



**MANAPPURAM
FINANCE LIMITED**

Make Life Easy

MANAPPURAM FINANCE LIMITED

Investor Presentation | Q3 - FY2024





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SAFE HARBOUR STATEMENT



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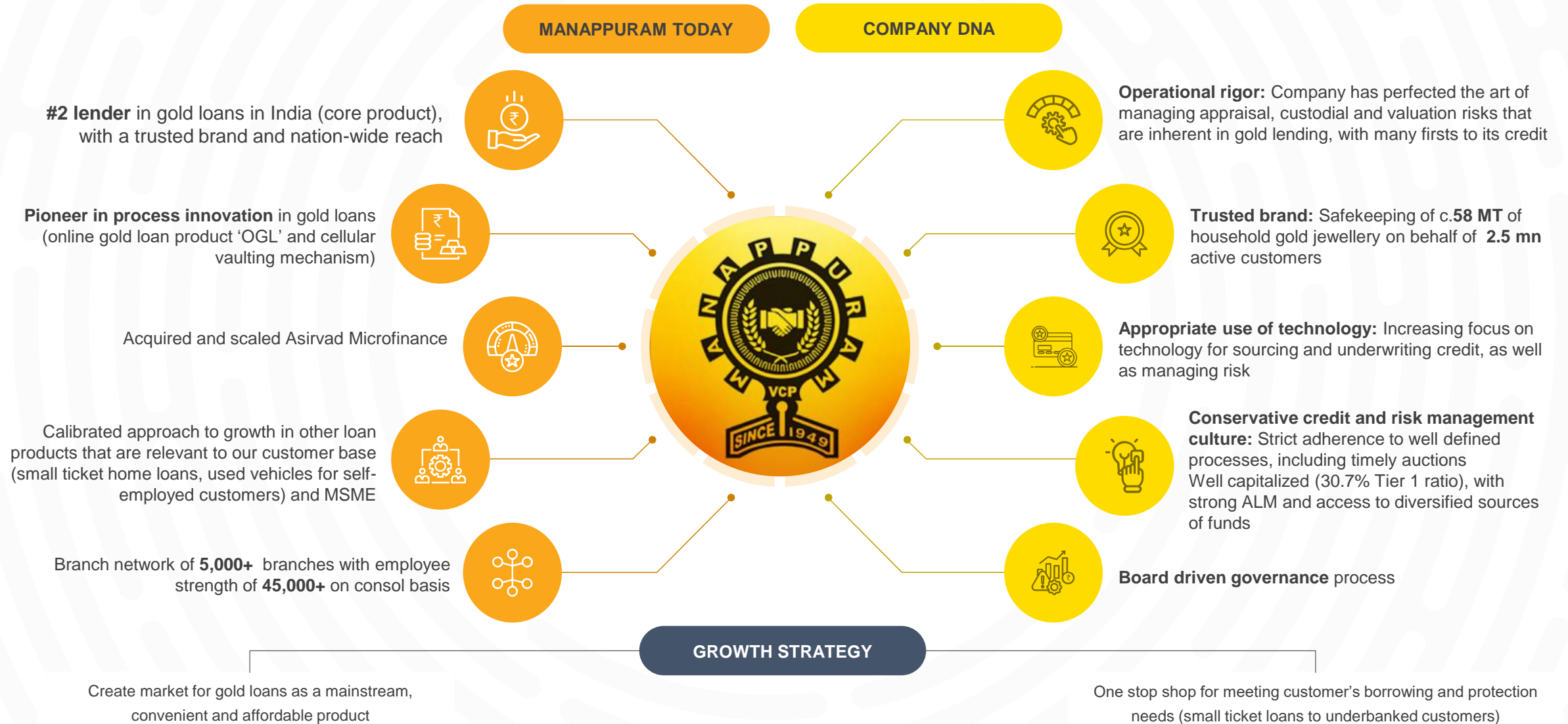


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VISION: TO BECOME FINANCIAL PARTNER OF CHOICE FOR UNDER-BANKED CUSTOMERS ACROSS THEIR LIFECYCLE





FINANCIAL HIGHLIGHTS

Q3 - FY2024

KEY PERFORMANCE HIGHLIGHTS FOR Q3 FY2024

Consol Business Performance: 46% YoY Increase In PAT, 26.7% YoY growth in AUM and RoE of 21.2%



- Consolidated AUM for QE Dec23 was INR 404 bn representing 3.7% growth sequentially and 26.7% YoY growth
- Consol PAT for Q3 FY24 was INR 5,753 mn grew by 2.6% sequentially and 46.2% YoY growth
- Consol PAT for 9MFY24 was INR 16,340 mn and grew by 50.6% YoY

Gold Loan Growth And Yields



- Gold Loan AUM was flat sequentially in Q3 FY24 and grown by 11.5% YoY.
- Net yields on Gold Loans at 22.6% during this quarter vs 22.1% in Q2FY24
- Gold Loan LTV is at 61% as on 31st Dec 2024 (vs. 66% in QE Sep'23)

Segment AUM



- Non –Gold Loan Business now accounted 48.6% of Total AUM
- Vehicle Finance AUM growth for QE Dec 23 was 14.5% sequentially and 70.3% YoY while maintaining good credit discipline
- MSME and Other business AUM growth for QE Dec 23 was 8.3% sequentially and 87.2% YoY
- RoA for VEF was 2.8% in Q3 FY24 whereas MSME and Others at 2.4% in Q3 FY24
- RoA for Housing Finance improving to 1.5% in Q3 FY24 vs. 1.4% in Q2 FY24

Well Positioned On Liquidity



- Consol cost of borrowing has gone up by 26 bps in Q3 FY24 sequential basis. Strong ALM position maintained; proportion of CPs (standalone basis) is NIL of total liabilities
- Cash & Cash Equivalents on consol. basis at the end of QE Dec'23 stood at Rs 30,767 mn
- CRAR for Manappuram Finance stands at 30.68%.
- The company has again increased the quarterly dividend payout from 85 paise to 90 paise per share after consistent earnings growth

Note: Due to restrictions on DRHP submissions, certain slides regarding Asirvad Microfinance Ltd. are not included.

CONSOLIDATED FINANCIAL OVERVIEW – Q3 & 9M FY2024



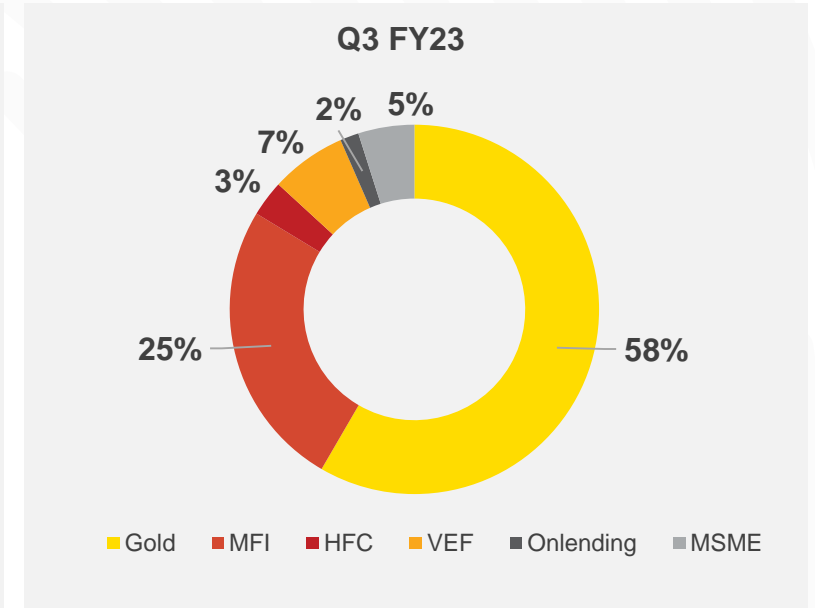
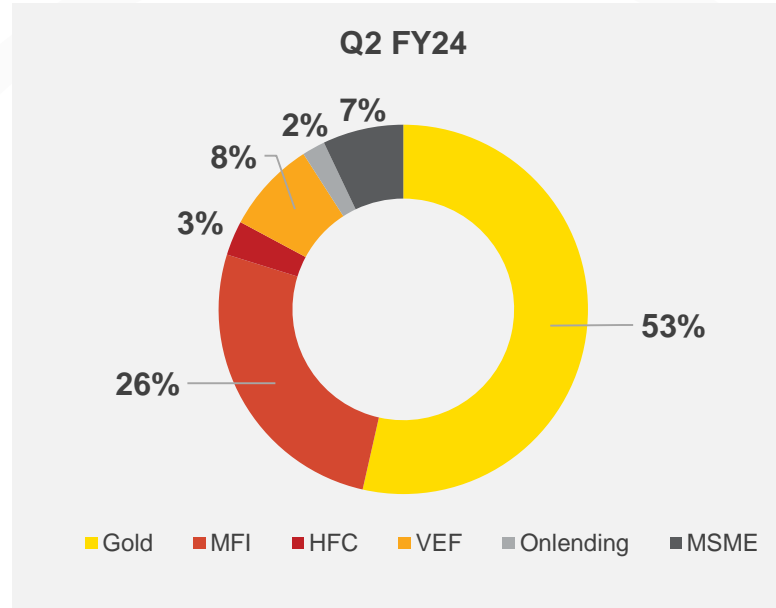
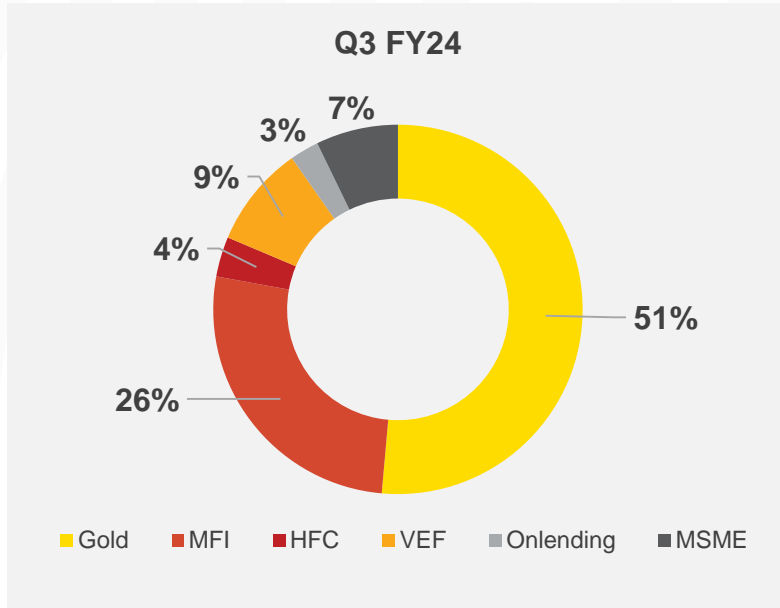
Particulars (Rs. Mn)	Q3 FY24	Q2 FY24	Q-o-Q	Q3 FY23	Y-o-Y	9M FY24	9M FY23	Y-o-Y
Consolidated AUM (Rs. Bn)	404	390	3.7%	319	26.7%	404	319	26.7%
Net Interest Income	15,566	14,677	6.1%	11,495	35.4%	44,017	33,105	33.0%
OPEX	6,419	6,182	3.8%	5,769	11.3%	18,668	16,184	15.3%
PPOP #	9,360	8,664	8.0%	5,919	58.1%	26,045	17,342	50.2%
PAT (Rs. Mn) **	5,753	5,607	2.6%	3,935	46.2%	16,340	10,849	50.6%
EPS *	27.2	26.5	2.6%	18.6	46.2%	25.7	16.3	57.7%
ROA %	5.2	5.3	-2.4%	4.2	22.6%	5.2	4.0	27.7%
ROE %	21.2	21.6	-2.1%	17.2	23.1%	21.0	16.4	28.1%
BVPS (In Rs.)	130.7	124.9	4.6%	109.6	19.2%	130.7	109.6	19.2%
Networth (Rs. Mn)	1,10,629	1,05,721	4.6%	92,794	19.2%	1,10,629	92,794	19.2%
Cost Of Funds %	9.1	8.9	+26 bps	8.5	+67 bps	9.1	8.4	+66 bps

