



Manappuram Finance Ltd

Investor Presentation
Q1 FY2023



Gold
Finance



Vehicle
Finance



Home
Finance



Micro
Finance



MSME
Finance

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Creating a Difference

Vision: To Become Financial Partner Of Choice For Under-banked Customers Across Their Lifecycle

MANAPPURAM TODAY

- **#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 **40,000+** on consol basis

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)

COMPANY DNA

- **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.**67 MT** of household gold jewellery on behalf of **2.5 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% Tier 1 ratio), with strong ALM and access to diversified sources of funds**
- **Board driven governance** process



FINANCIAL HIGHLIGHTS Q1 - FY2023



Gold Loan Growth and Yields: AUM growth flattish, visible yield improvement

- Gold Loan AUM has grown by 1.5 % sequentially and 23.6% YoY
- Pressure from banks and fintechs seen easing somewhat in the face of reversal of RBI's COVID-related LTV relaxation for banks and tighter liquidity conditions for fintechs [refer pg. 17]. Going forward, the Company intends to prune the low yielding, high ticket loans (6.9% teaser portfolio that was introduced during Covid). This is a conscious measure and the income associated with such portfolio is not high
- Net yields on Gold Loans improved from 18.8% in QE Mar'22 to 19.4% in the current quarter. As at the end of July, yields have further increased to 21.7% [refer pg. 18]. Yield improvement largely driven by rationalization of low-yielding schemes
- Gold Loan LTV is at 65% as on 30th June 2022 (vs. 62% in QE Mar'22)

Asirvad Performance: Steady improvement in asset quality, strong disbursements

- We are coming to the end of COVID-related provisioning cycle in Asirvad; expect material reduction in credit costs going forward [refer pg. 23]
- Steadily improving collections in MFI portfolio; collection efficiency for the quarter was at 102% vs. 99% and 96% in Q4 FY21 and Q3 FY22 respectively [refer pg. 25]
- GNPA of new book (disbursements post May'21) is less than 1%
- Given stability in asset quality, Asirvad has resumed growth trajectory. Asirvad's AUM has been increasing at a monthly rate of Rs 1,500 mn for last three months (May-July 22)

Well positioned on liquidity

- Consol cost of borrowing increased by 10 bps on a sequential basis during 1QFY23. 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 only 1% of total liabilities, and provides buffer to mitigate the risk of rising rate cycle
- Company has raised \$100mn in funding from International Finance Corporation (IFC) in July'22
- Cash and Cash Equivalents on consolidated basis at the end of QE Jun'22 stood at Rs 21,519 mn. In addition, the Company had access to Rs 31,951 mn undrawn bank lines
- CRAR is at 31.45%. The company has maintained quarterly dividend payout at **75 paise** per share

Consolidated Financial Overview – Q1FY2023

Particulars (Rs. Mn)	Q1FY23	Q4FY22	Q-o-Q %	Q1FY22	Y-o-Y %	FY22
CONSOLIDATED AUM (Rs. Bn)	308	303	1.6%	248	24.3%	303
NET INTEREST INCOME	9,974	9,865	1.1%	10,702	-6.8%	40,497
OPEX	4,890	4,912	-0.4%	3,720	31.5%	18,453
PPOP #	5,091	5,053	0.7%	7,086	-28.2%	22,697
PAT (Rs. Mn) **	2,819	2,610	8.0%	4,369	-35.5%	13,287
EPS *	13.4	12.4	8.0%	20.6	-34.9%	15.7
ROA %	3.3	3.1	7.8%	5.8	-42.6%	4.1
ROE %	13.3	12.6	5.5%	23.3	-42.9%	16.9
BVPS (In Rs.)	101.3	98.9	2.5%	90.5	11.9%	98.9
NETWORTH (Rs. Mn)	85,760	83,683	2.5%	76,624	11.9%	83,683
COST OF FUNDS %	8.1	8.0	1.7%	9.0	-10.1%	8.6

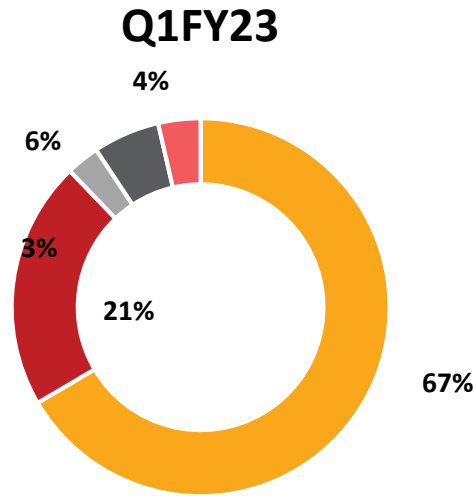
AUM: Assets Under Management | ** Net Profit: PAT (Before OCI and MI) | # PPOP : (PBT+Provision) |

*Annualised EPS

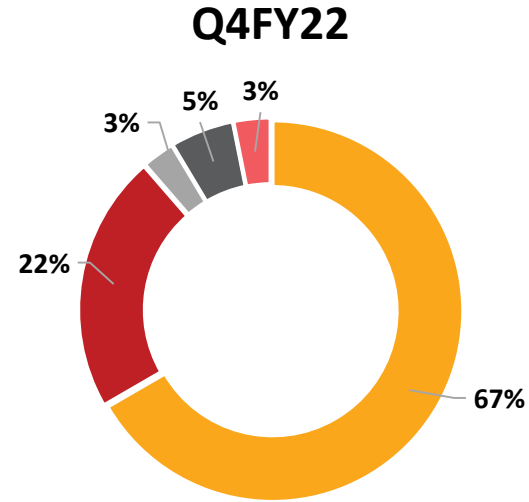
Consolidated Operational Overview – Q1FY2023

Particulars	Q1FY23	Q4FY22	Q-o-Q %	Q1FY22	Y-o-Y %
GOLD AUM (Rs Bn)	204	200	1.5%	165	23.0%
GOLD TONNAGE	67	68	-1.7%	58	14.9%
GOLD BRANCHES (Nos)	3,844	3,829	0.4%	3,597	6.9%
GOLD CUSTOMERS (in Mn)	2.5	2.4	1.9%	2.4	1.7%
NON-GOLD AUM (Rs Bn)	103	101	1.9%	82	25.6%
NON-GOLD BRANCHES (Nos)	1,243	1,245	-0.2%	1,093	13.7%
MFI CUSTOMERS (in Mn)	2.5	2.5	0.4%	2.4	5.4%
VEF/SME CUSTOMERS (in Mn)	0.2	0.1	8.7%	0.1	55.0%

