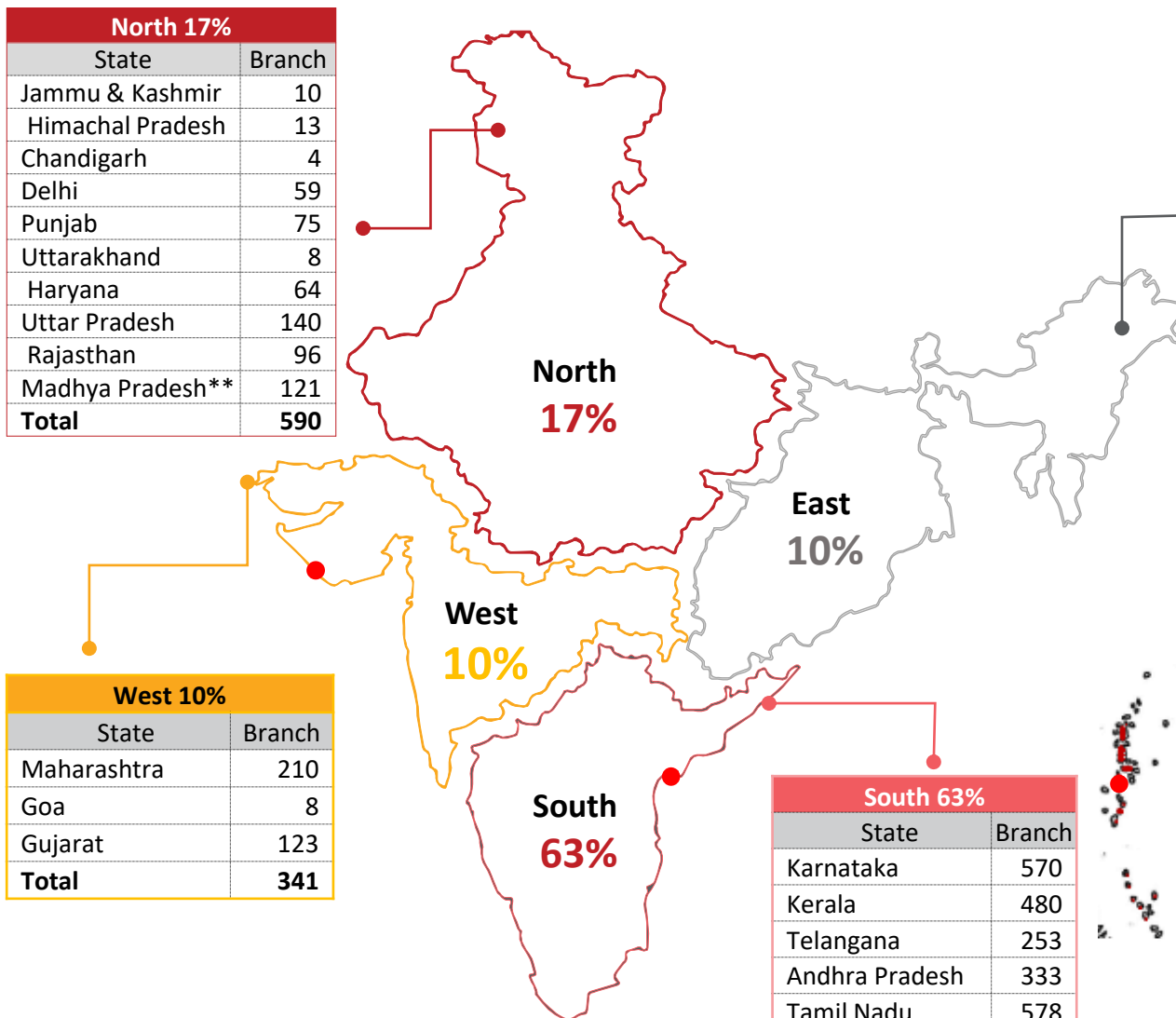
North 17%	
State	Branch
Jammu & Kashmir	10
Himachal Pradesh	13
Chandigarh	4
Delhi	59
Punjab	75
Uttarakhand	8
Haryana	64
Uttar Pradesh	140
Rajasthan	96
Madhya Pradesh**	121
Total	590

East 10%	
State	Branch
Assam	18
Bihar	24
Tripura	2
Jharkhand	12
West Bengal	105
Chhattisgarh	51
Odisha	150
Total	362

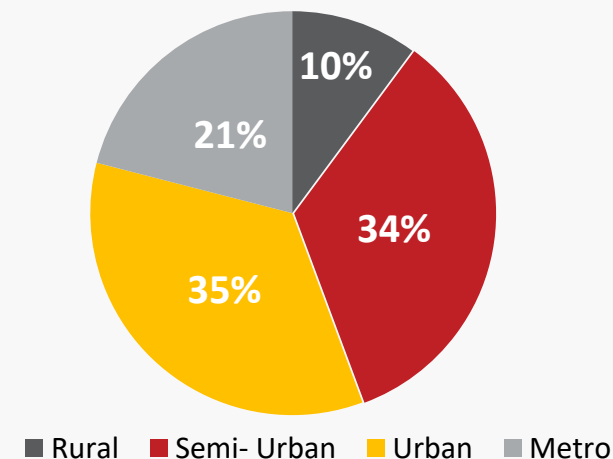
West 10%	
State	Branch
Maharashtra	210
Goa	8
Gujarat	123
Total	341

Union Territories	
State	Branch
Daman Diu	3
Andaman & Nicobar	5
Puducherry	9
Total	17