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

CONSOLIDATED OPERATIONAL OVERVIEW – Q3 & 9M FY2024

Particulars (Rs. Mn)	Q3 FY24	Q2 FY24	Q-o-Q	Q3 FY23	Y-o-Y
Gold AUM (Rs. Bn)	208	208	-0.2%	186	11.5%
Gold Tonnage	58	59	-2.0%	60	-2.9%
Gold Branches (Nos)	4,044	4,044	0.0%	3,950	2.4%
Gold Customers (In Mn)	2.5	2.5	0.2%	2.4	4.2%
Non-Gold AUM (Rs. Bn)	196	181	8.2%	133	47.9%
Non-Gold Branches (Nos)	1,242	1,242	0.0%	1,253	-0.9%
MFI Customers (In Mn)	3.8	3.6	5.4%	2.9	30.8%
VEF/SME Customers (In Mn)	0.3	0.3	5.9%	0.2	56.9%

AUM MIX FOR Q3 FY2024



Particulars (Rs. Mn)	Q3 FY24	Q2 FY24	Q-o-Q	Q3 FY23	Y-o-Y
Gold	2,07,579	2,08,085	-0.2%	1,86,141	11.5%
MFI	1,06,850	1,00,889	5.9%	80,655	32.5%
HFC	14,153	13,049	8.5%	10,048	40.9%
VEF	35,974	31,432	14.5%	21,121	70.3%
On-lending	10,222	9,206	11.0%	5,212	96.1%
MSME and Allied	29,073	26,846	8.3%	15,656	85.7%
Total	4,03,852	3,89,507	3.7%	3,18,834	26.7%

CONSOLIDATED PROFIT & LOSS STATEMENT FOR Q3 & 9M FY2024

Particulars (Rs. Mn)	Q3 FY24	Q2 FY24	Q-o-Q	Q3 FY23	Y-o-Y	9M FY24	9M FY23	Y-o-Y
Closing AUM (Rs. Bn)	404	390	3.7%	319	26.7%	404	319	26.7%
Income from Operations	23,053	21,571	6.9%	17,152	34.4%	64,882	49,092	32.2%
Finance expenses	7,487	6,894	8.6%	5,657	32.3%	20,865	15,987	30.5%
Net interest income	15,566	14,677	6.1%	11,495	35.4%	44,017	33,105	33.0%
Employee expenses	4,129	3,745	10.3%	3,857	7.1%	11,815	10,637	11.1%
Other operating expenses	2,290	2,436	-6.0%	1,913	19.7%	6,854	5,548	23.5%
Pre provision profit	9,147	8,495	7.7%	5,725	59.8%	25,349	16,921	49.8%
Provisions/Bad debts	1,496	1,197	25.0%	509	193.7%	3,905	2,598	50.3%
Other Income	214	169	26.4%	194	10.5%	696	422	65.1%
Profit before Tax	7,864	7,467	5.3%	5,410	45.4%	22,140	14,745	50.2%
Tax	2,111	1,861	13.5%	1,475	43.2%	5,800	3,896	48.9%
PAT before OCI	5,753	5,607	2.6%	3,935	46.2%	16,340	10,849	50.6%

CONSOLIDATED BALANCE SHEET FOR Q3 FY2024

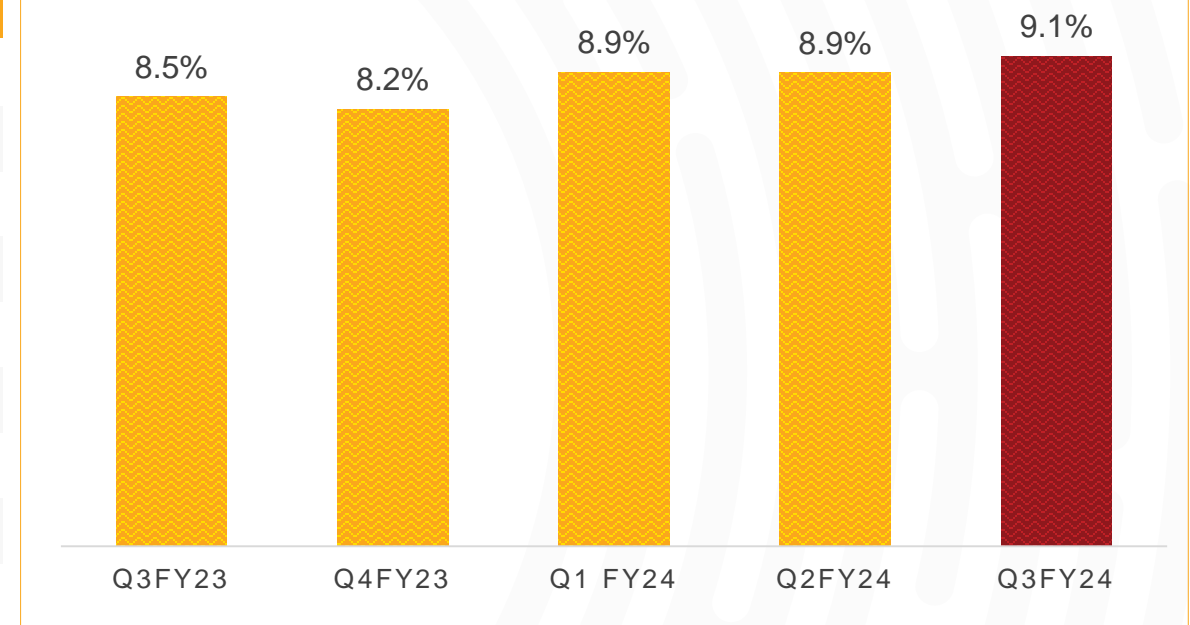
Particulars (Rs. Mn)	Dec-23	Sep-23	Q-o-Q	Dec-22	Y-o-Y
Cash & Bank Balances	30,767	48,714	-36.8%	48,788	-36.9%
Investments	7,219	5,427	33.0%	4,134	74.6%
Loans & Advances	3,88,552	3,70,199	5.0%	3,04,497	27.6%
Fixed Assets	4,700	4,626	1.6%	4,080	15.2%
Other Assets	14,227	14,110	0.8%	14,666	-3.0%
Total Assets	4,45,464	4,43,076	0.5%	3,76,165	18.4%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	1,08,936	1,04,028	4.7%	91,101	19.6%
Borrowings	3,19,266	3,22,372	-1.0%	2,70,187	18.2%
Other Liabilities & Provisions	15,299	14,738	3.8%	13,001	17.7%
Minority Interest	270	245	10.2%	184	46.7%
Total Liabilities	4,45,464	4,43,076	0.5%	3,76,165	18.4%

WELL CAPITALIZED, PRUDENT LIABILITIES STRATEGY WITH REDUCING COF

Access to diversified sources of Funding (Consolidated Rs. Mn)

Borrowing Mix	Q3 FY24		Q2 FY24		Q3 FY23	
	Amount	%	Amount	%	Amount	%
WCDL / CC	81,903	25.7%	88,733	27.5%	53,518	19.8%
Term Loan	1,68,897	52.9%	1,61,983	50.2%	1,19,294	44.2%
NCD & Bond	58,933	18.5%	58,735	18.2%	67,201	24.9%
ECB	5,186	1.6%	1,879	0.6%	28,703	10.6%
Securitization	4,100	1.3%	4,622	1.4%	976	0.4%
Commercial Paper	247	0.1%	6,419	2.0%	494	0.2%
Others	1	0.0%	1	0.0%	1	0.0%
Total	3,19,266	100.0%	3,22,372	100.0%	2,70,187	100.0%

COST OF BORROWING (CONSOLIDATED)



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

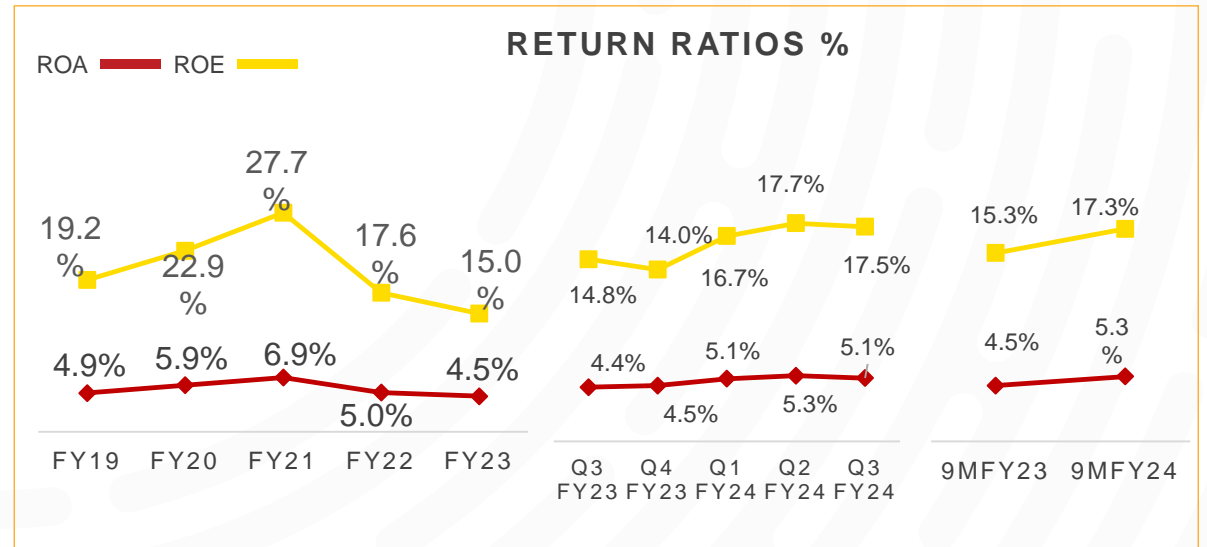
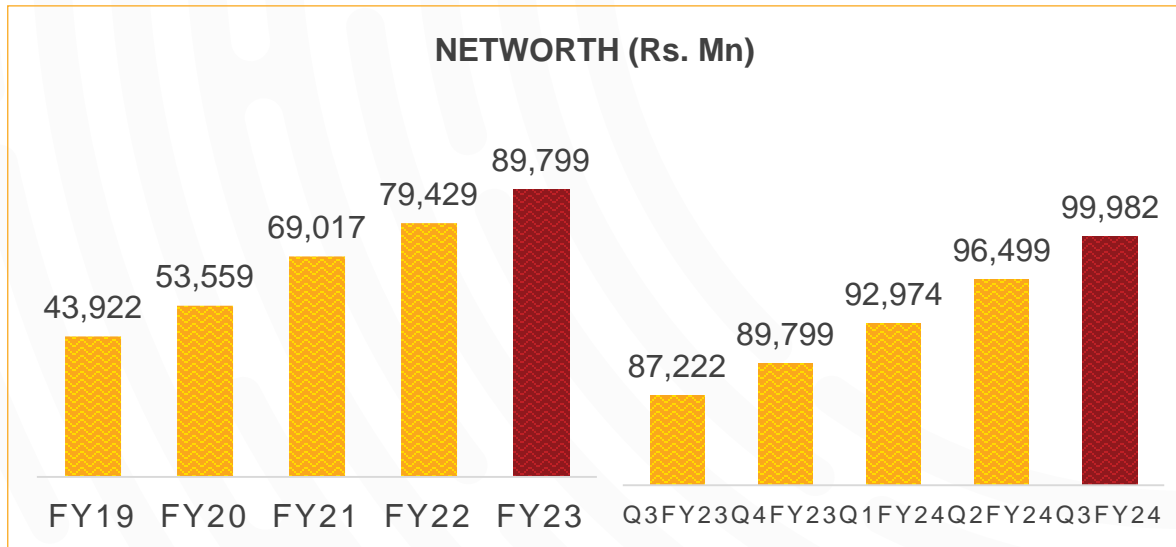
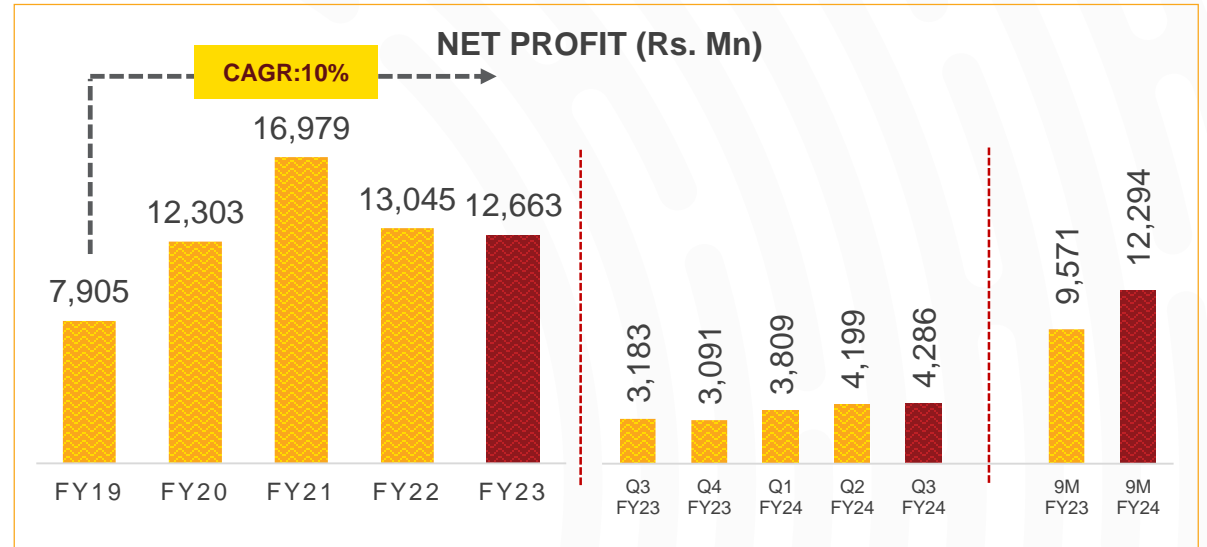
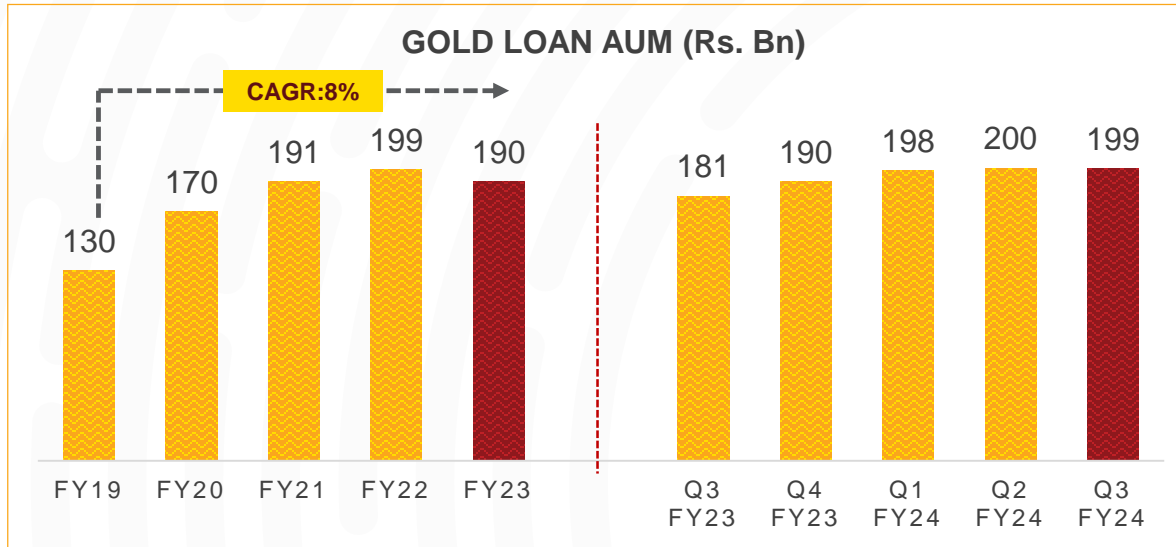
Received rating upgrade from CRISIL to AA in Sep 2019