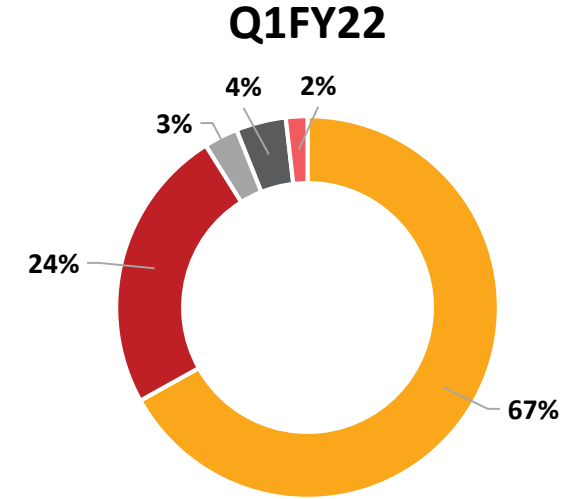
Note – In Asirvad Microfinance Ltd , we have opened 320 nos dedicated Gold Loan Branches as of now



Gold MFI HFC VEF Others



Gold MFI HFC VEF Others



Gold MFI HFC VEF Others

Particulars (Rs mn)	Q1FY23	Q4FY22	QoQ	Q1FY22	YoY
Gold	2,04,708	2,01,679	1.5%	1,65,647	23.6%
MFI	65,461	66,530	-1.6%	59,822	9.4%
HFC	8,748	8,453	3.5%	7,133	22.6%
VEF	17,550	16,432	6.8%	10,448	68.0%
MSME and Others	11,128	9,515	17.0%	4,509	146.8%
Total	3,07,595	3,02,608	1.6%	2,47,560	24.3%

Consolidated Profit & Loss Statement for Q1FY2023

Particulars (Rs Mn)	Q1FY23	Q4FY22	Q-o-Q %	Q1FY22	Y-o-Y %	FY22
Closing AUM (Rs Bn)	308	303	1.6%	248	24.3%	303
Income from Operations	15,020	14,814	1.4%	15,633	-3.9%	60,610
Finance expenses	5,046	4,948	2.0%	4,931	2.3%	20,114
Net interest income	9,974	9,865	1.1%	10,702	-6.8%	40,497
Employee expenses	3,138	3,011	4.2%	2,305	36.2%	11,250
Other operating expenses	1,752	1,901	-7.8%	1,416	23.8%	7,202
Pre provision profit	5,083	4,954	2.6%	6,982	-27.2%	22,044
Provisions/Bad debts	1,283	1,514	-15.2%	1,223	4.9%	4,862
Other Income	7	100	-92.5%	104	-92.9%	653
Profit before Tax	3,808	3,539	7.6%	5,864	-35.1%	17,835
Tax	989	930	6.3%	1,495	-33.9%	4,548
PAT before OCI	2,819	2,610	8.0%	4,369	-35.5%	13,287

Consolidated Balance Sheet for Q1FY2023

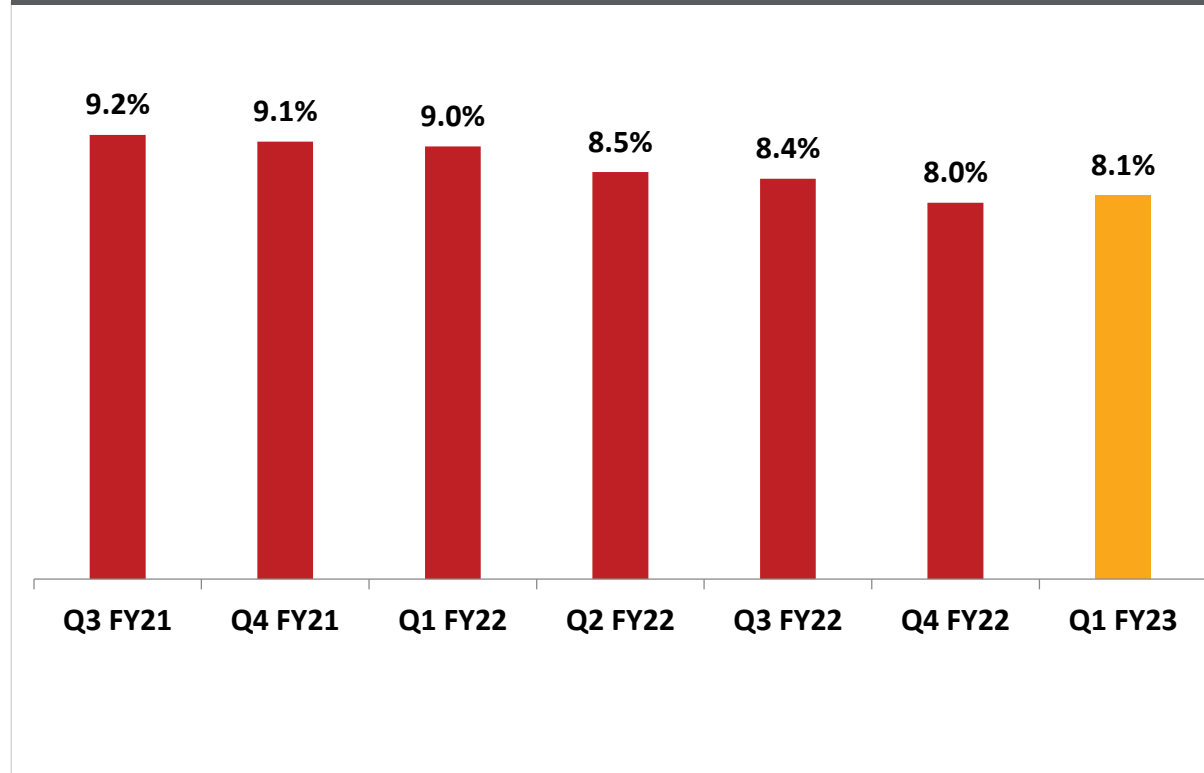
Particulars (Rs Mn)	June-22	Mar-22	QoQ %	June-21	YoY %
Cash & Bank Balances	21,519	26,974	-20.2%	28,927	-25.6%
Investments	4,150	4,207	-1.4%	3,235	28.3%
Loans & Advances	2,95,678	2,89,710	2.1%	2,40,616	22.9%
Fixed Assets	3,662	3,663	0.0%	3,001	22.0%
Other Assets	13,619	13,552	0.5%	12,447	9.4%
Total Assets	3,38,628	3,38,105	0.2%	2,88,226	17.5%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	84,067	81,991	2.5%	74,931	12.2%
Borrowings	2,39,708	2,41,185	-0.6%	1,97,429	21.4%
Other Liabilities & Provisions	13,000	13,076	-0.6%	13,700	-5.1%
Minority Interest	159	161	-1.2%	473	-66.4%
Total Liabilities	3,38,628	3,38,105	0.2%	2,88,226	17.5%

Well Capitalized, Prudent Liabilities Strategy with Reducing COF

Access to diversified sources of funding (Consolidated, Rs mn)