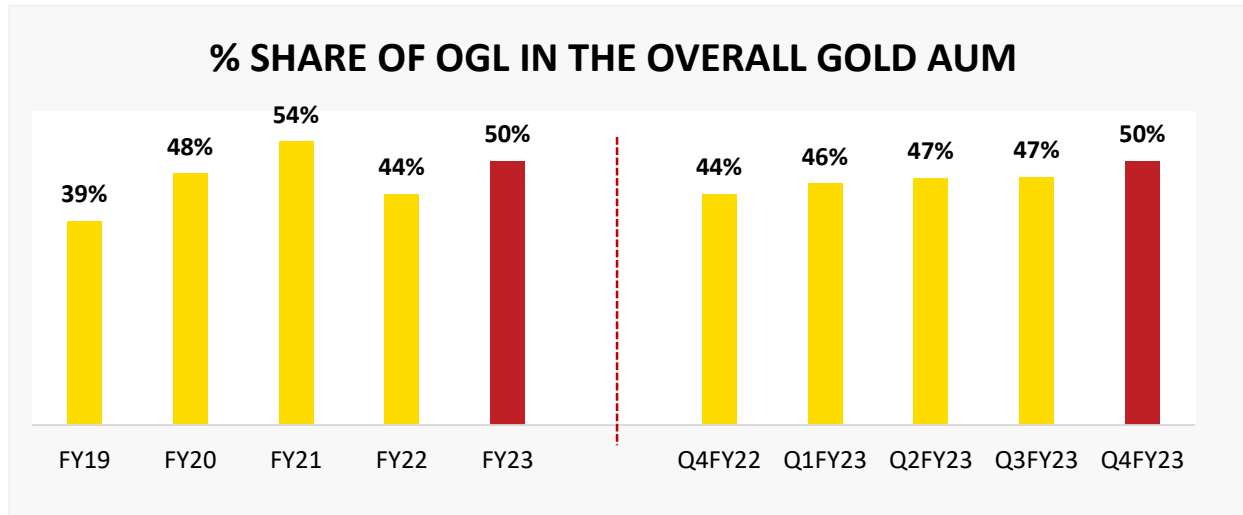
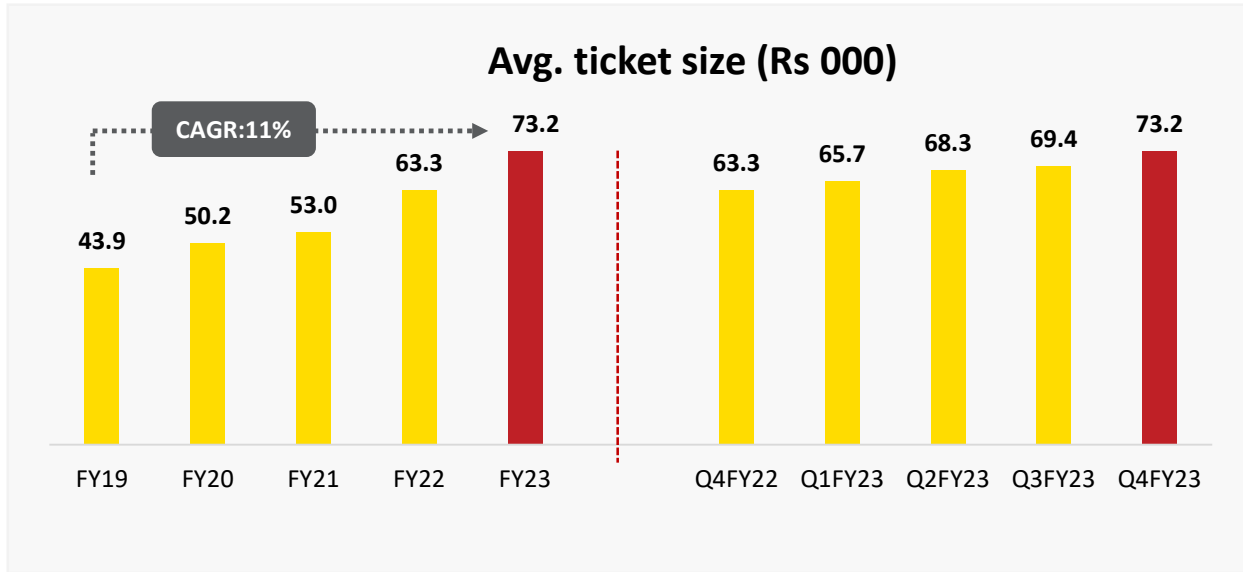
South 63%	
State	Branch
Karnataka	570
Kerala	480
Telangana	253
Andhra Pradesh	333
Tamil Nadu	578
Total	2,214



GOLD AUM Rural Urban Mix – Q4 FY23



** - Considering Madhya Pradesh in North Region



ONLINE GOLD LOANS SUPERIOR FOR CUSTOMERS



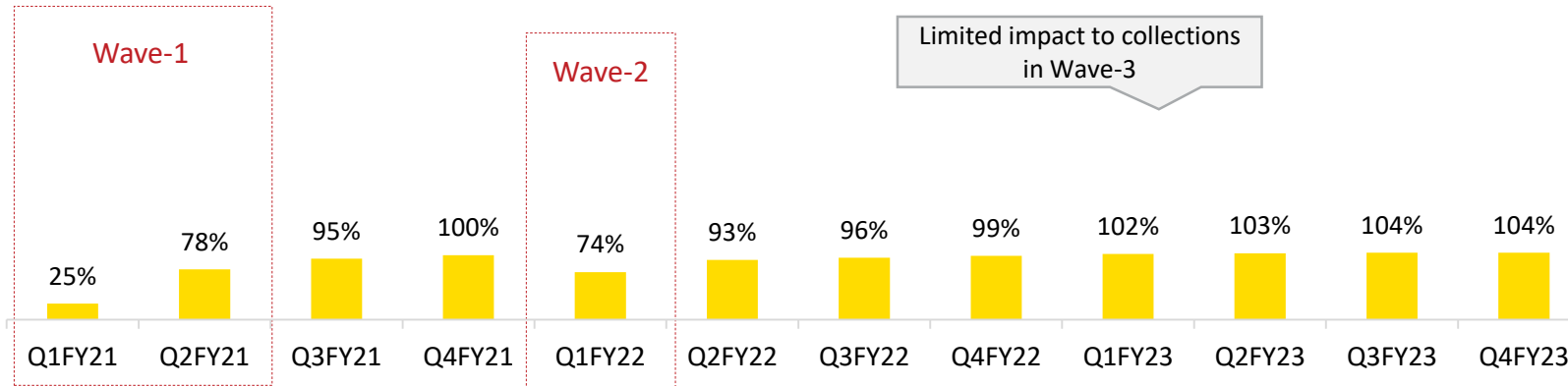
- 1 First NBFC to launch Online Gold Loan (OGL) in September 2015
- 2 Facility enables customers to avail a gold loan anytime, from anywhere in the world against gold stored in Manappuram branch
- 3 Instant fund transfer upto pre-approved limits
- 4 Online APP is available in different regional languages for ease of customers
- 5 Easy documentation, instant approval, convenient 24x7 online repayment
- 6 Hassle-free, paper-less transactions online

ASIRVAD MICROFINANCE RESULTS FOR Q4 & FY2023

Particulars (Rs in Mn)	Q4 FY23	Q3 FY23	Q-o-Q %	Q4 FY22	Y-o-Y %	FY 2023	FY 2022	Y-o-Y %
Closing AUM	1,00,409	86,535	16.0%	70,022	43.4%	1,00,409	70,022	43.4%
Income from Operations	5,183	4,308	20.3%	3,917	32.3%	17,152	13,557	26.5%
Finance expenses	1,899	1,543	23.1%	1,437	32.2%	6,298	5,714	10.2%
Net interest income	3,284	2,765	18.8%	2,480	32.4%	10,853	7,843	38.4%
Employee expenses	1,081	1,072	0.8%	799	35.3%	3,968	2,687	47.7%
Other operating expenses	339	424	-20.2%	424	-20.2%	1,482	1,440	2.9%
Pre provision profit	1,864	1,269	46.9%	1,257	48.3%	5,403	3,717	45.4%
Provisions/Bad debts	596	379	57.1%	1,358	-56.1%	2,737	3,971	-31.1%
Other Income	176	150	17.2%	27	560.3%	441	440	0.2%
Profit before Tax	1,444	1,039	39.0%	-75	2026.7%	3,107	186	1571.9%
Tax	451	334	34.9%	-22	2162.6%	926	52	1680.5%
PAT before OCI	993	705	40.9%	-53	1970.7%	2,181	134	1529.7%
Borrowings	84,261	68,493	23.0%	52,589	60.2%	84,261	52,589	60.2%
Net Worth	15,439	14,413	7.1%	10,739	43.8%	15,439	10,721	44.0%

ASIRVAD MICROFINANCE: COLLECTION EFFICIENCY AND ASSET QUALITY STEADILY IMPROVING

Quarterly Collection Efficiency¹ (%) for Asirvad



COVID related disruptions had impacted Asirvad profitability; recovery continues

- Collections took a hit with strict lockdowns in COVID Waves 1 & 2
- GNPA has reduced and provision adequately provided for. NNPA is c.1.15%. Since Jun 22, flows across buckets have stabilized and the Company is of the view that the provisioning cycle is largely complete