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

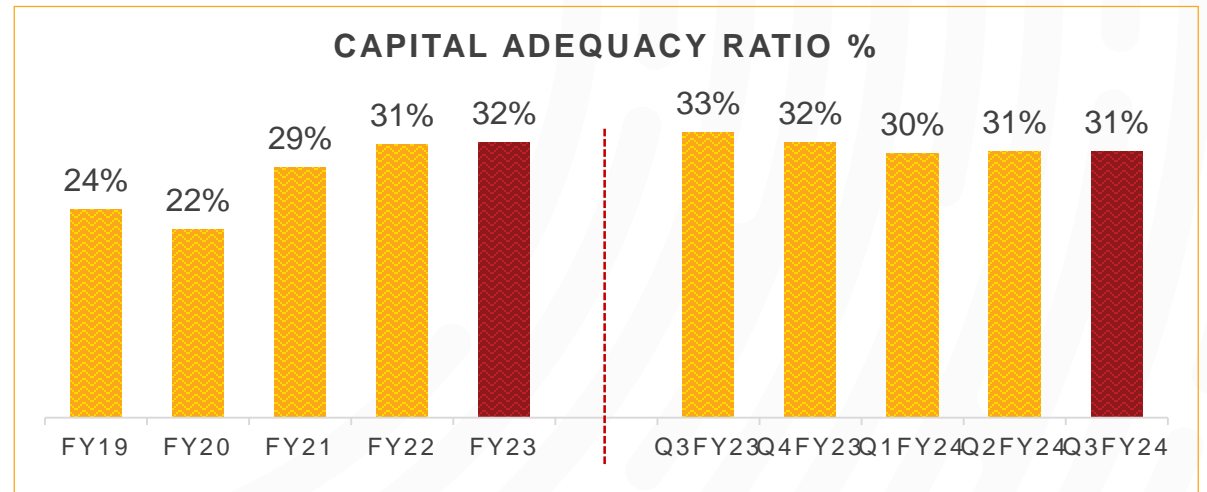
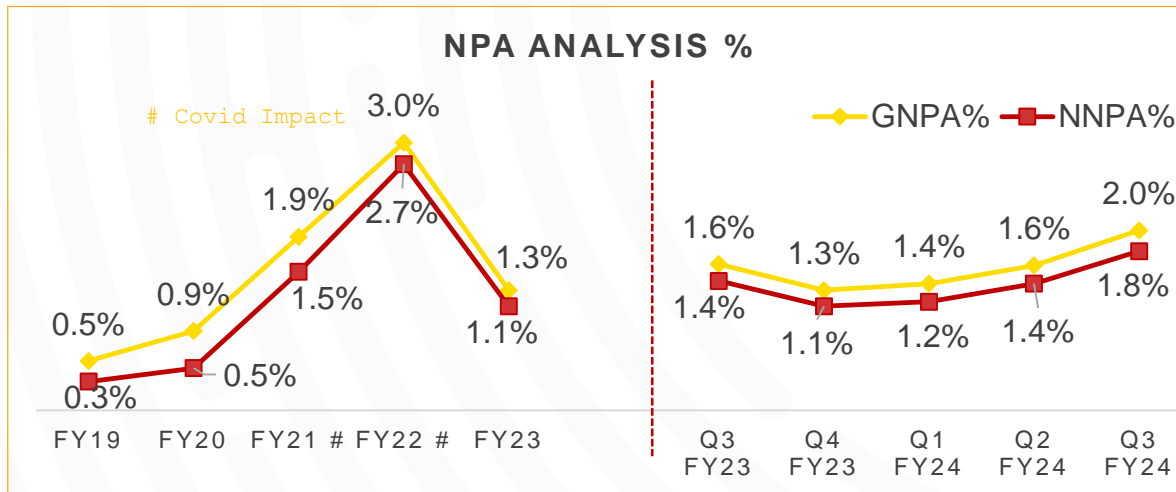
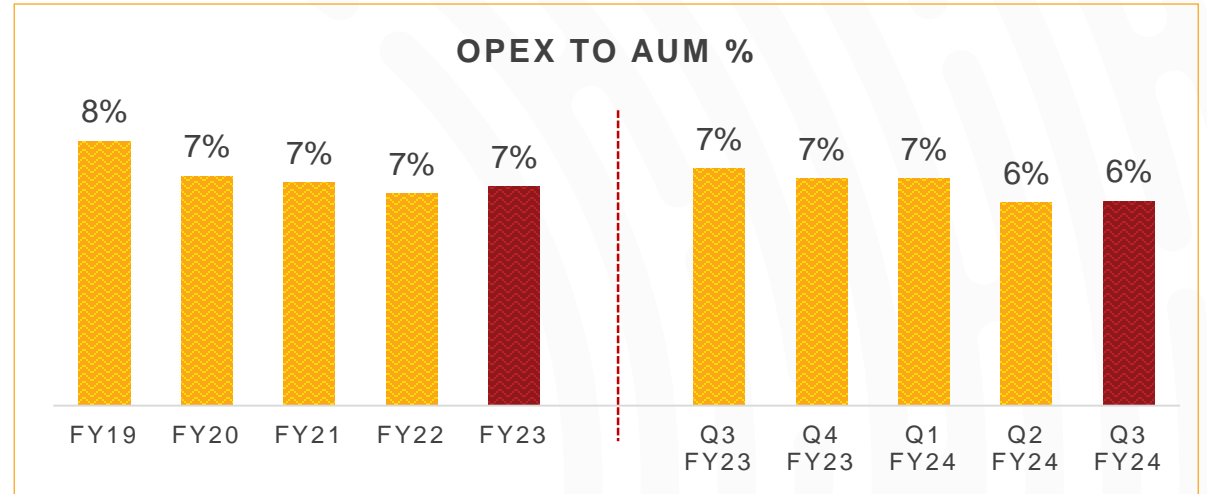
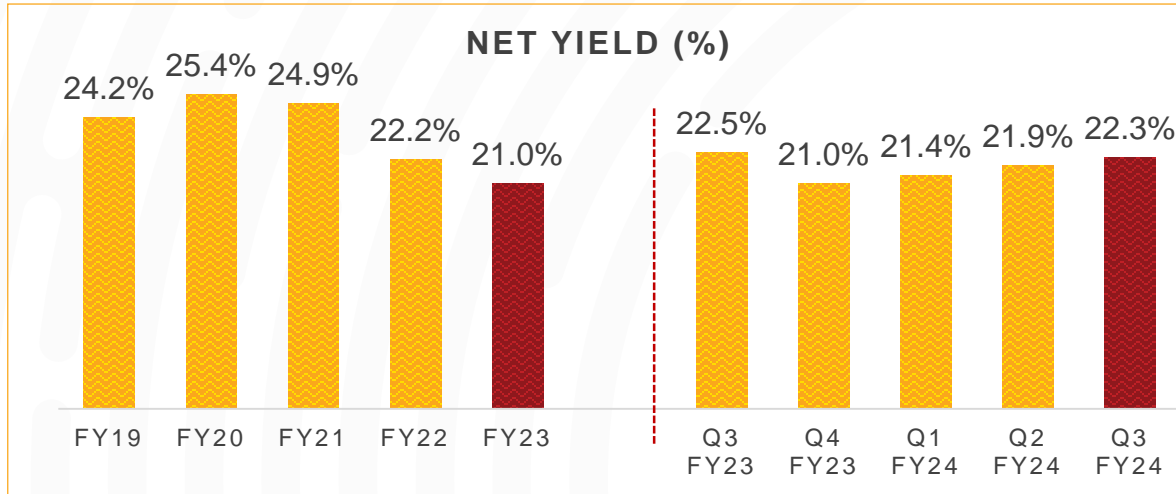
Rated BB- by S&P and Fitch

Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

STANDALONE RESULT ANALYSIS Q3 & 9M FY2024



STANDALONE RESULT ANALYSIS Q3 FY2024



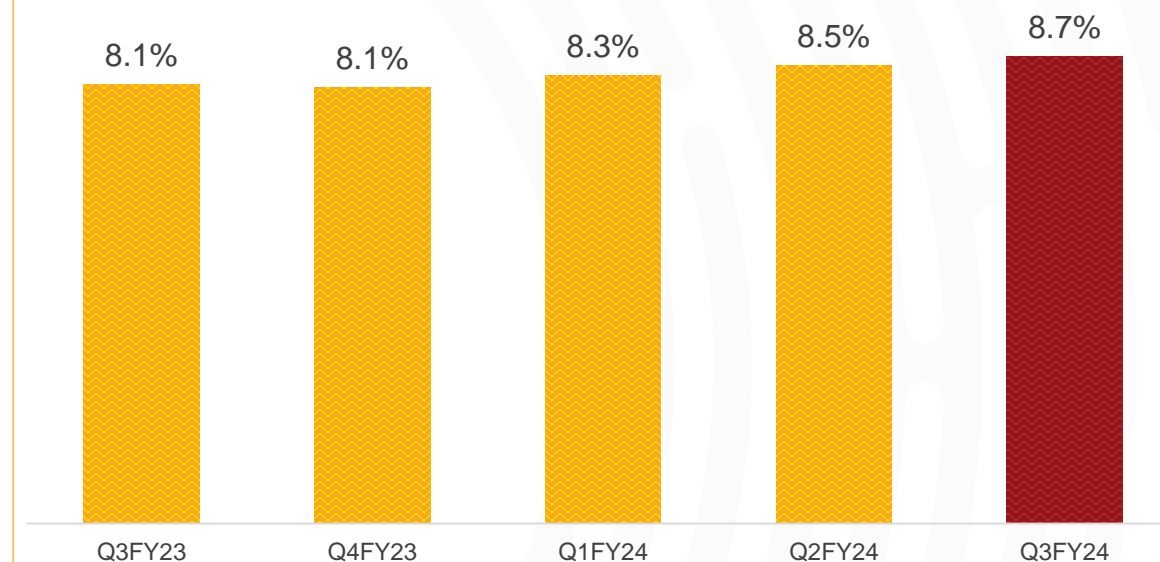
Note - GNPA as per RBI Circular dated Nov 12, 2021 on IRACP norms