Borrowing Mix	Q1FY22		Q4FY22		Q1FY23	
	Amount	%	Amount	%	Amount	%
WCDL / CC	27,187	13.8%	74,992	31.1%	75,012	31.3%
Term Loan	52,259	26.5%	65,028	27.0%	73,011	30.5%
NCD & Bond	81,143	41.1%	66,545	27.6%	60,967	25.4%
ECB	27,498	13.9%	27,662	11.5%	28,478	11.9%
Commercial Paper	9,322	4.7%	6,942	2.9%	2,224	0.9%
Others	20	0.0%	16	0.0%	16	0.0%
Total	1,97,429	100.0%	2,41,185	100.0%	2,39,708	100.0%

Cost of borrowing (Consolidated)



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

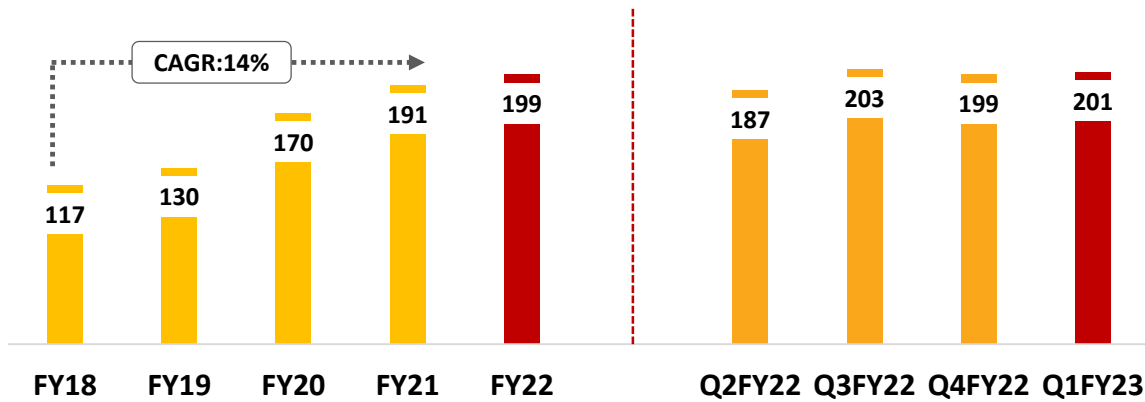
Received rating upgrade from CRISIL to AA in Sep 2019

Raised \$300m of MTN by issuing a listed bond in Jan 2020

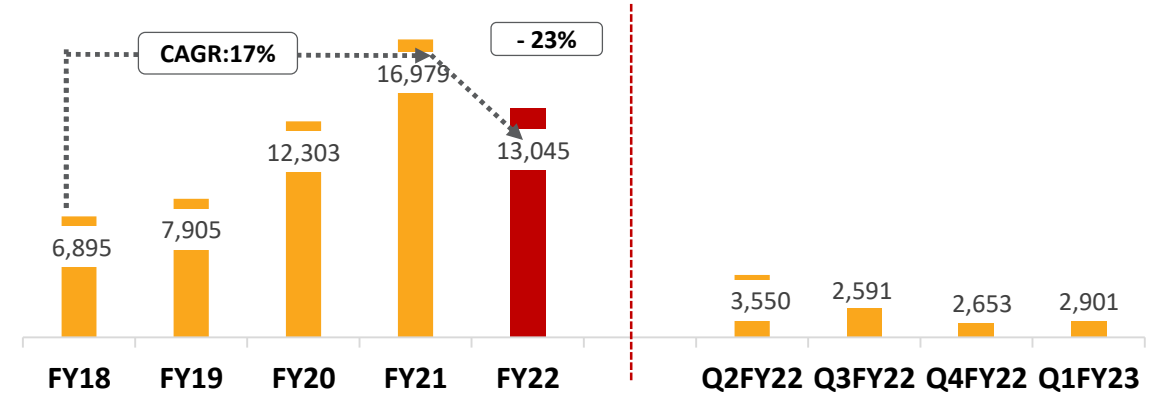
Rated BB- by S&P and Fitch

Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

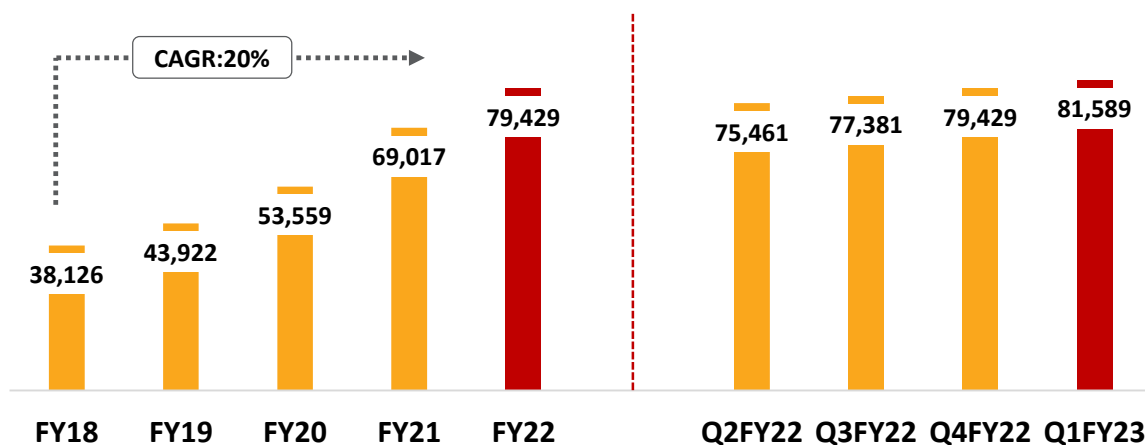
GOLD LOAN AUM (Rs. Bn)



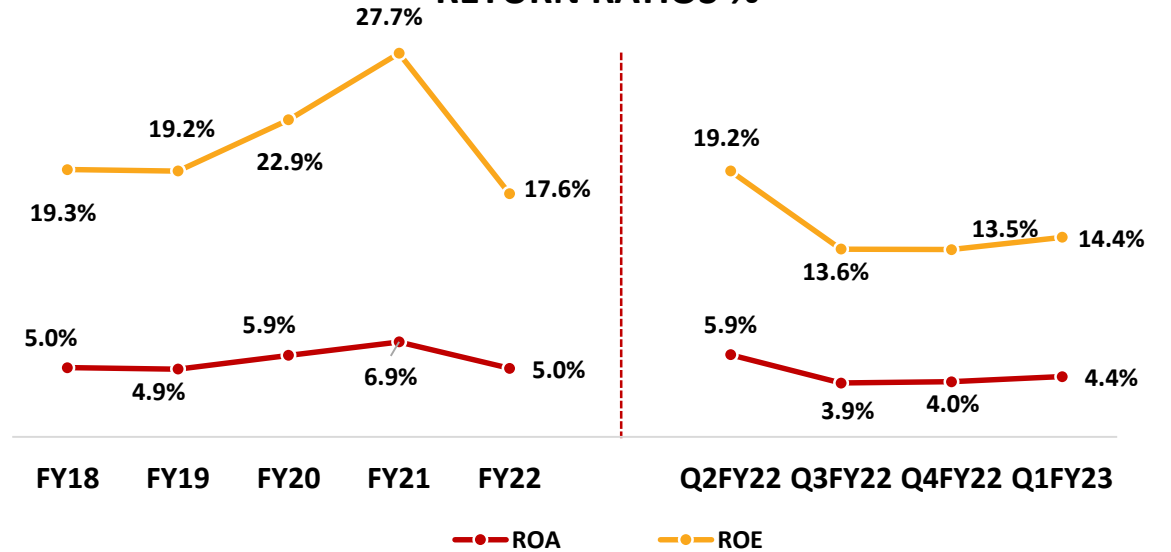
NET PROFIT (Rs. Mn)