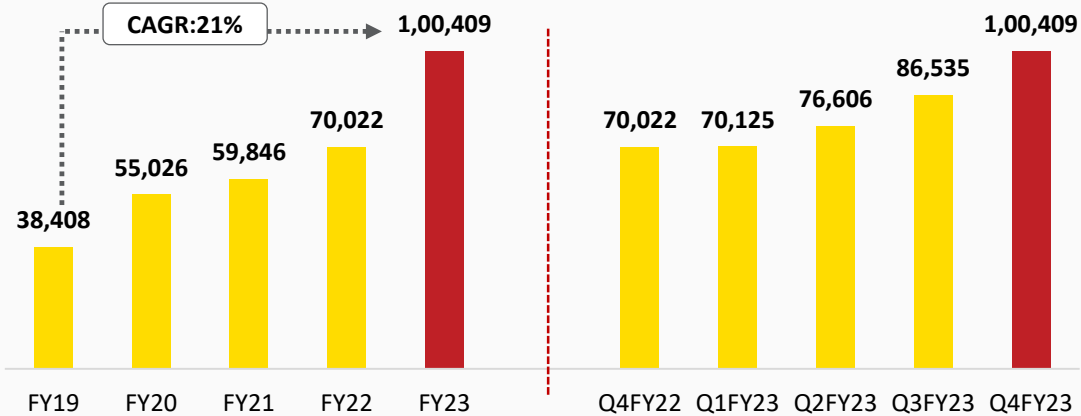
Evolution of Asset Quality

Particulars	Q2FY21	Q3FY22	Q4FY22	Q1FY23	Q2FY23	Q3FY23	Q4FY23
Stage - I	88.7%	93.2%	87.1%	86.8%	87.3%	90.3%	95.4%
Stage - II	10.2%	5.6%	11.2%	5.4%	3.9%	3.0%	1.9%
Stage III	1.1%	1.3%	1.7%	7.7%	8.8%	6.7%	2.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

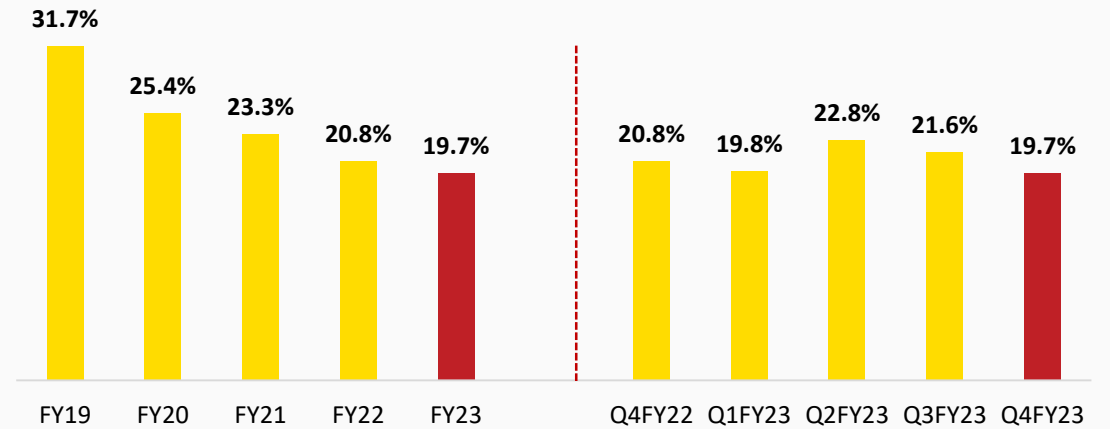
(1) Collection Efficiency including overdue collections

ASIRVAD MICROFINANCE RESULT ANALYSIS FOR Q4 & FY2023

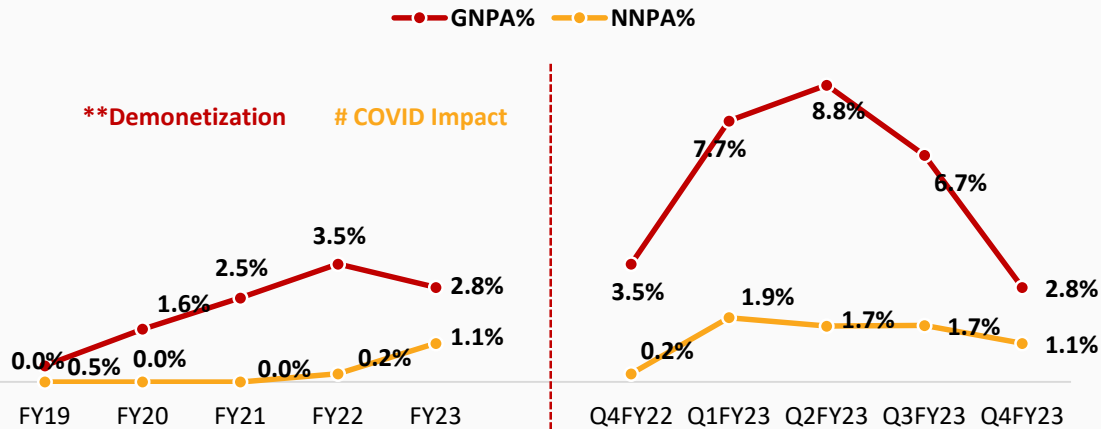
ASIRVAD AUM (Rs Mn)



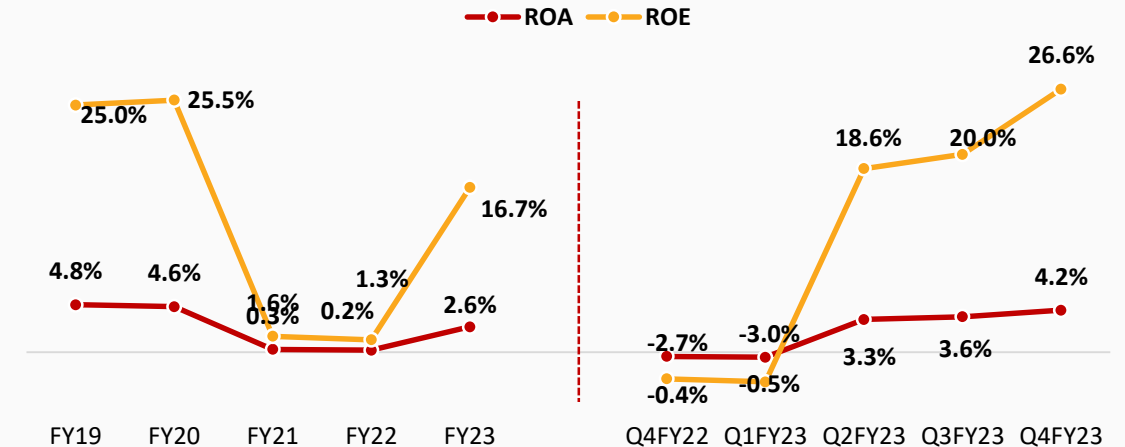
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *



RETURN RATIOS %

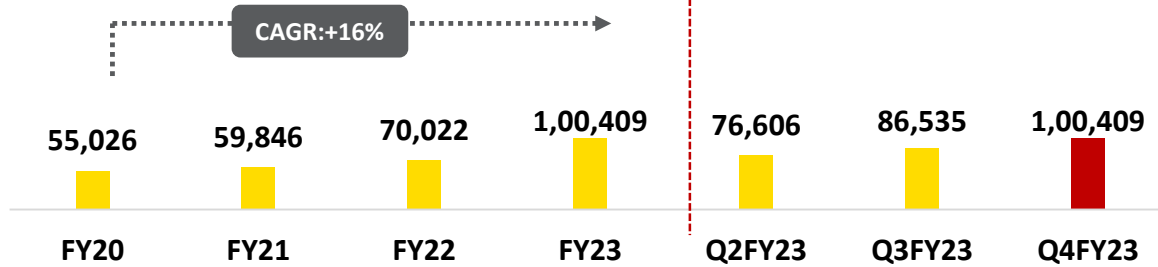


* NPA recognized at 90 Days

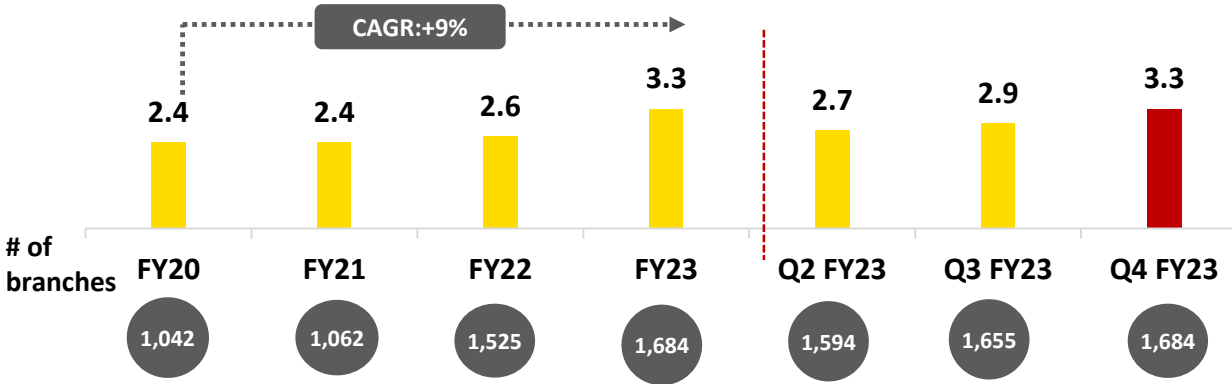
ASIRVAD MICROFINANCE BUSINESS AND PRODUCTIVITY METRICS

GROWTH

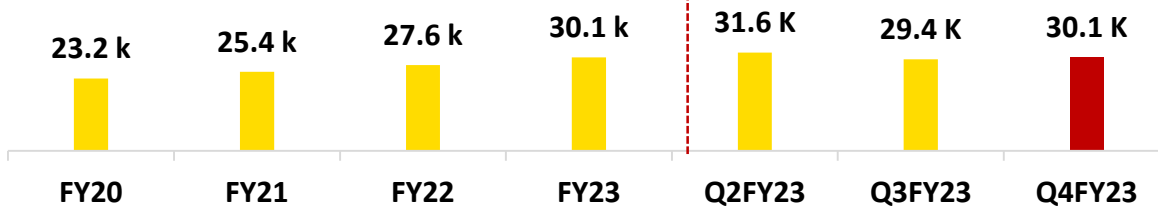
AUM (INR mn)



Number of borrowers (mn)

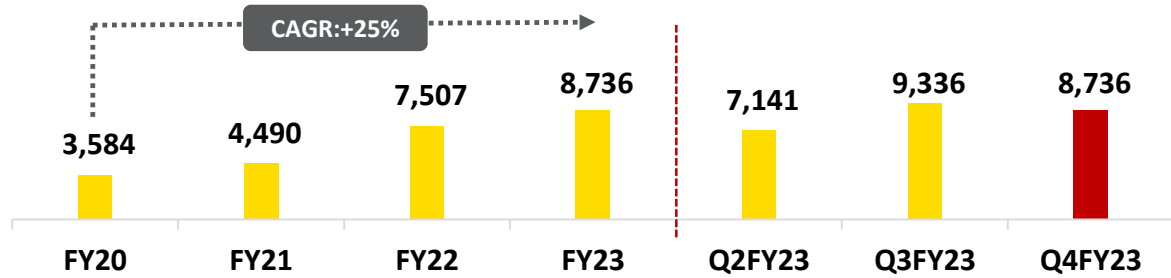


AUM / borrower (thousands)