STANDALONE BORROWING PROFILE FOR Q3 FY2024

Access to diversified sources of Funding (Rs. Mn)

Borrowing Mix	Q3 FY24		Q2 FY24		Q3 FY23	
	Amount	%	Amount	%	Amount	%
WCDL/CC	81,663	38%	88,404	40%	53,241	27%
Term Loan	85,505	40%	83,477	37%	67,205	35%
NCD & Bonds	45,091	21%	45,030	20%	48,873	25%
ECB	4,146	2%	0	0%	25,449	13%
Commercial Paper	0	0%	6,419	3%	0	0%
Others	0	0%	0	0%	0	0%
Total	2,16,405	100%	2,23,330	100%	1,94,768	100%

COST OF BORROWING %



DOMESTIC RATING



Long Term

AA (Stable)

Commercial Paper

A1



Long Term

AA (Stable)

Commercial Paper

A1

INTERNATIONAL RATING

S&P Global

Long Term

BB- /Stable

Short Term

B

FitchRatings

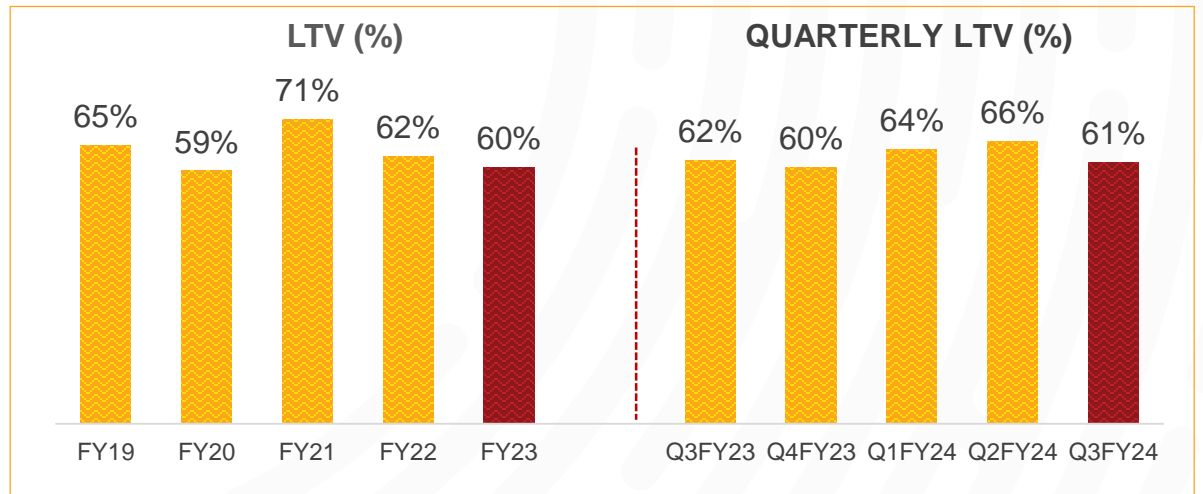
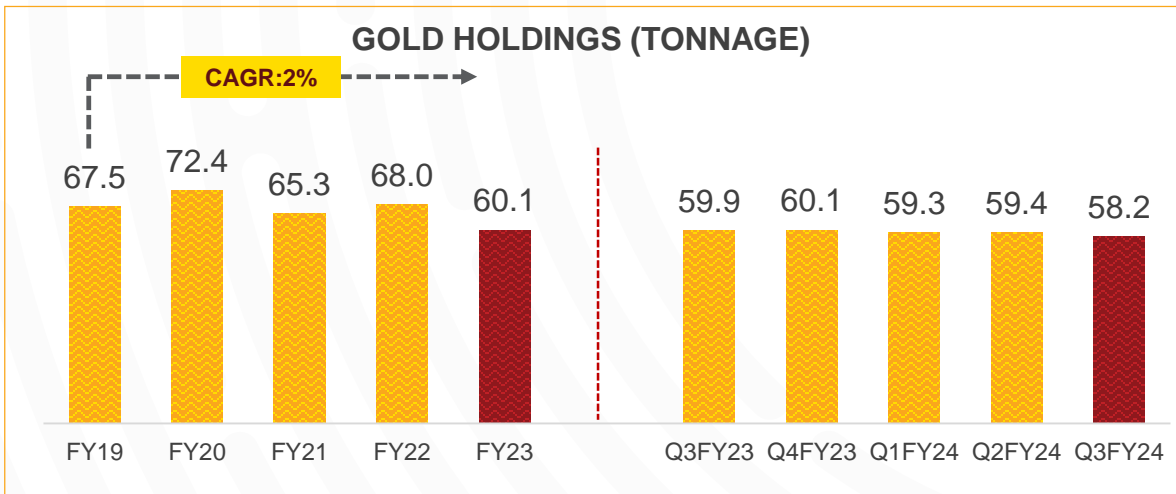
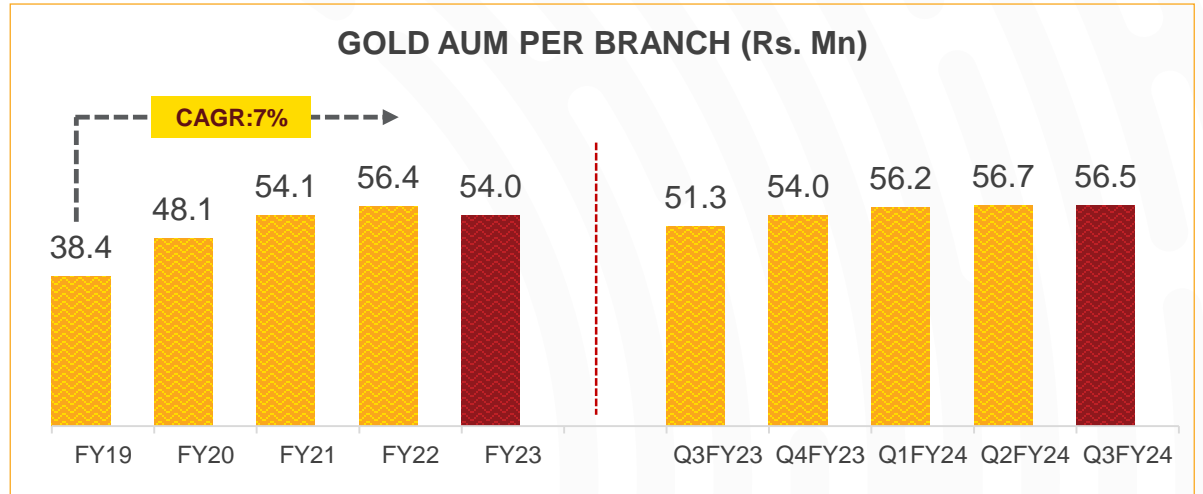
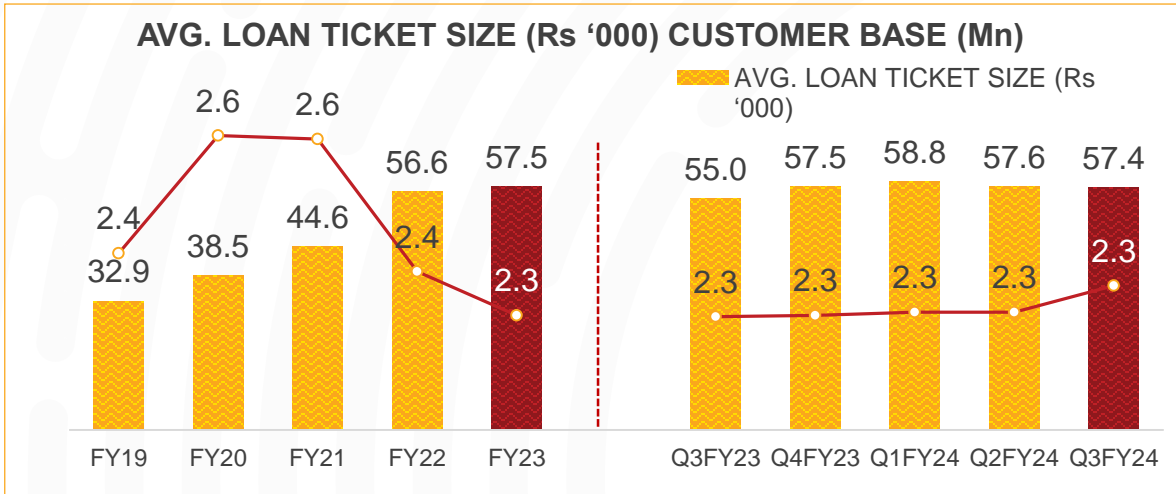
Long Term

BB – / Stable



SEGMENTAL
PERFORMANCE

GOLD AUM UPDATE FOR Q3 & 9M FY2024



Note - AUM per branch, including non-gold loans, is Rs 78 million in Q3 FY24.

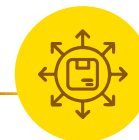
GOLD LOAN GROWTH LEVERS



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

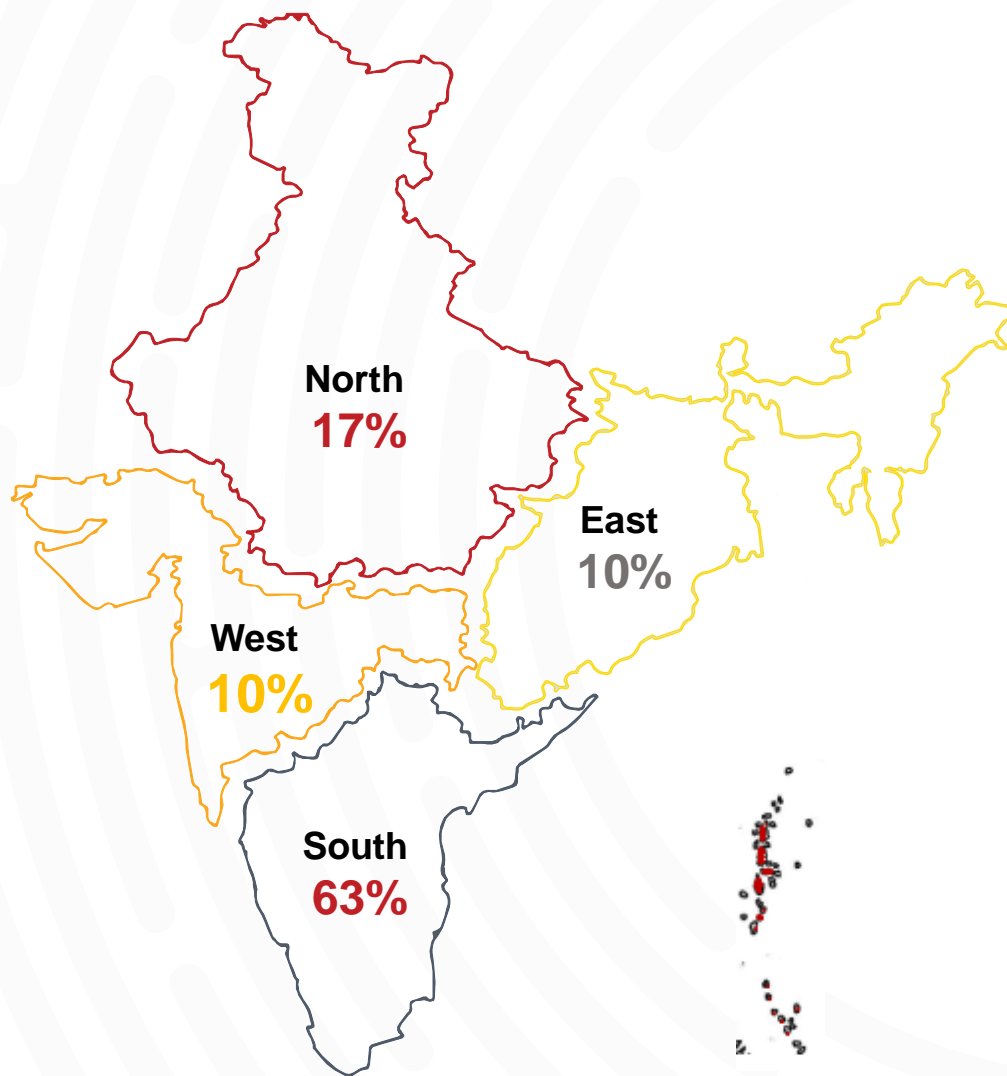


Manappuram has undertaken various cost rationalization initiatives



Significant operating expense leverage as new branches mature

GOLD LOAN PAN INDIA PRESENCE Q3 & 9M FY2024



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

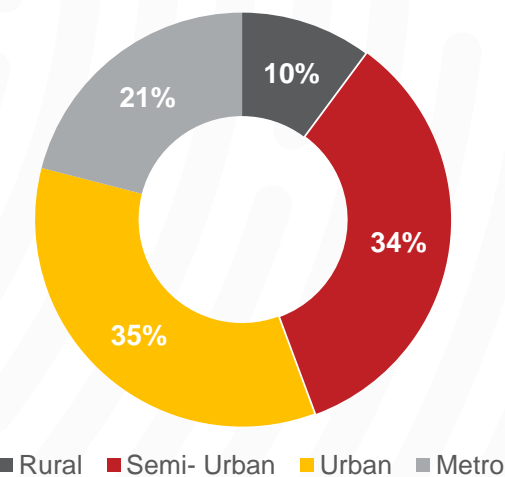
South 63%	
State	Branch
Karnataka	570
Kerala	480
Telangana	253
Andhra Pradesh	333
Tamil Nadu	578
Total	2,214