NET WORTH (Rs. Mn)

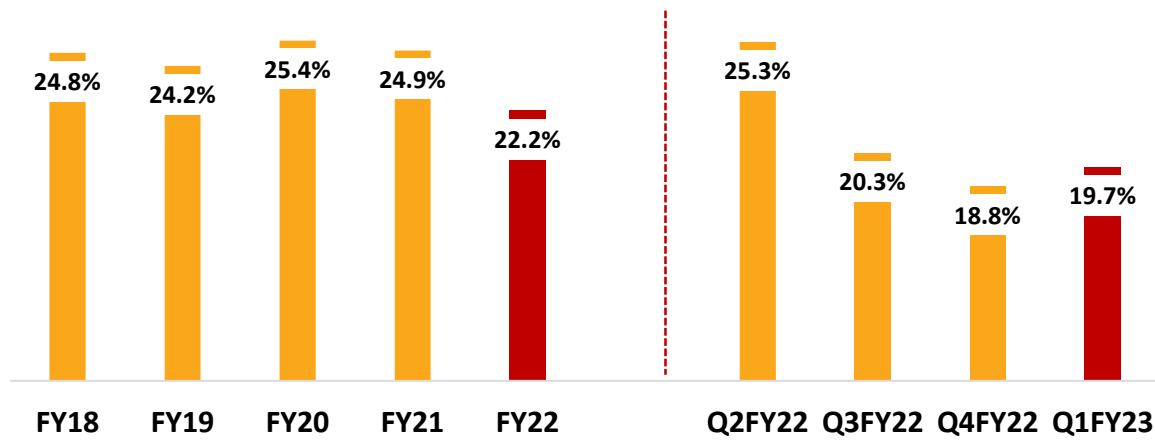


RETURN RATIOS %

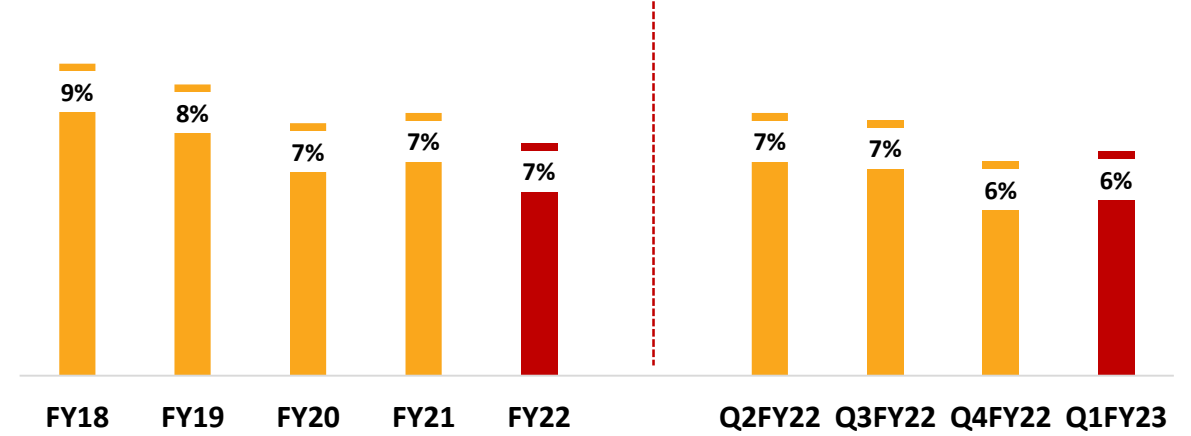


Standalone Result Analysis Q1FY2023

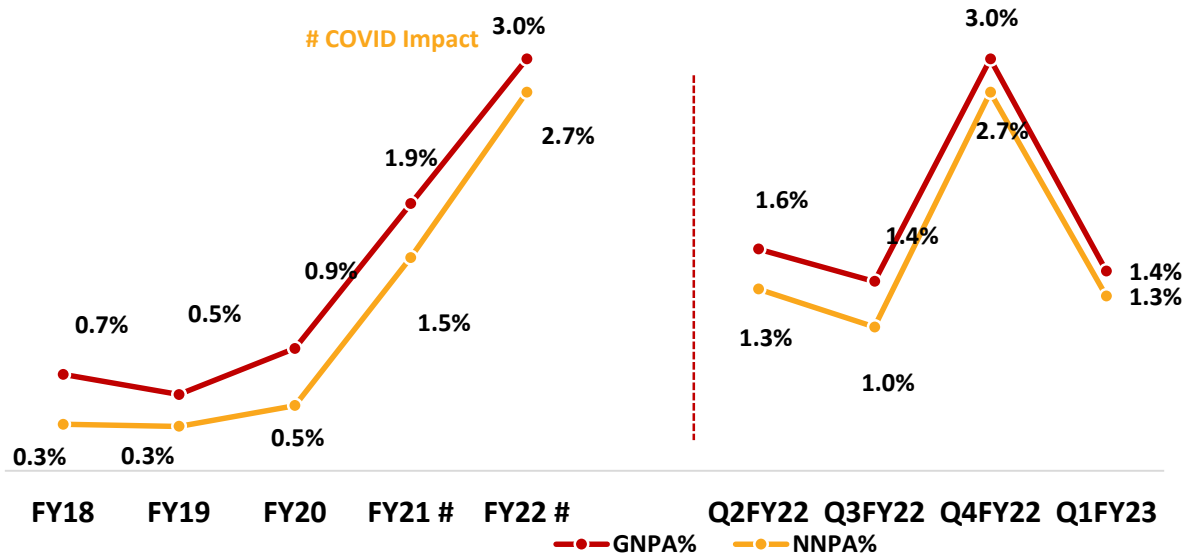
NET YIELD (%)