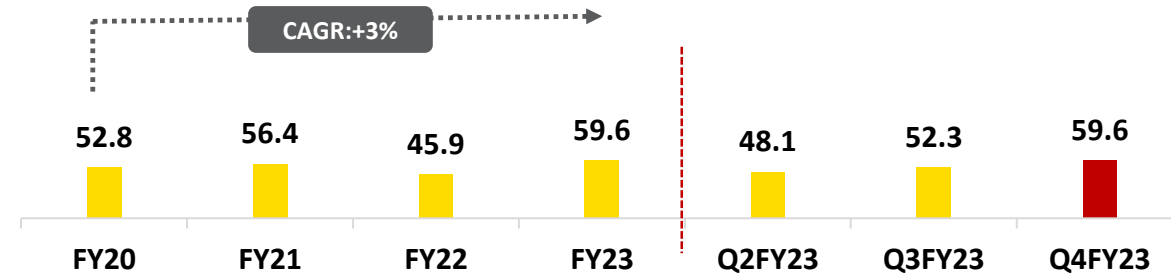


PRODUCTIVITY

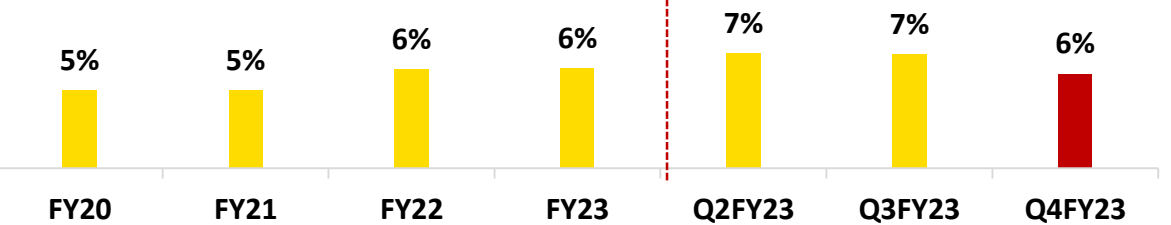
Number of loan officers



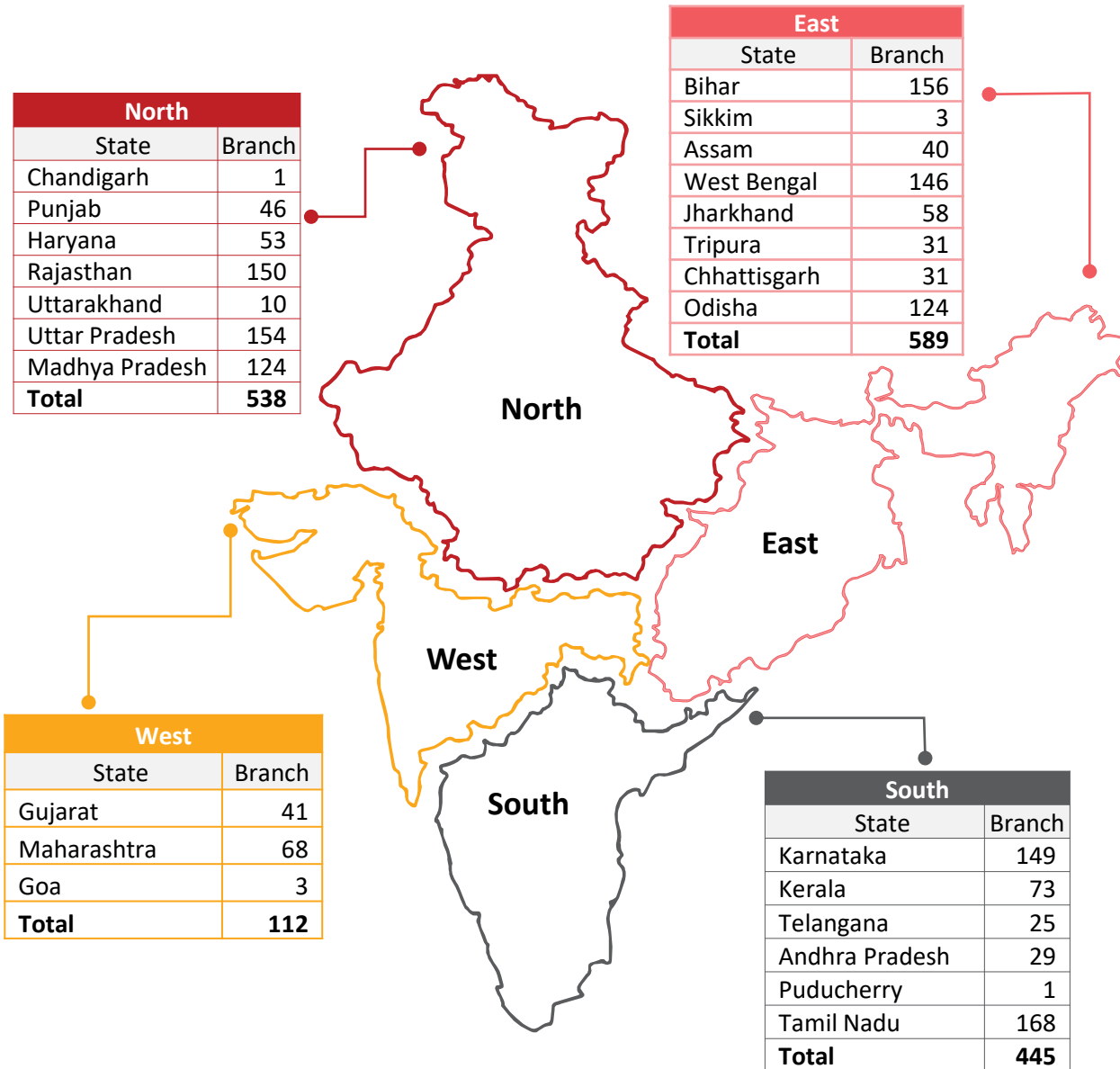
AUM / branch (INR mn)



Opex / AUM



ASIRVAD MICROFINANCE PAN INDIA PRESENCE (Q4 FY2023)



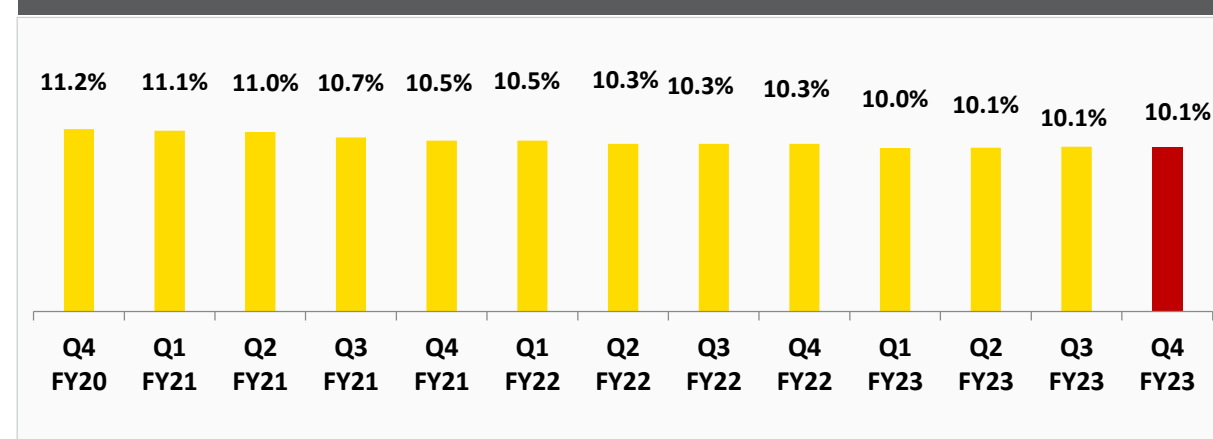
MFI AUM - STATEWISE BREAKUP	
Tamil Nadu	14%
West Bengal	11%
Bihar	12%
Karnataka	9%
Uttar Pradesh	8%
Kerala	6%
Madhya Pradesh	6%
Jharkhand	6%
Rajasthan	6%
Odisha	6%
Maharashtra	4%
Others	13%

ASIRVAD MICROFINANCE LIABILITIES OVERVIEW FOR Q4 FY2023

BORROWING MIX (Rs. Mn)

Borrowing Mix	Q4 FY22		Q3 FY23		Q4 FY23	
	Amount	%	Amount	%	Amount	%
Term Loan from Banks and FIs	30,527	58.0%	43,025	62.8	56,846	67.5%
Refinance	8,014	15.2%	7,093	10.4	7,603	9.0%
Debentures	11,882	22.6%	13,248	19.3	11,585	13.7%
Tier II Sub Debt	2,166	4.1%	3,657	5.3	3,940	4.7%
Commercial Paper	0	0.0%	494	0.7	0	0.0%
Securitisation - PTC	0	0.0%	976	1.4	4,287	5.1%
Total	52,589	100.0%	68,493	100.0	84,261	100.0%