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

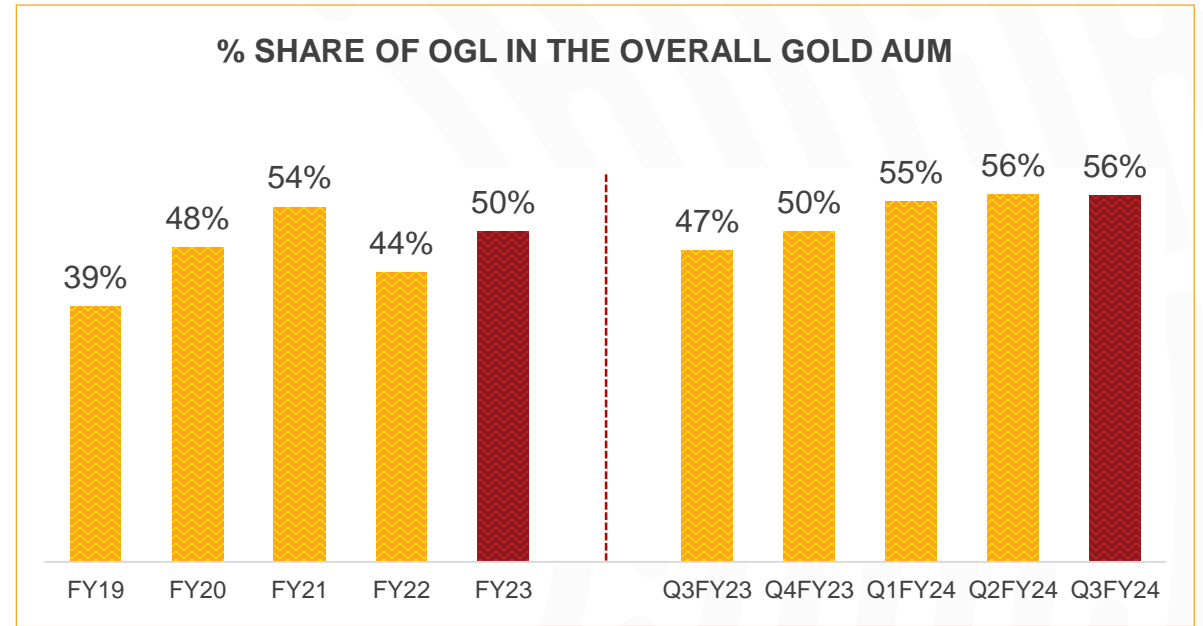
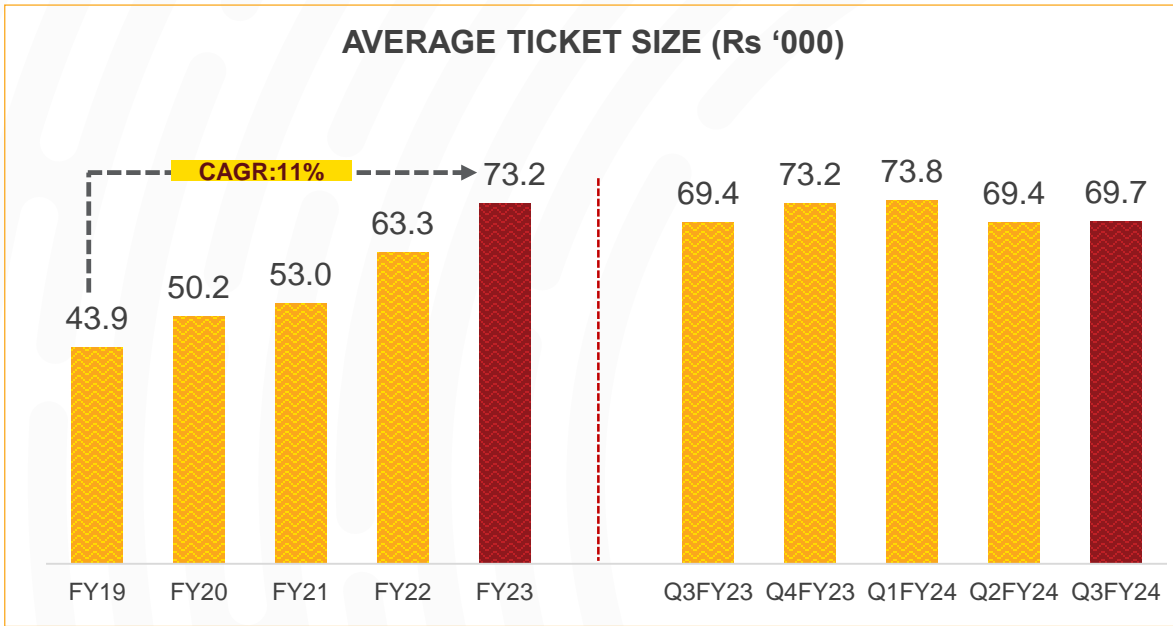
West 10%	
State	Branch
Maharashtra	210
Goa	8
Gujarat	123
Total	341

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

GOLD AUM Rural Urban Mix – Q3 FY24



ONLINE GOLD LOAN BUSINESS



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

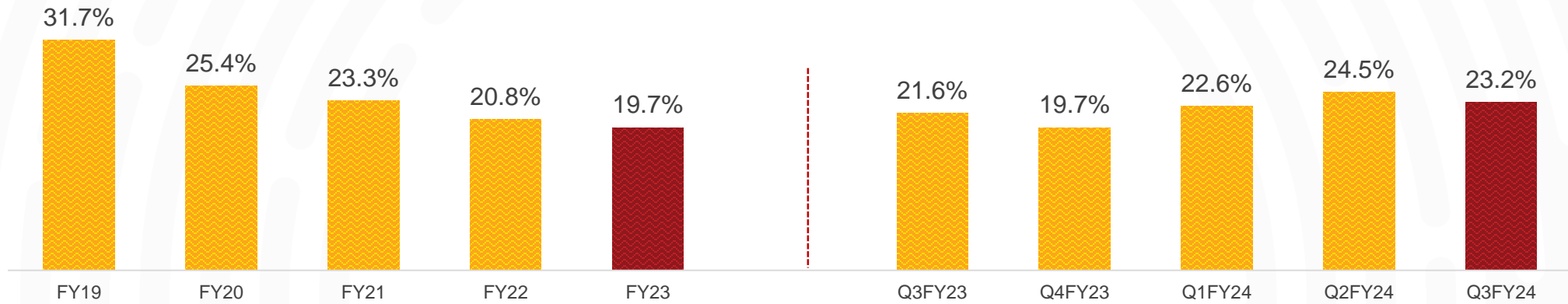
Hassle-free, paper-less transactions online

ASIRVAD MICROFINANCE RESULTS FOR Q3 & 9M FY2024

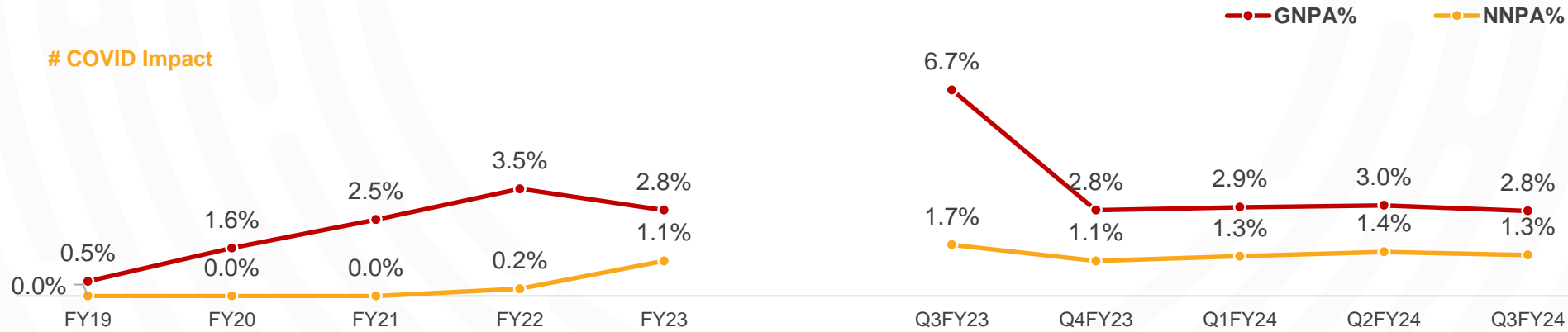
Particulars (Rs. Mn)	Q3 FY24	Q2 FY24	Q-o-Q	Q3 FY23	Y-o-Y	9M FY24	9M FY23	Y-o-Y
Total Revenue from Operations	6,942	6,243	11.2%	4,308	61.2%	19,556	11,969	63.4%
Finance Cost	2,430	2,272	6.9%	1,543	57.5%	6,875	4,400	56.3%
Net Interest income	4,512	3,971	13.6%	2,765	63.2%	12,681	7,570	67.5%
Employee Benefit expenses	1,239	1,111	11.5%	1,072	15.6%	3,560	2,888	23.3%
Depreciation and amortisation expense	122	129	-5.8%	82	48.3%	354	235	50.7%
Other expenses	408	411	-0.7%	342	19.3%	1,283	908	41.3%
Pre provision profit	2,743	2,319	18.3%	1,269	116.2%	7,483	3,539	111.5%
Impairment of financial instruments	1,176	918	28.0%	379	210.0%	3,055	2,141	42.7%
Other Income	137	125	10.3%	150	-8.2%	408	265	53.9%
Profit before Tax	1,705	1,526	11.7%	1,039	64.0%	4,837	1,663	190.9%
Tax	434	343	26.6%	334	29.9%	1,272	475	168.0%
PAT before OCI	1,270	1,183	7.4%	705	80.2%	3,565	1,188	200.0%