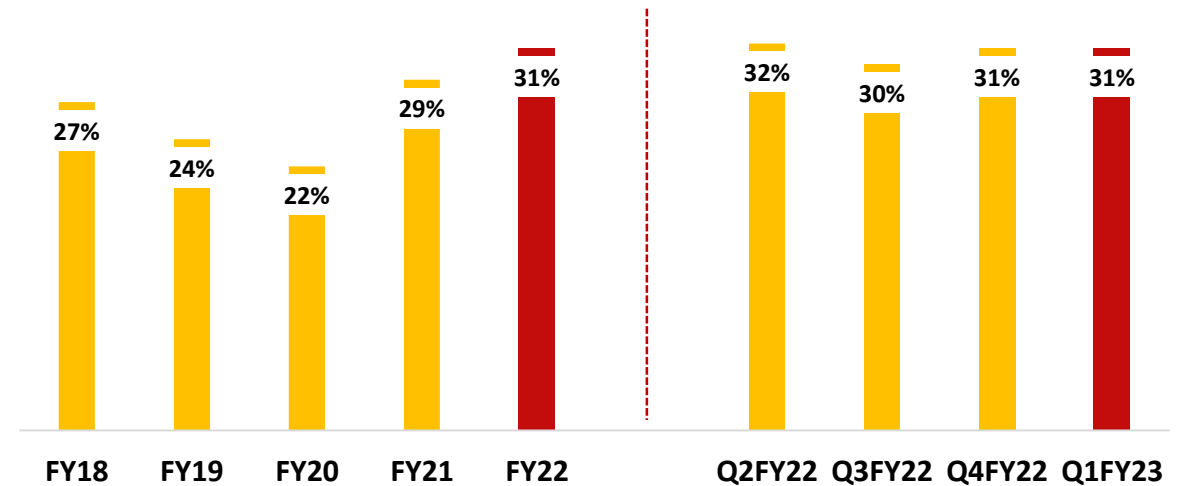
OPEX TO AUM %



NPA ANALYSIS %



CAPITAL ADEQUACY RATIO %



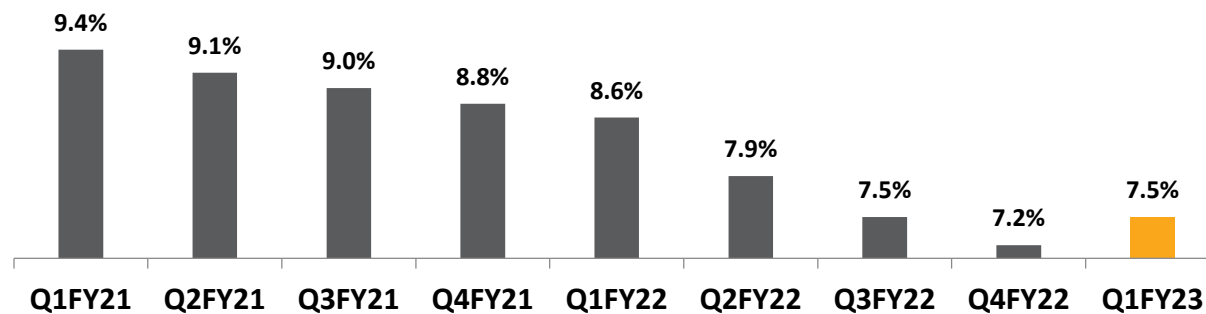
Note- -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms

Standalone Borrowing Profile for Q1FY2023

BORROWING AS ON 30th June,2022 = Rs. 181,227 Mn

Borrowing Mix	Q1FY22		Q4FY22		Q1FY23	
	Amount	%	Amount	%	Amount	%
WCDL/CC	27,021	18.3%	74,705	41.7%	74,791	41.3%
Term Loan	19,255	13.0%	23,065	12.9%	33,522	18.5%
NCD & Bonds	65,807	44.6%	48,167	26.9%	45,700	25.2%
ECB	26,201	17.7%	26,365	14.7%	25,225	13.9%
Commercial Paper	9,322	6.3%	6,942	3.9%	1,974	1.1%
Others	19	0.0%	15	0.0%	15	0.0%
Total	1,47,625	100.0%	1,79,260	100.0%	1,81,227	100.0%

COST OF BORROWING %



DOMESTIC RATING

Term	Rating Agency	Rating
Long Term	CRISIL RATINGS	AA (Stable)
Commercial Paper		A1
Long Term	CARE Ratings	AA (Stable)
Commercial Paper		A1
Long Term	Brickwork	AA+ (Stable)

INTERNATIONAL RATING

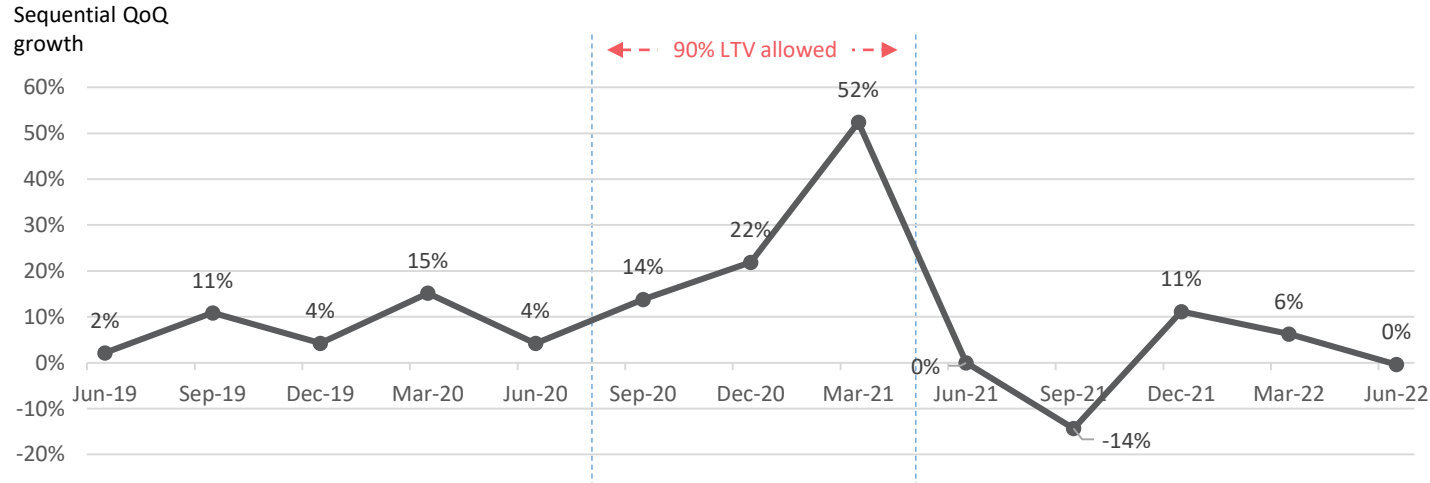
Term	Rating Agency	Rating
Long Term	S&P Global	BB- /Stable
Short Term		B
Long Term	FitchRatings	BB – / Stable