COST OF FUNDS

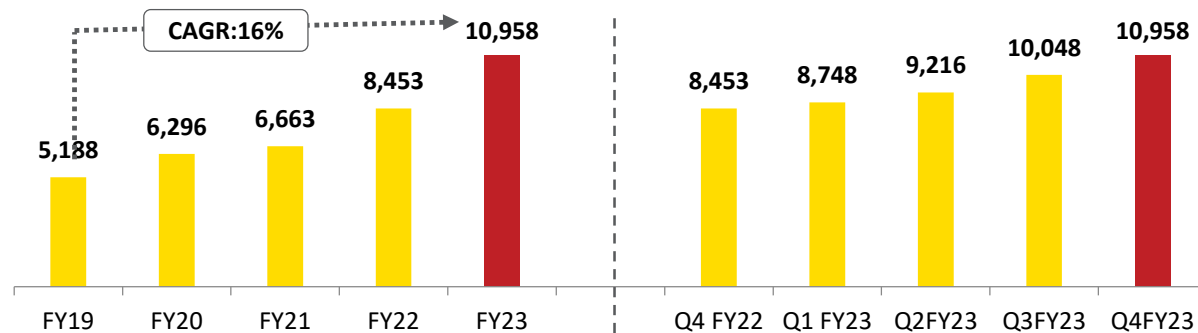


CREDIT RATING

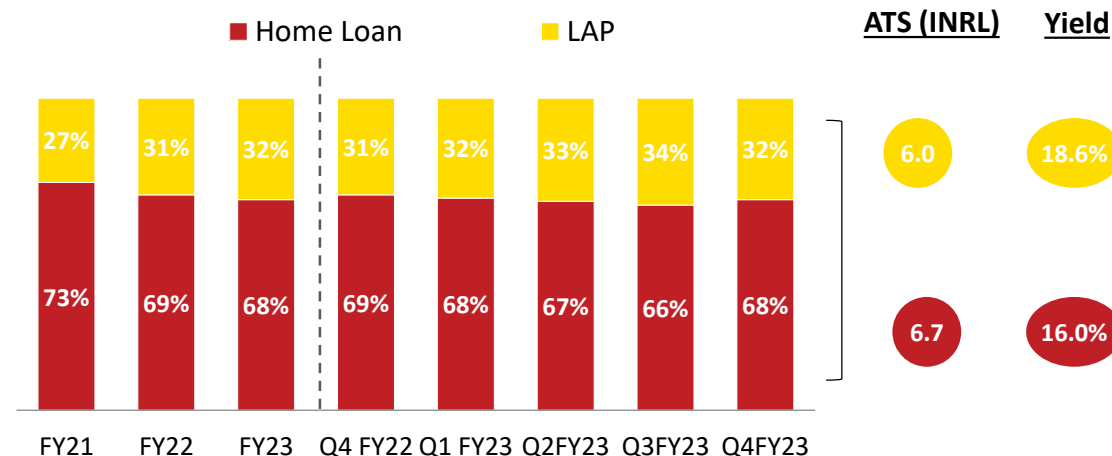


HOUSING FINANCE BUSINESS UPDATE FOR Q4 FY2023

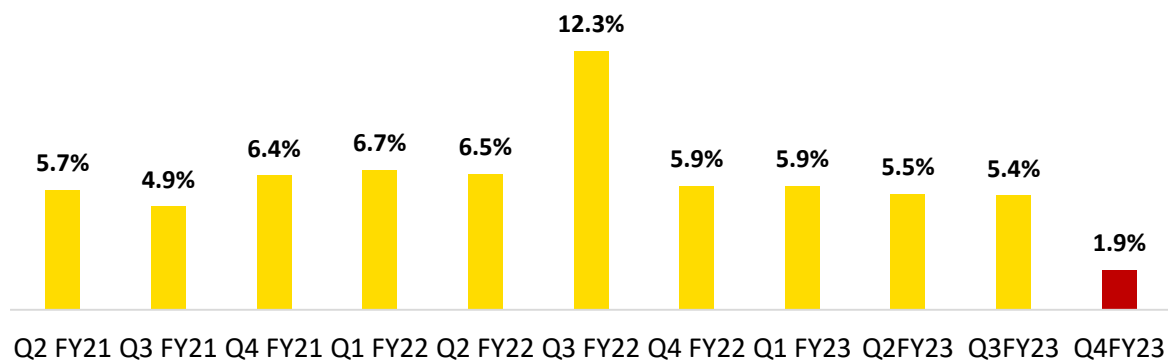
AUM EVOLUTION (Rs. Mn)



AUM MIX (%)



GNPA %



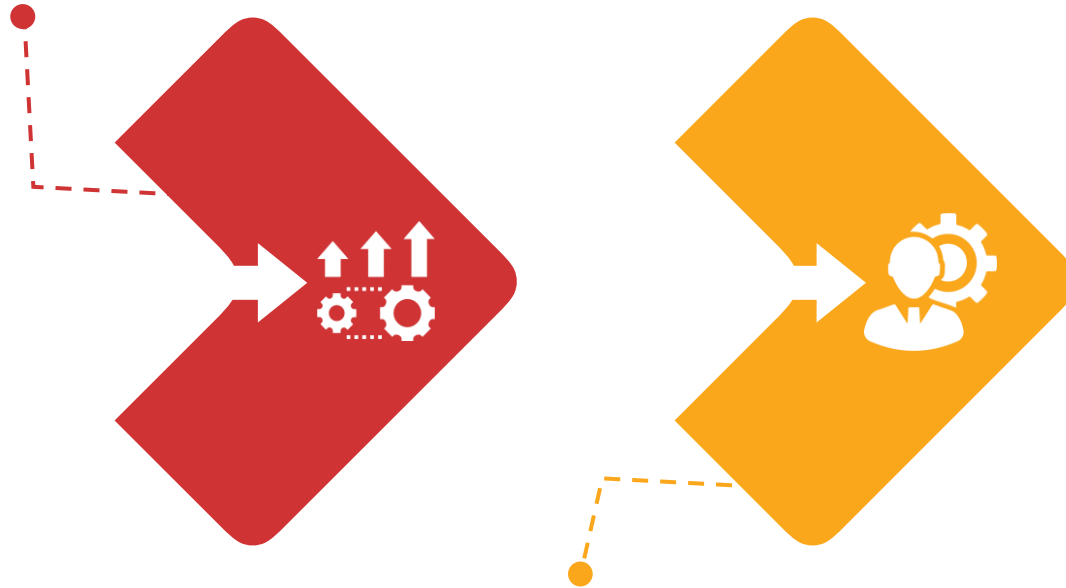
Note- Q3 FY22 onwards -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms

OPERATING OVERVIEW

- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (78% self-employed)
- Focus on South and West India, 66 branches; 85% self sourced business
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE

4: Growth drivers for future expansion

- Riding on the parent's brand equity and pan India presence for scaling up the business
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

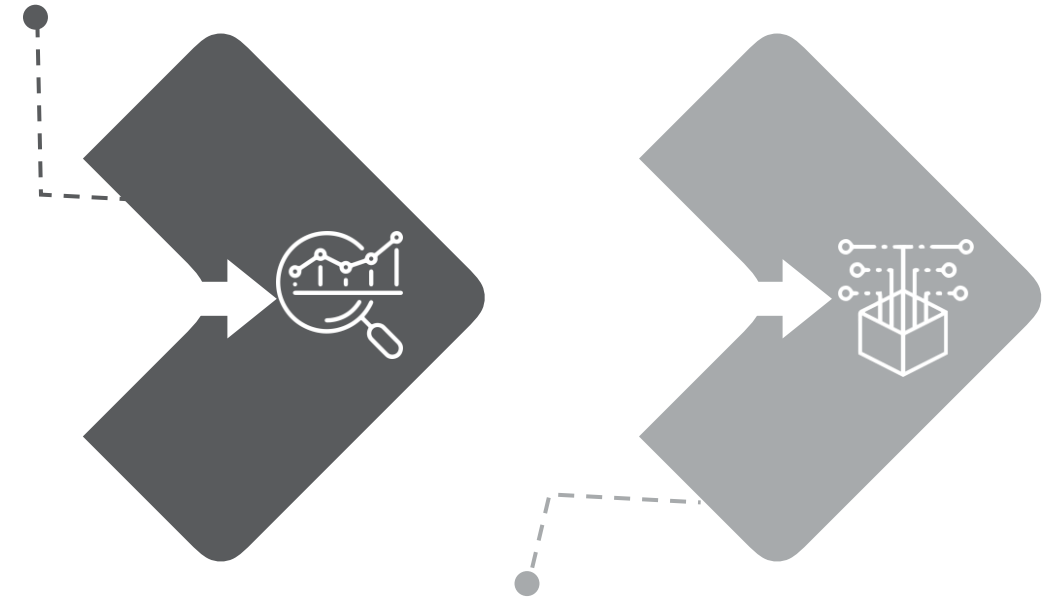


3: Customer Servicing and Collection management

- A Strong Customer Relationship Management Team
- Adopting digital payment platforms for managing EMI collections efficiently
- A dedicated in-house local collection team