ASIRVAD MICROFINANCE RESULTS FOR Q3 FY2024

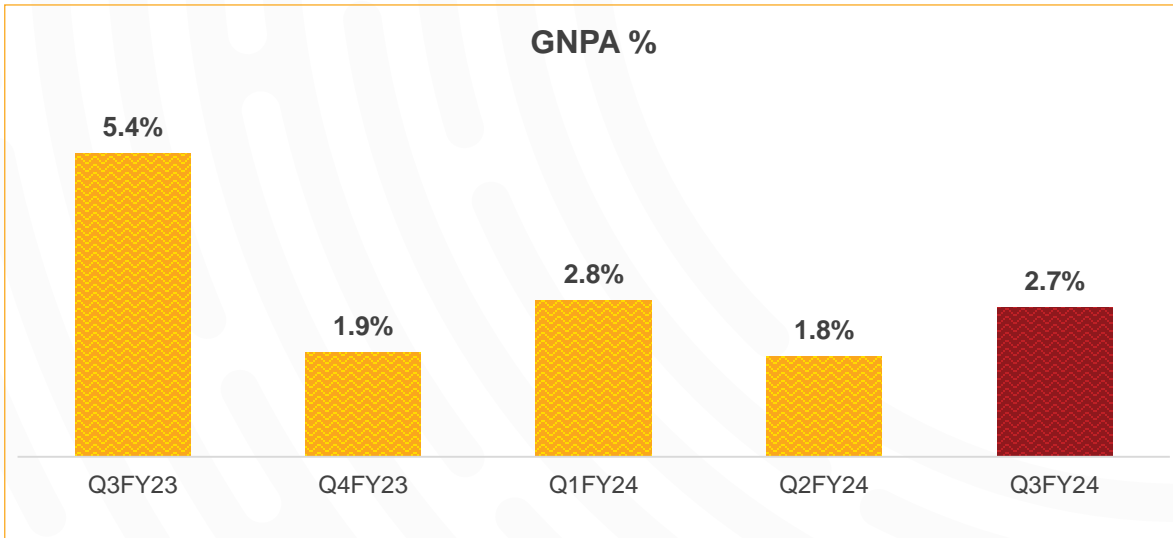
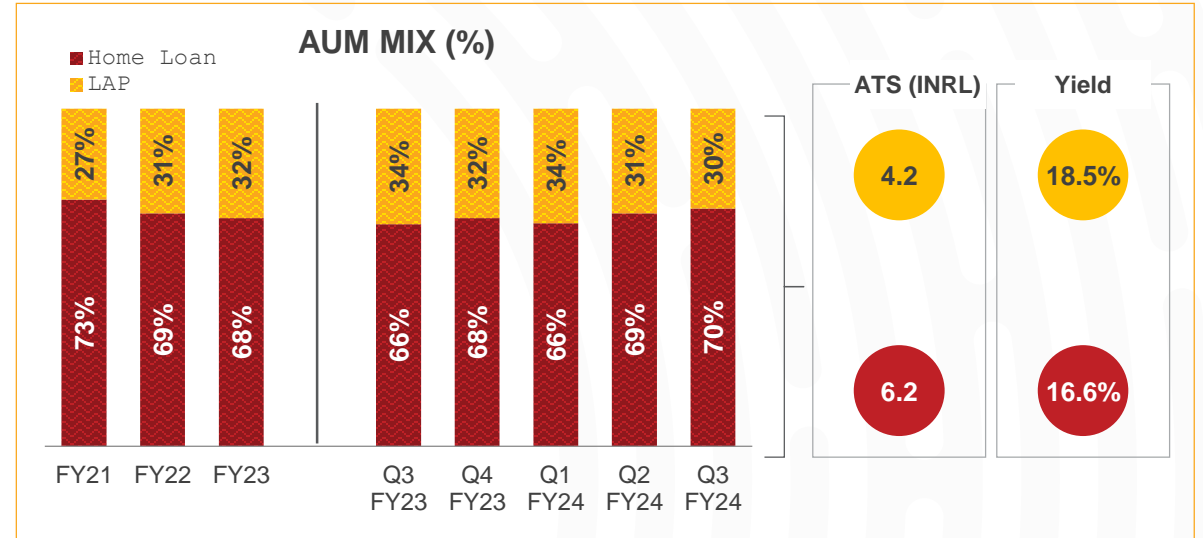
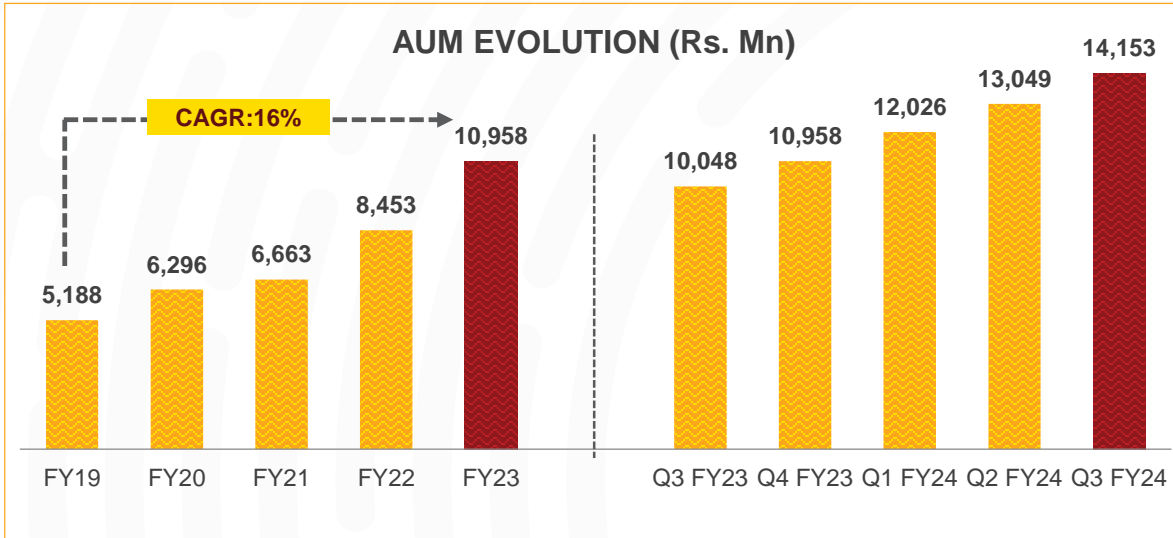
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *



Housing Finance Business Update For Q3 FY2024



OPERATING OVERVIEW

- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (93% self-employed)
- Focus on South and West India, 65 branches
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE

HOUSING FINANCE BUSINESS STRATEGY

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

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



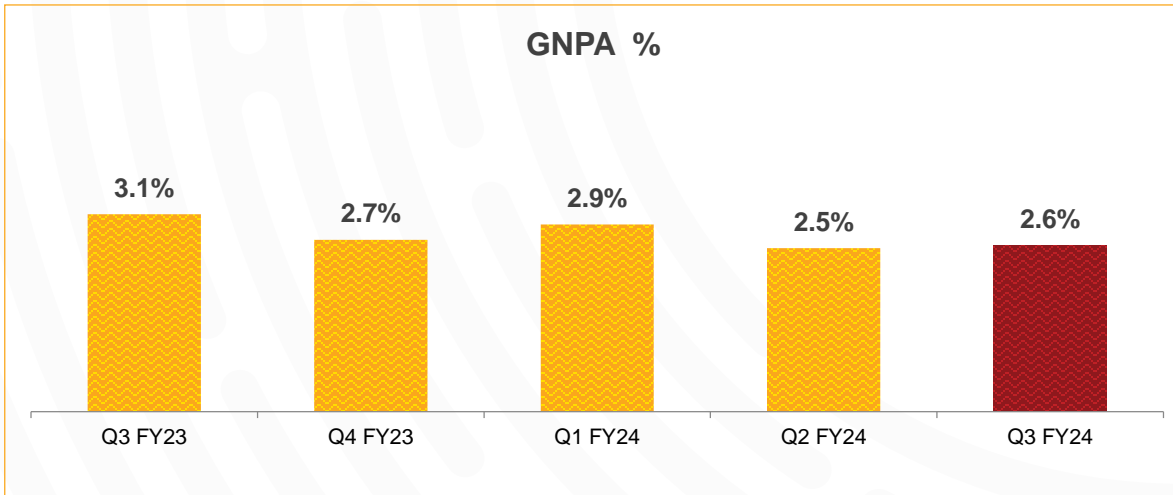
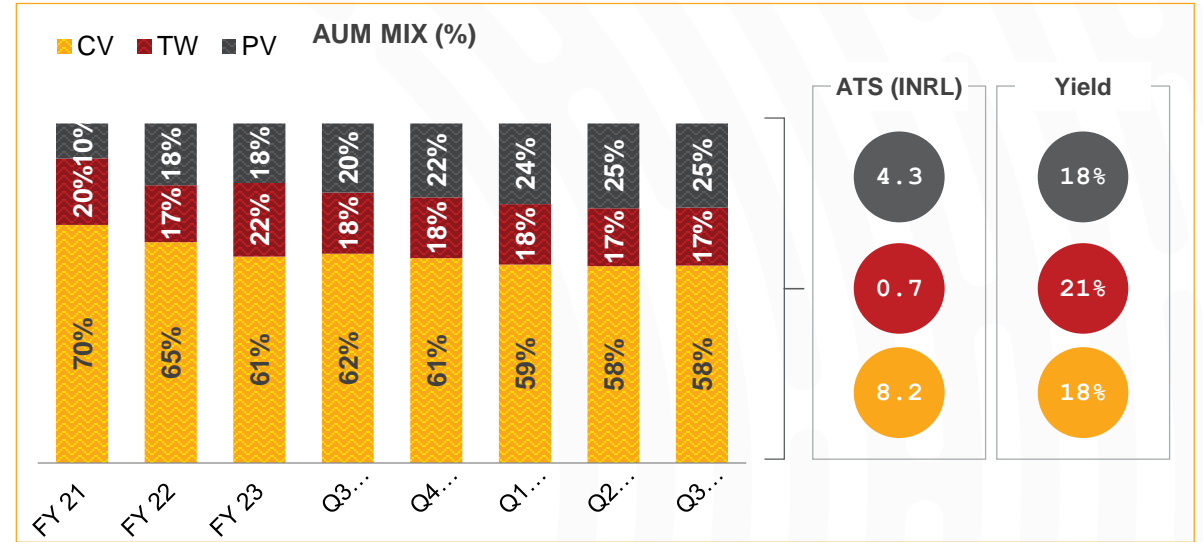
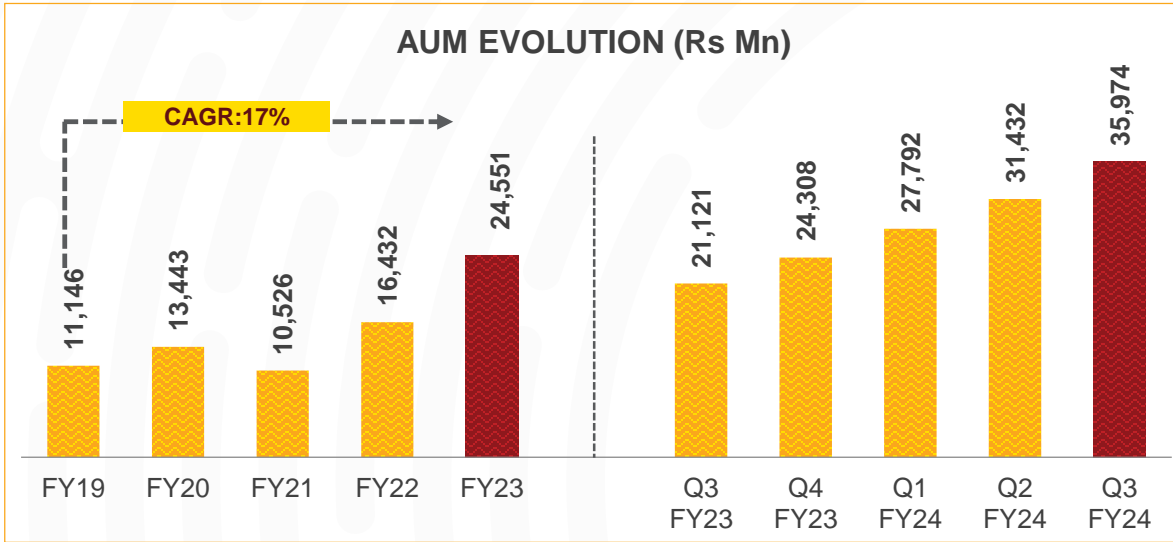
Underwriting