SEGMENTAL PERFORMANCE



Gold Loans: Banks had grown gold loans significantly post LTV relaxation; growth has moderated recently

QoQ growth of “Loans against gold jewellery” for banks¹

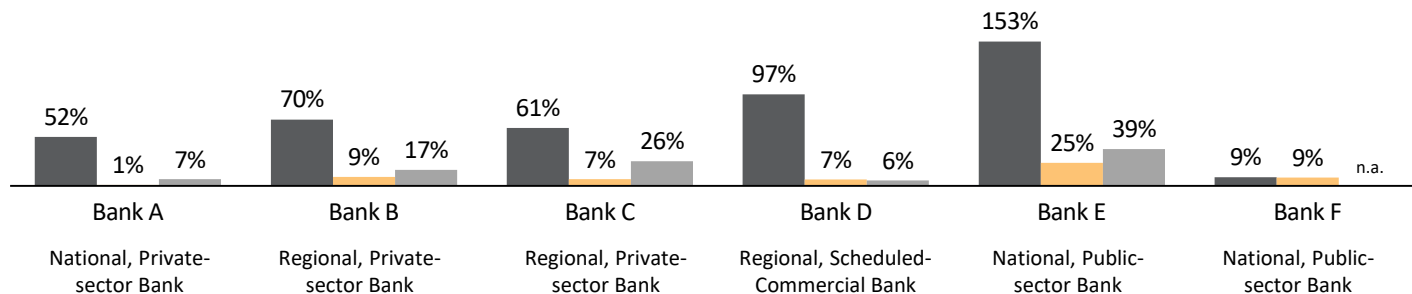


Competitive intensity in gold loans increased:

- LTV relaxation for banks (90% vs. 75% for NBFCs) and rising gold prices, led to accelerated growth in AUM in FY21
- Fintechs had access to easy liquidity
- Gold NBFCs had to offer low-rate products to offset competitive pressure in H2 FY22

YoY growth in Gold AUM for select set of banks^{2,*}

■ Mar'20 to Mar'21 ■ Mar'21 to Mar'22 ■ Jun'21 to Jun'22



Recent trends:

- RBI withdrew LTV relaxation for banks in March 2021, leading to normalization of AUM growth
- Banks largely focused on (a) higher-ticket segment, (b) non-rural markets, and (c) own customers

*Retail gold loan growth for Banks A, D, E and F. Growth for all loans against gold shown for others

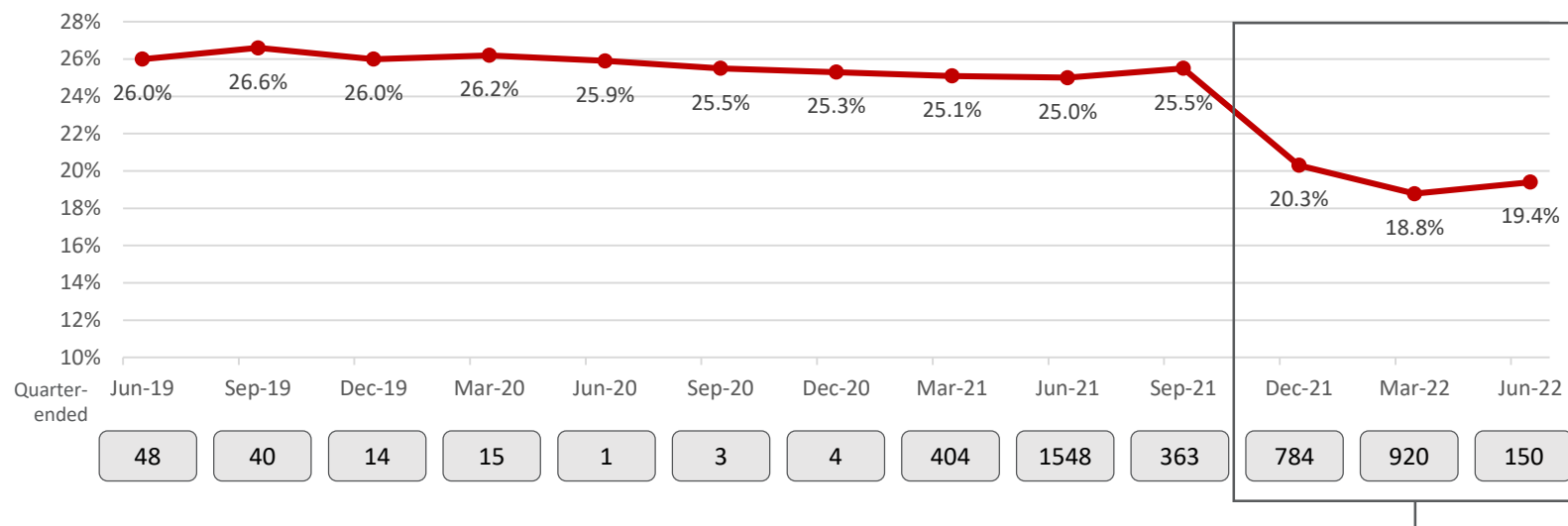
Source: (1) RBI data series: Deployment of Gross Bank Credit by Major Sectors

(2) Quarterly financial disclosures for listed players (where available)

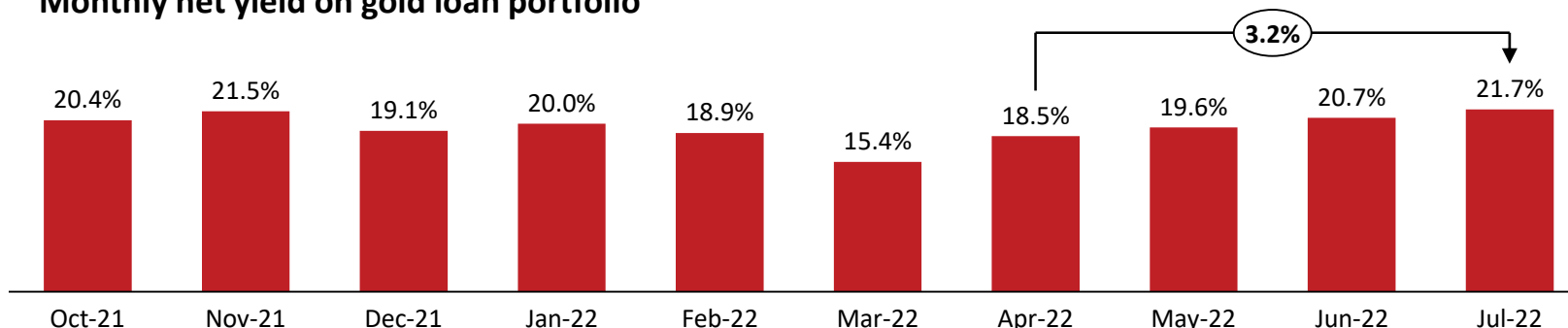
Gold Loan Yields : Yields are seeing a steady uptick since May 2022; stand at c.21.7% as of July