2: Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans
- Compliance with policy parameters via ground-level Credit Audit and Centralized credit monitoring
- Focus on lower ticket size loans across all products

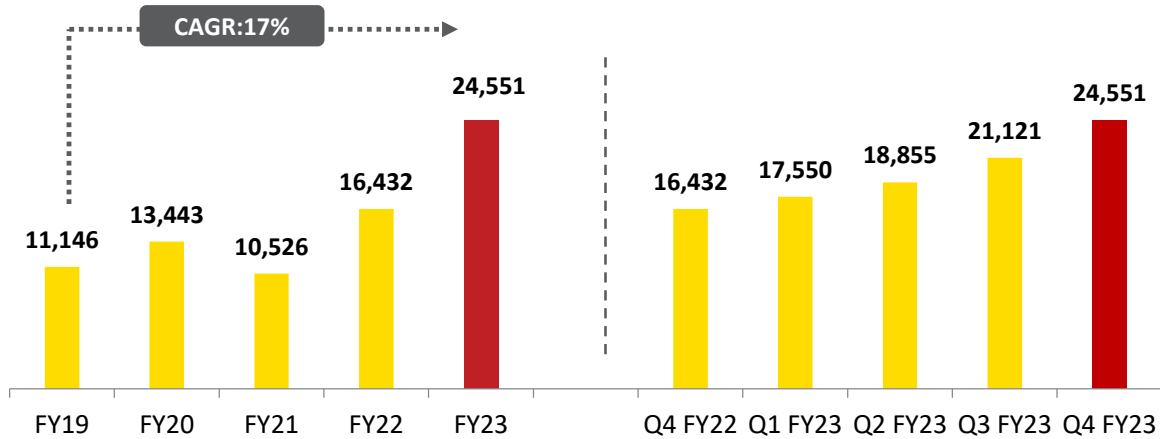


1: Origination and Sourcing

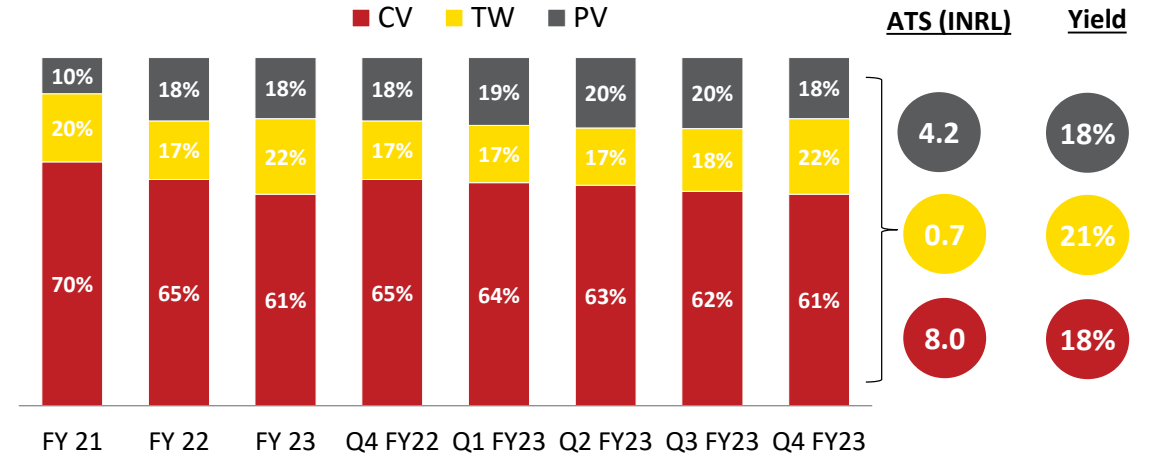
- Better penetration in 3-tier and 4-tier towns
- Increased emphasis on direct sourcing through ground-level marketing
- Prioritizing the marketing of PMAY scheme (Government Subsidy Scheme)
- Diverse product portfolio – Express loan and Mahila loan with significant benefits

VEHICLE AND EQUIPMENT FINANCE BUSINESS UPDATE FOR Q4 FY2023

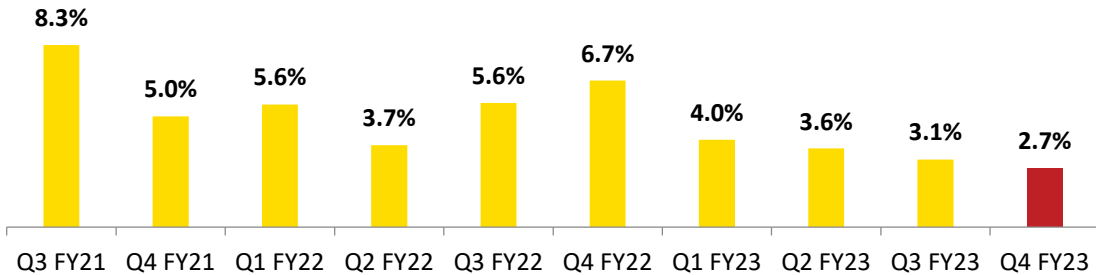
AUM EVOLUTION (Rs Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

- Started commercial operations in January 2015.
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (280 branches)
- Focus on used commercial vehicles in Semi urban and rural locations
- Moving customers into digital payment platforms for better operational efficiency

Note- Q3 FY22 onwards -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms



VEHICLE AND EQUIPMENT FINANCE BUSINESS STRATEGY



..... Increase penetration into Rural and Semi Urban locations



..... Covering 3000+ Co-located Gold loan branches for collection and marketing distribution



..... Digital Lending Platform and automated approval process in TW loans



..... Digital Loan Agreement Signing with E – Stamping to save the cost and making customer easy process



..... Brand Tie-ups – With Manufacturer for better reach



..... CRM tool integrated with loan management system to built relationship with customer from beginning

PROFIT OPTIMIZERS



Analytics

Use of Analytics for quicker decision making process leading to lesser sourcing cost



Mobility Solution

On the go solution with m-CAS/ m-Collect to reduce collection cost



Deep Penetration

Deeper penetration in existing location and Use of MAFIL (GL) branches as sourcing / collection point helping in cost optimization