- 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

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

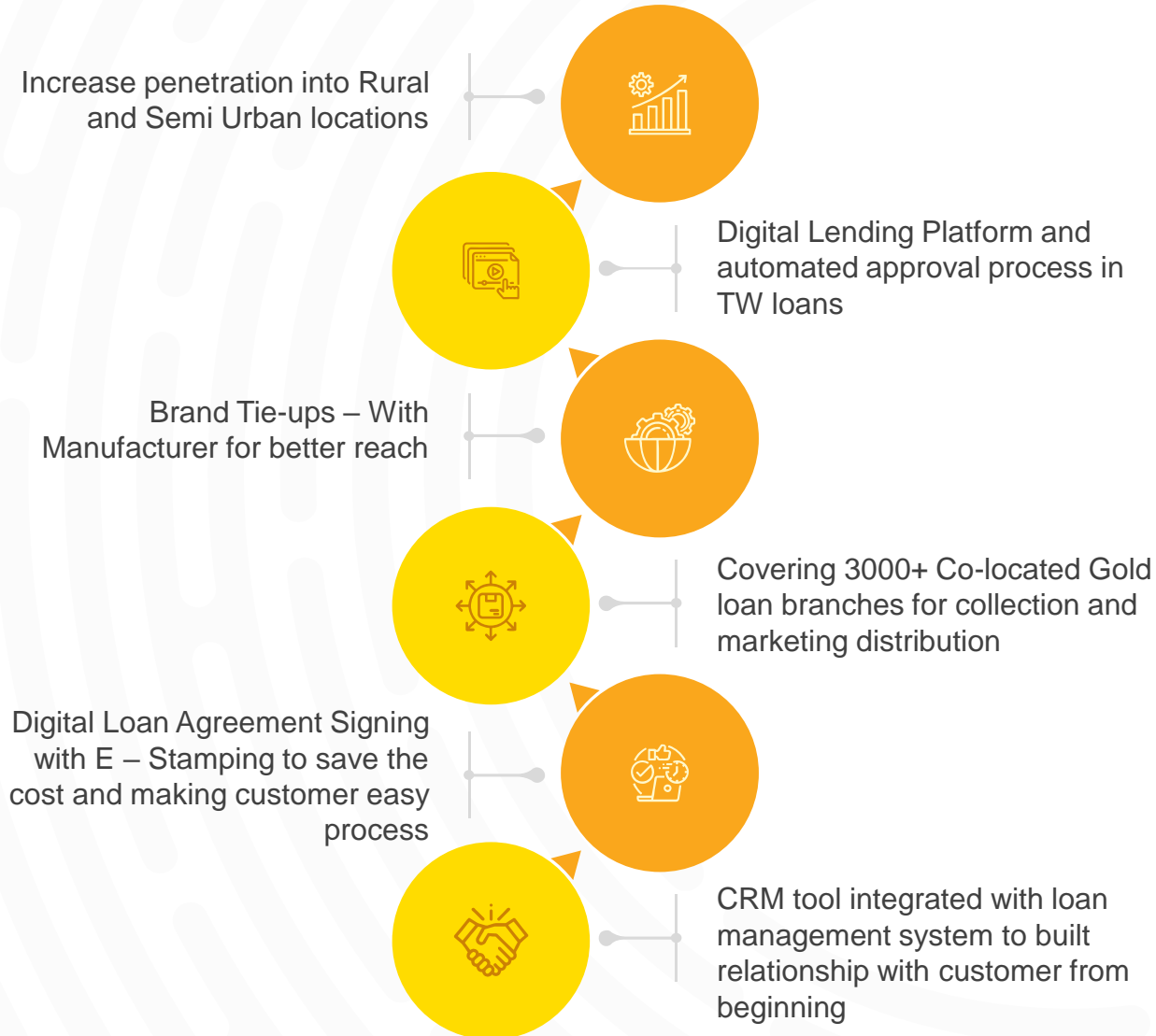
VEHICLE AND EQUIPMENT FINANCE BUSINESS UPDATE FOR Q3 FY2024



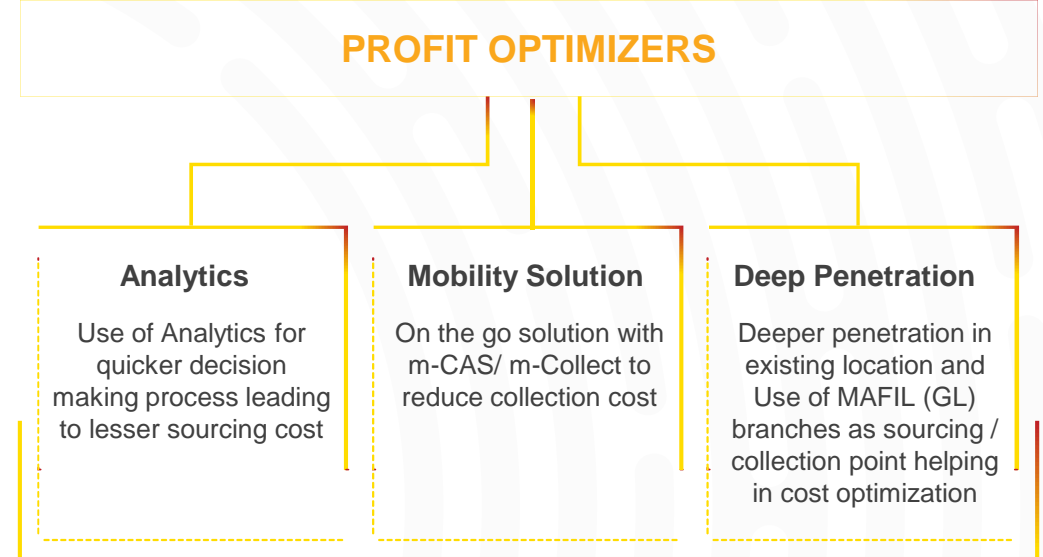
OPERATING OVERVIEW

- Started commercial operations in January 2015.
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (283 branches)
- Focus on used commercial vehicles in Semi urban and rural locations
- Moving customers into digital payment platforms for better operational efficiency

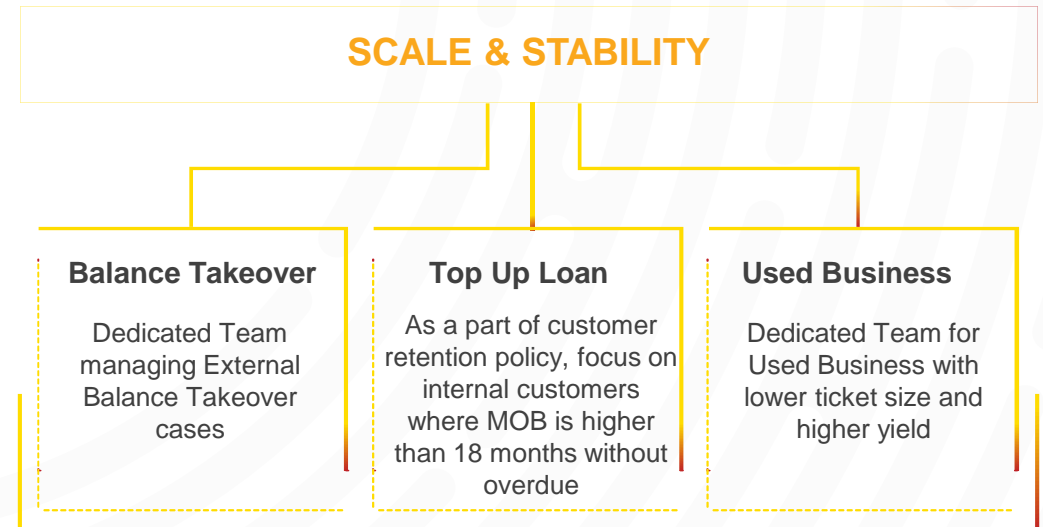
VEHICLE AND EQUIPMENT FINANCE BUSINESS STRATEGY



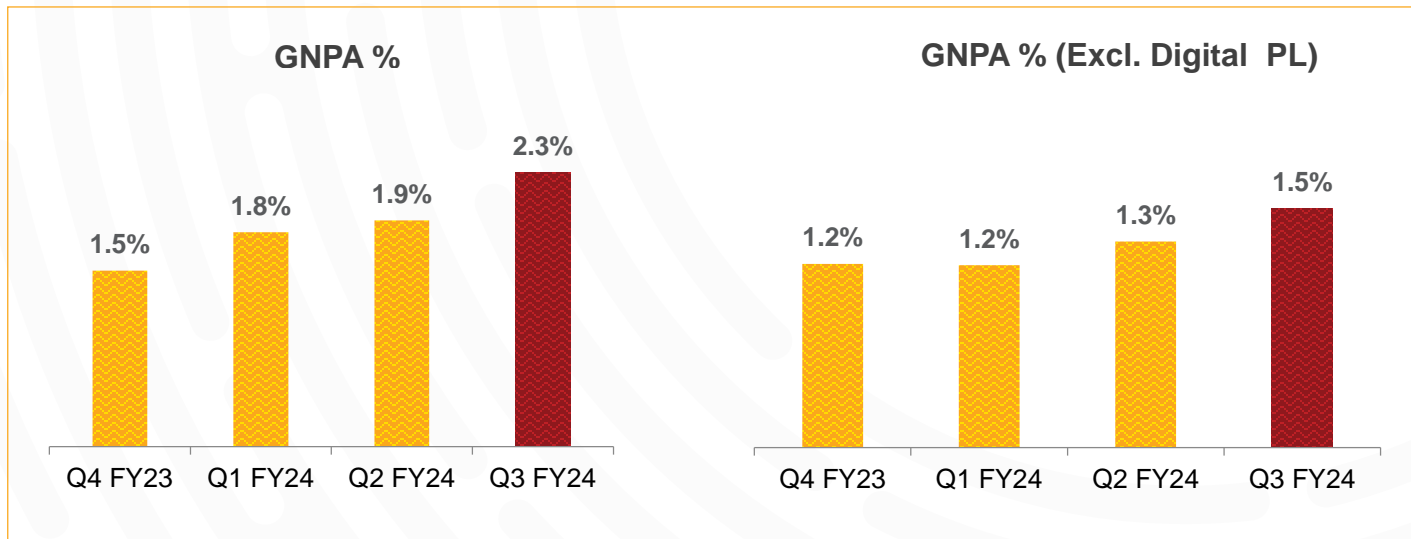
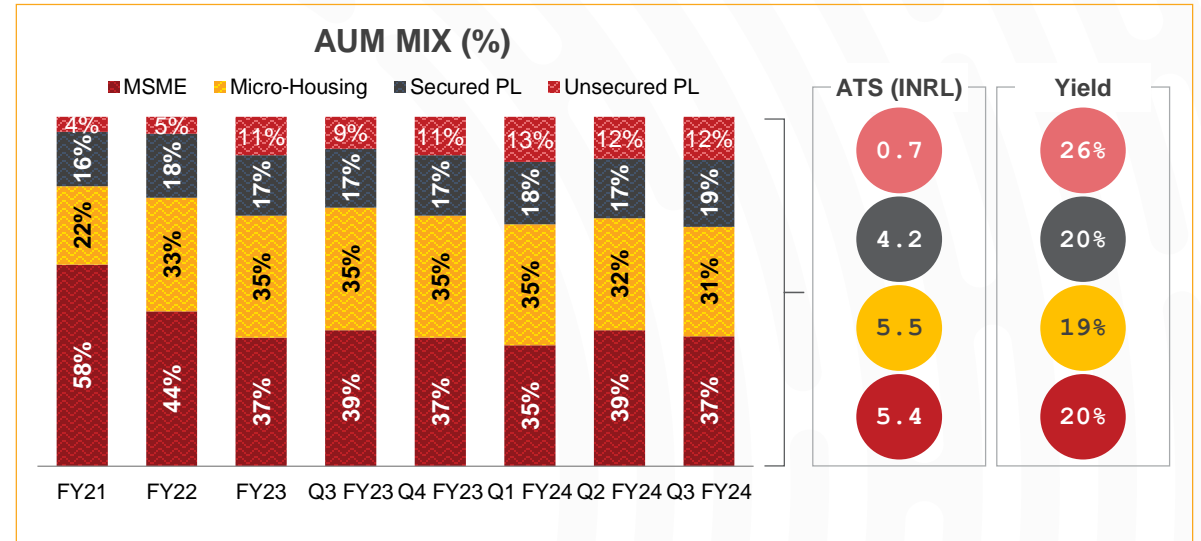
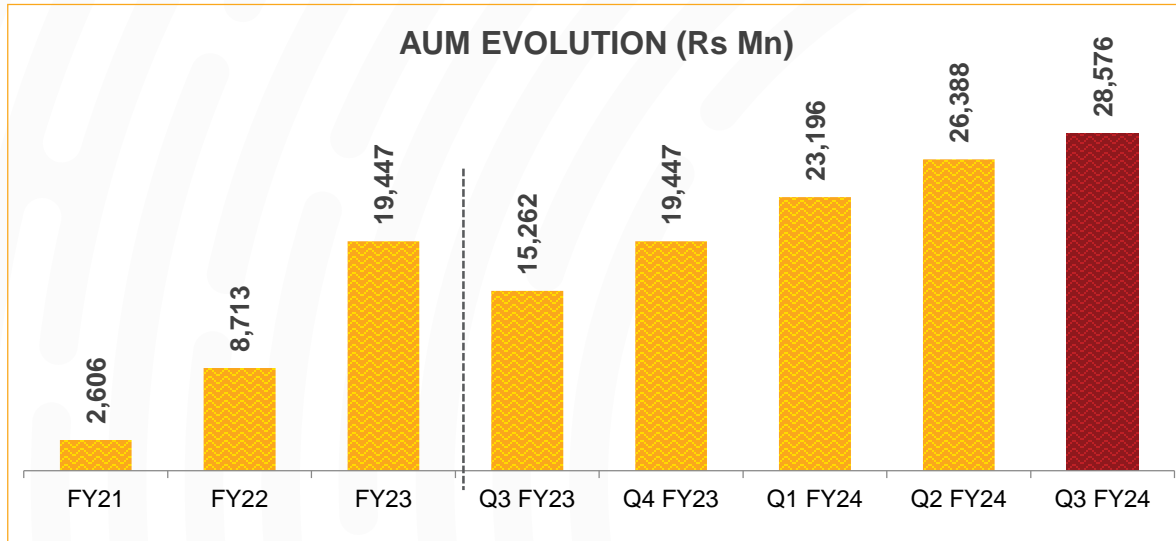
PROFIT OPTIMIZERS