Quarterly net yield on gold loan portfolio

xx Auctioned Portfolio (INR Cr)



Monthly net yield on gold loan portfolio

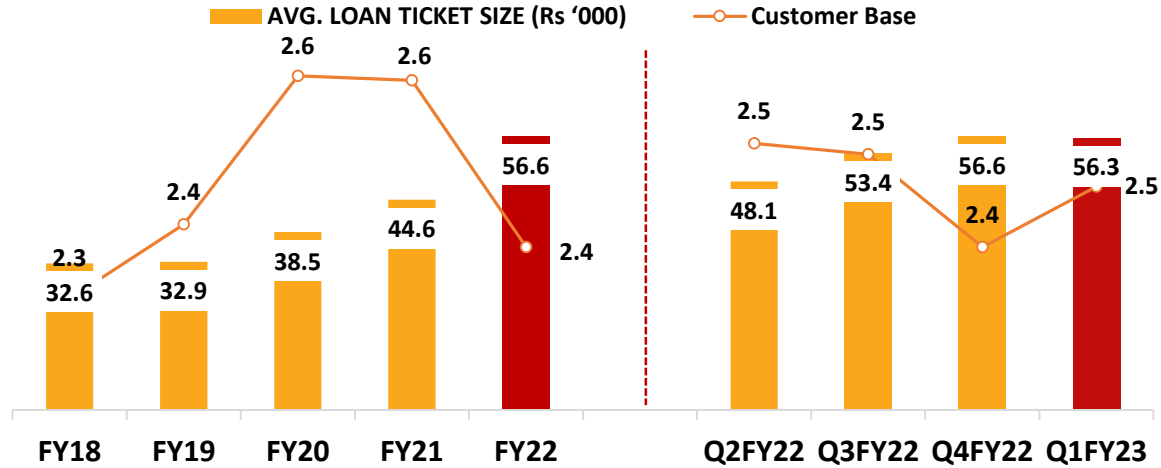


High one-time auction loss in Mar'22 due to auctions worth INR 618 Cr on the back of gold price volatility

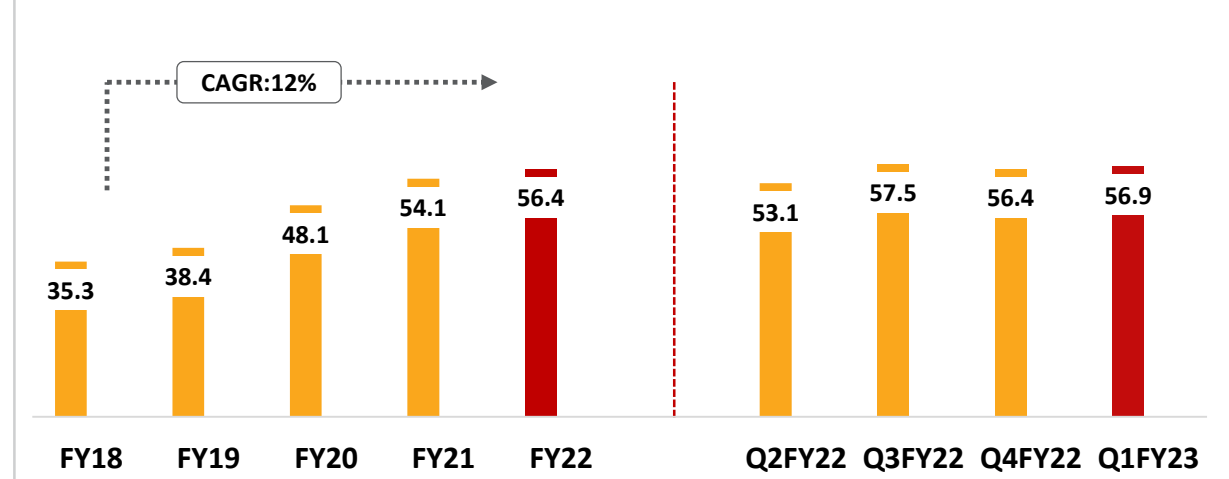
Evolution of Gold Loan Yields –

- Gold yields have historically been steady at c.25-26%, and this trend held steady till QE Sept'21
- Monthly yields bottomed out in Apr'22 (at c.18.5%; March yields impacted by one-time auction losses)
- Since May'22, yields have improved by c.220bps, and are back to 20.7% in June
- Stability in gold prices has also led to lower auctions in QE Jun'22

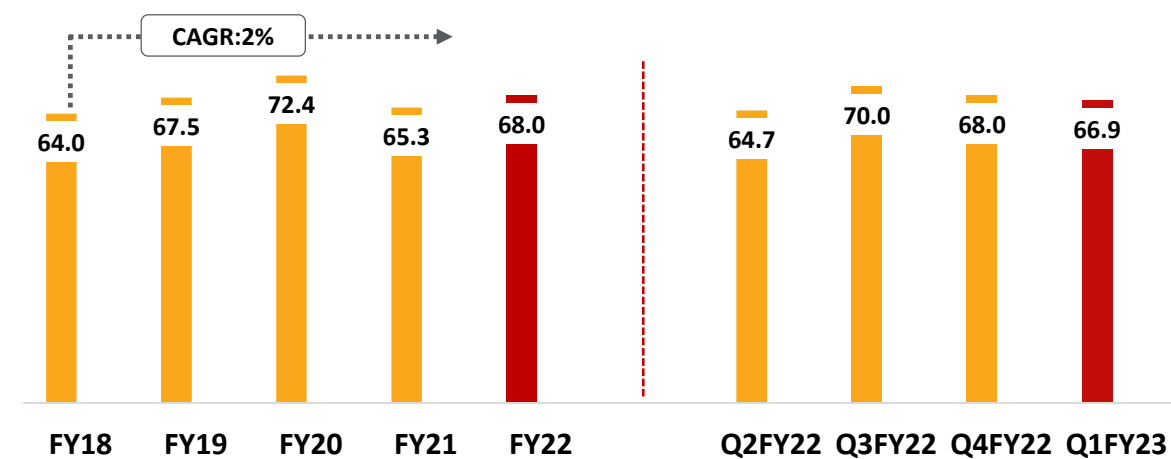
AVG. LOAN TICKET SIZE (Rs '000) CUSTOMER BASE(Mn)



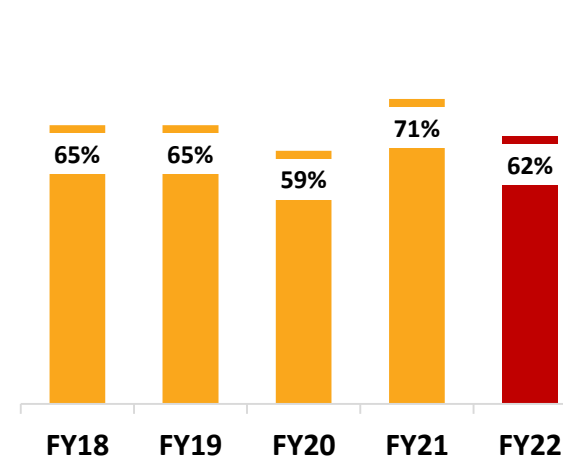
Gold AUM PER BRANCH (Rs Mn)