SCALE & STABILITY



Balance Takeover

Dedicated Team managing External Balance Takeover cases



Top Up Loan

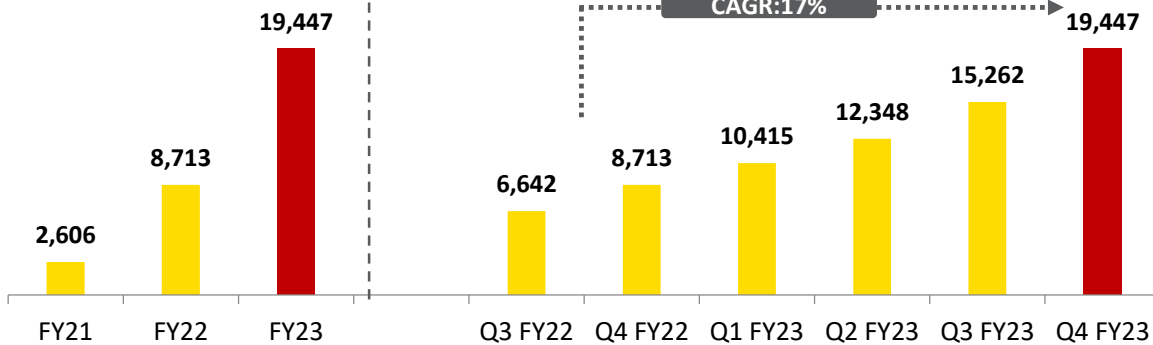
As a part of customer retention policy, focus on internal customers where MOB is higher than 18 months without overdue



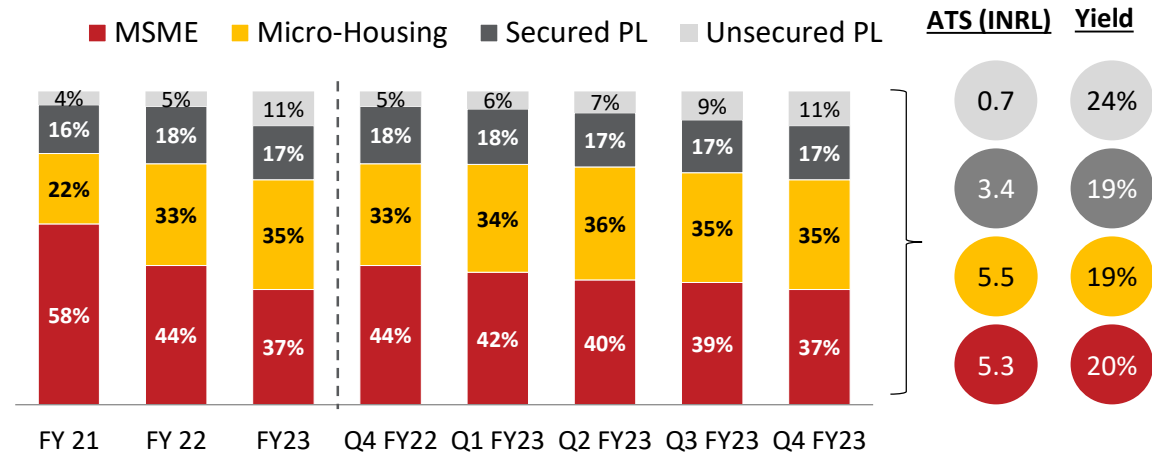
Used Business

Dedicated Team for Used Business with lower ticket size and higher yield

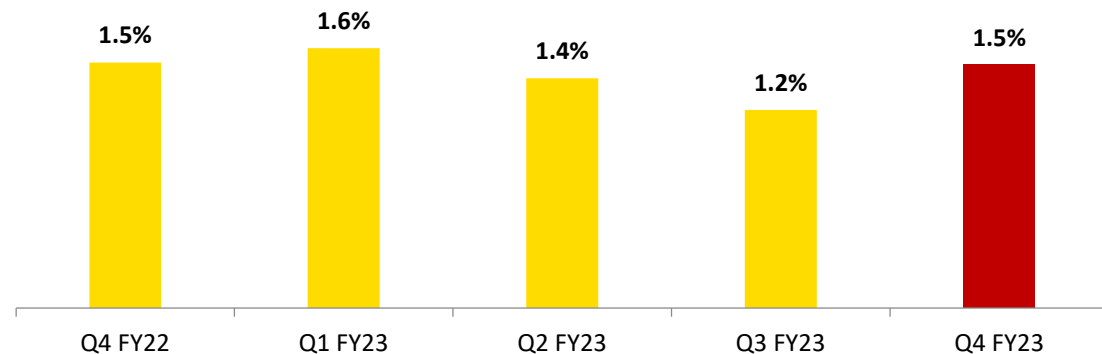
AUM EVOLUTION (Rs Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

- Portfolio is an amalgamation of multiple products started over 2019-2020
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (currently c.45+ branches for MSME, Housing Loans, Personal Loans; potential to scale further)
- Growing portfolio with stable asset quality (c.1.5% GNPA)
- Unsecured loan book includes “Digital Personal Loans”, disbursed through mobile app, leveraging proprietary gold loan data & available customer info



Stronger in Rural and Semi Urban locations (tier-3 / 4); scope to increase penetration across additional branches



Different products are disbursed in 40-45 branches across states at present; ramp-up across branches underway



Predominantly digital collections (73% overall) with 85% and 88% for secured and unsecured PL



Diverse product portfolio covering secured & unsecured loans for both salaried and self-employed customers (c.65% self-employed)



Huge cross-sell potential with existing gold loan customers; proprietary gold loan data used as input for underwriting



CRM tool integrated with loan management system to built relationship with customer from beginning



1: Origination and Sourcing

- Better penetration in 3-tier and 4-tier towns
- Direct sourcing through field-level marketing , digital marketing and cross selling (gold loan customers)

2: Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans in branch level
- Compliance with policy parameters via ground - level Credit Audit & Centralized credit monitoring.

3: Customer Servicing, Collections

- Strong Customer Relationship Management Team
- Digital payment platforms for managing EMI collections efficiently
- A dedicated in -house local collection team

4: Growth drivers for future expansion

- Geo expansion to existing gold loan branches pan-India, along with introduction of new schemes
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode



Manappuram Snehabhavanam - Constructing **21 Houses** for underprivileged families in Valapad Grama Panchayath



14 Ventilators donated at different Hospitals across Kerala



1,237 Mobile Phones distributed to Students from BPL families for their online education, all over Kerala



SAYUJYAM - **48 Houses** for homeless families at various parts of Kerala-directly and in association with NGOs



4,000 notebooks were distributed to **1,000** poor students



High Facility (D Level ICU NICU) Ambulance services for the people in coastal area



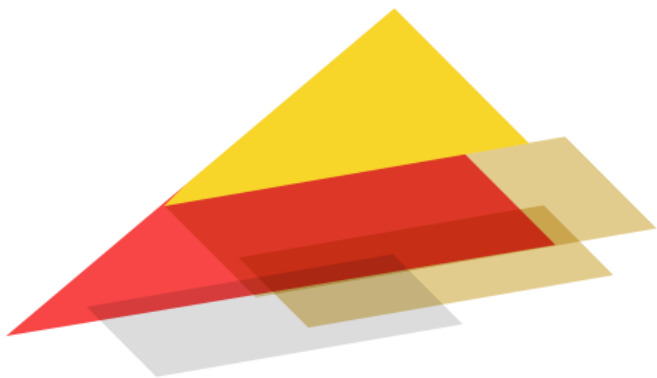
Covid barrier **5,150** Grocery Kits Distributed during the Covid period



Chikilsa Sahaya Padhathi **52** patients from all over Kerala benefitted from this project



500+ poor patients benefitted free dialysis



Make Life Easy

Thank You

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