SCALE & STABILITY



STANDALONE MSME AND PERSONAL LOANS BUSINESS UPDATE FOR Q3 FY2024



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.150+ branches for MSME, Micro-Housing Loans, Personal Loans; potential to scale further)
- Growing portfolio with stable asset quality
- Unsecured loan book includes “Digital Personal Loans”, disbursed through a mobile app, leveraging proprietary gold loan data & available customer info

MSME AND PERSONAL LOANS BUSINESS STRATEGY

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



Different products are disbursed in 150+ branches across states at present; ramp-up across branches underway

Predominantly digital collections (80% overall) with 78% and 82% for secured and unsecured PL



Diverse product portfolio covering secured & unsecured loans for both salaried and self-employed customers (c.66% self-employed)

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

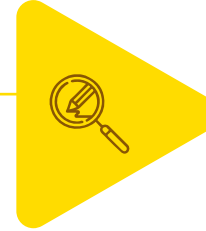


CRM tool integrated with loan management system to built relationship with customer from beginning



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)



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.



Customer Servicing, Collections

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



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

CREATING A DIFFERENCE



- Donated Rs 10,00,000/- to 100 children who lost one or both parents due to covid-19 as part of Thrissur District Collector's 'Together For Thrissur' program.
- 100 children who lost their one or both parents due to covid-19 are benefited.



- Financial assistance to BPL/economically backward patients, 37 cheques through Manappuram Chikitsa Sahaya Padhathi
- 37 BPL / economically backward patients benefited



- 50% reimbursement to BPL category (last 3 months):192 BPL patients benefited
- Total accident cases attended free of cost (last 3 months) :2



- Manappuram Foundation extended its support to Adapt Society, Thrissur which works for differently abled people by providing them vocational training.
- 58 Differently abled students of this institution are benefited.



- Manappuram Foundation organized a mega quiz event in at St Thomas Autonomous College.
- About 500 students from various parts of Kerala attended the quiz program.



- Manappuram Foundation extended its support to APJ Abdul International Residential Tribal School, Attapady managed by Santhi Medical Information Centre.
- 151 students studying in this school benefited.

SENIOR MANAGEMENT TEAM



Mr. V. P. Nandakumar
Managing Director and CEO

- Postgraduate in Science
- Managing committee member of ASSOCHAM and FICCI



Dr. Sumitha Nandan
Executive Director

- MBBS from Rajiv Gandhi University of Science
- MS from Sri Ramachandra University and a fellowship in Cosmetic Gynecology



Mr. B.N. Raveendra Babu
MD – Asirvad Micro Finance Ltd

- Masters degree in commerce
- Director since July 1992



Mrs. Bindu A L
CFO

- Fellow member of the Institute of Chartered Accountants of India
- 25 years of work experience in various capacities
- Completed Senior Executive Leadership Programme from Harvard Business School and member of HBS Alumni



Mr. Raju Narayanan
Group Business Head

- Fellow member of the Institute of Chartered Accountants of India
- 18 years of work experience in various capacities
- Completed Executive Programme in Strategic Finance for Emerging CFOs and FNPA leaders from IIM - Lucknow

SENIOR MANAGEMENT TEAM

KEY BUSINESS HEADS



Mr. Kamal Parmar
Head – Vehicle and Equipment
Finance

- Over 28 years experience with organizations such as Citicorp Finance, Indiabulls, Fulletron, Timex etc.



Mr. Vijayakumar KB
Business Head - MSME

- 20 years experience and worked in various departments such as Gold Loan Operations, Marketing, Forex & Money Transfer, Finance & Accounts, Taxation etc.
- He holds bachelor degree in Arts and certifications from IIM in Management Development Programmes



Mr. Ratheesh PM
Business Head- Micro Home Finance

- 16 years experience and worked in various functions like Sales, Operation, Audit, Training etc.
- He holds Master's degree in Investment Management and certifications from IIM in Management Development Programmes



Mr. Vipin TS
Business Head - Secured Personal
Loan

- 13 years experience and worked in various functions like Operations, Sales, Money Transfer etc
- He holds Master's Degree in Financial Management and certifications from IIM in Management Development Programmes



Mr. Chinta Prasad
CEO – Asirvad Micro Finance

- He holds a bachelor's degree in commerce
- His key functions and areas of experience in the Company include achievement of asset under management growth, budget management and operations and control



Mr. Suveen P.S
CEO - Housing Finance

- B. Tech Graduate in Applied Electronics & Instrumentation engineering and Masters in Embedded System
- 6 years of experience in the field of operations

BOARD OF DIRECTORS



Dr. Shailesh J Mehta
Independent & Non-Executive Director

- B-tech in ME from IIT- B, MSc in Operations, PhD degree in Operation Research
- Over 38 years of experience, was President of Granite Hill Capital Ventures



Mr. Harshan Kollara
Independent & Non-Executive Director

- He holds a Masters in Economics from Bombay University.
- Board member-Fast Encash Money Transfer (UK), Abans Global Ltd (UK)



Mr. Abhijit Sen
Independent & Non-Executive Director

- B-Tech (Hons) from Indian Institute of Technology, Kharagpur , Post Graduate Diploma in Management from Indian Institute of Management, Kolkata
- Senior Advisor to E&Y
- Previously CFO Citibank, Indian subcontinent



Mr T C Susheel Kumar
Independent & Non-Executive Director

- Retired as the MD of LIC
- He has held positions on the Boards of several valuable companies including LIC, Axis Bank, LIC Lanka Limited, National Mutual Fund Mauritius etc



Dr. Sankaran Nair Rajagopal
Independent & Non-Executive Director

- A seasoned banking professional with over three decades of experience in Reserve Bank of India and three years with leading commercial banks.
- He also served as a Nominee Director on the Board of the Bank of Maharashtra and also as nominee Director of RBI in Global Trust bank

INDEPENDENT BOARD BENCH

BOARD OF DIRECTORS



Mrs. Pratima Ram
Independent & Non-Executive Director

- MA from University of Virginia, USA
- She was Country Head and CGM of the United States Operations of State Bank of India
- She is having wide experience in Corporate , International , Investment and Retail Banking



Mr V. R. Ramchandran
Independent & Non-Executive Director

- B. Sc.: Calicut University , B.A. LLB : Kerala University
- 36 years of work experience , civil lawyer enrolled with the Thrissur Bar Association



Mr. P. Manomohan
Independent & Non-Executive Director

- B.Com Kerala University, Diploma in Industrial finance, Certified Associate of the Indian Institute of Bankers
- Over 42 years work ex in RBI, NBFCs regulations



Mr. S. R. Balasubramanian
Non-Executive & Non-Independent Director

- Holds a Bachelor degree in Engineering (Electronics) from Madras University
- He has over 43 years of experience in the field of Information Technology at various capacities

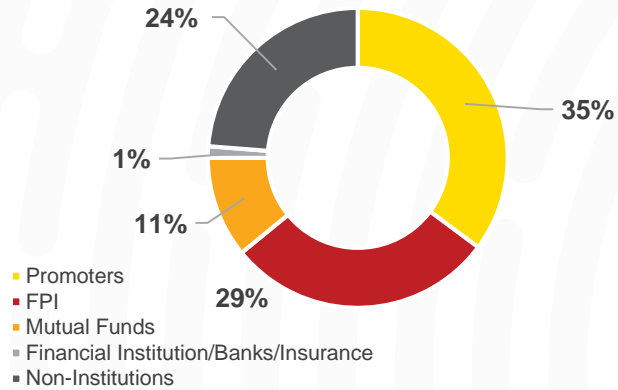


Adv. Veliath Pappu Seemanthini
Independent & Non-Executive Director

- A law graduate and a Senior Advocate designated by High Court of Kerala
- She is also a Standing Counsel for various Central and State Government Inst. like High Court of Kerala, FCI etc

SHAREHOLDING AND STOCK PERFORMANCE

Shareholding Pattern as on 31st Dec, 2023



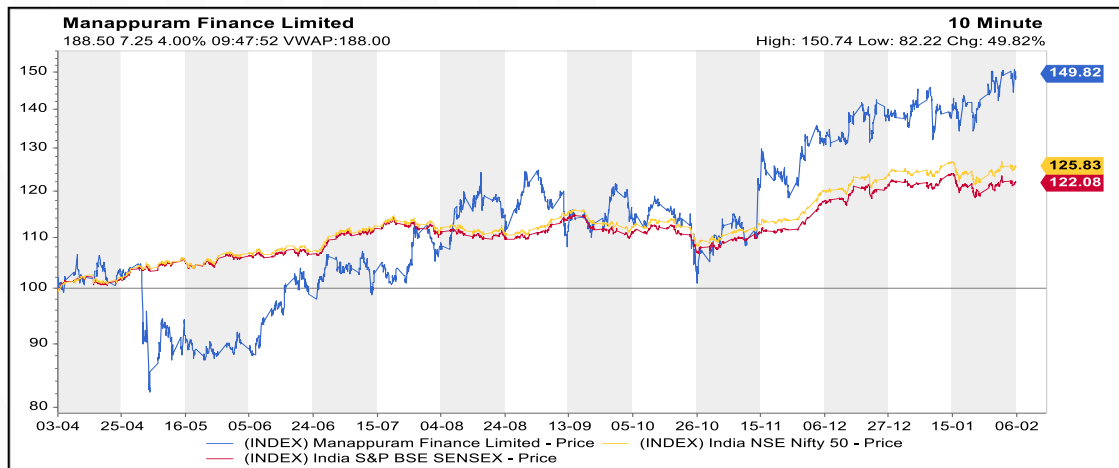
Top Shareholders holding more than 1% (other than promoters)

Shareholder	%
BNP Paribas	2.22
BOFA Securities	2.18
Aditya Birla	1.86
DSP Small Cap	1.55
Societe generale – odi	1.21

Stock Data

Market Cap as on 06-Feb-24	₹ 15,792 Crs
Stock Price as on 06-Feb-24	186.60
52 Week (High/Low)	₹ 189.65 / ₹ 101.15
NSE/BSE Symbol	MANAPPURAM / 531213
No. of Shares Outstanding	84,63,94,729
Average Daily Volume (3 months)	7,39,92,879

Stock Performance last 1 year (as on 06th February, 2024)

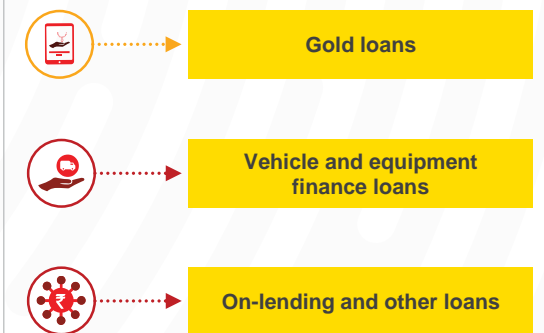


Group structure Mannapuram Finance

Subsidiaries

	Manappuram Home Finance Limited	100%
	Manappuram Insurance Broker Limited	100%
	Asirvad Microfinance Limited	97.60%
	Manappuram Comptech and Consultants Limited	99.81%

Products under standalone entity





Thank

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Mrs. Bindu A.L.

CFO

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Email – bindhu@manappuram.com

Mr. Susil Kumar Mishra

Head – Investor Relations & Treasury

Contact No : +919967405163

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