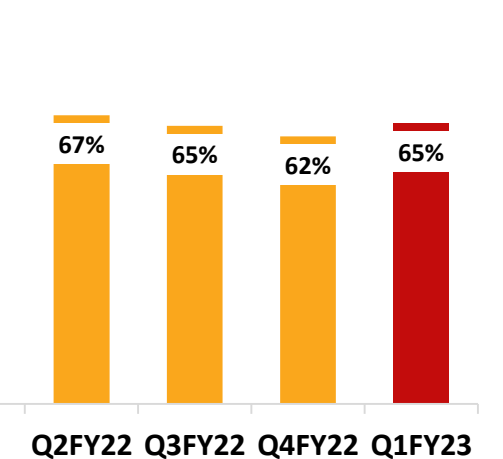
GOLD HOLDINGS (TONNAGE)



LTV (%)



Quarterly LTV (%)

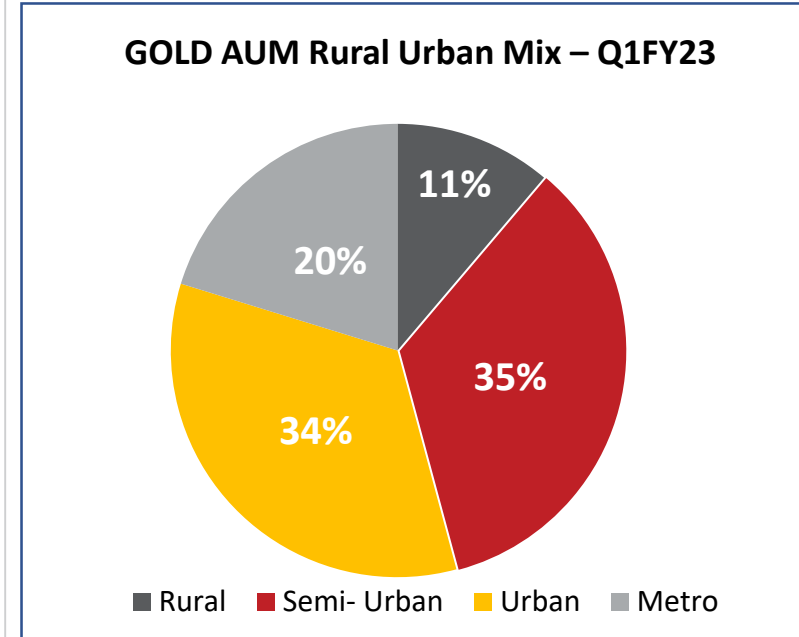
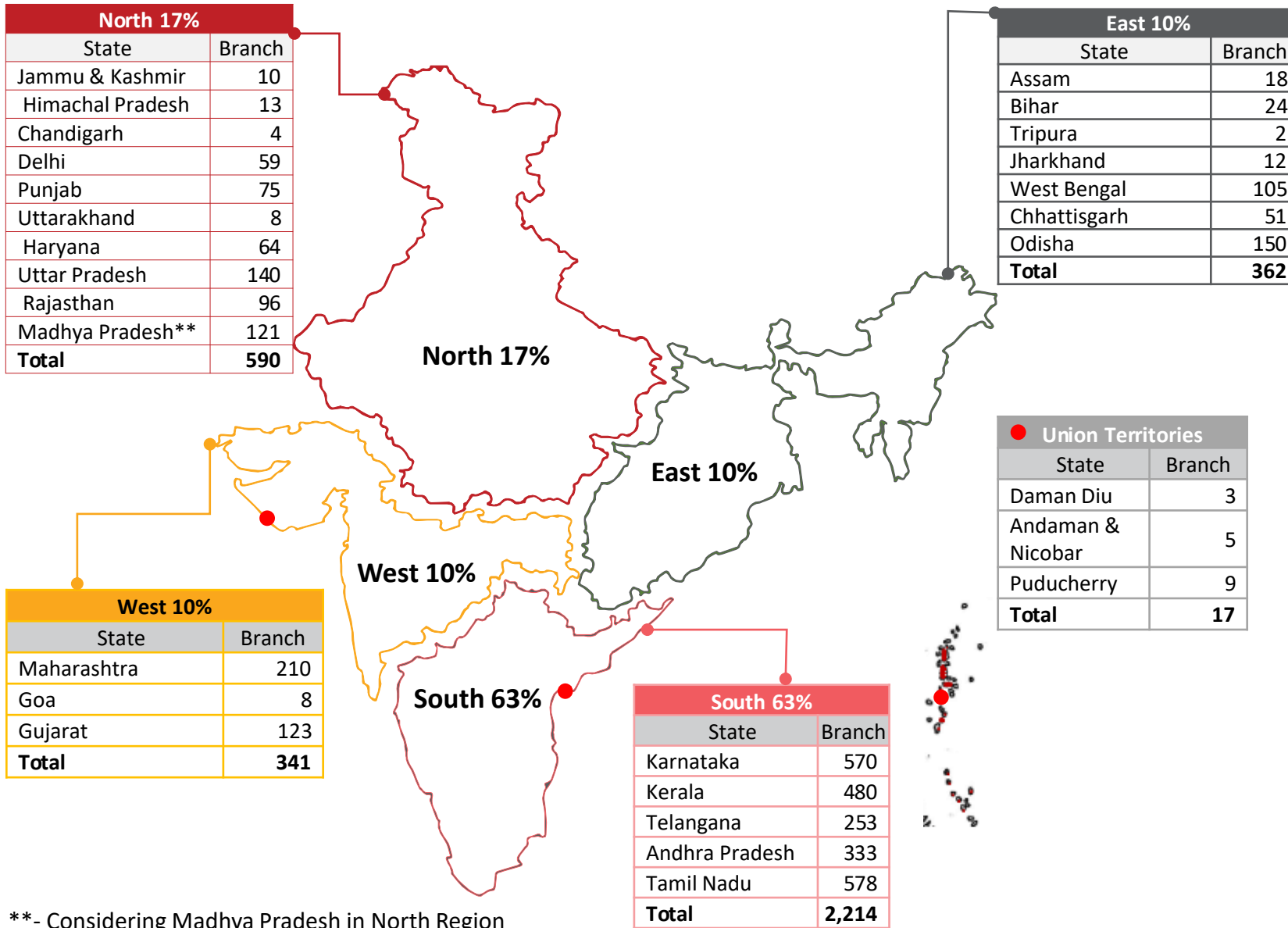




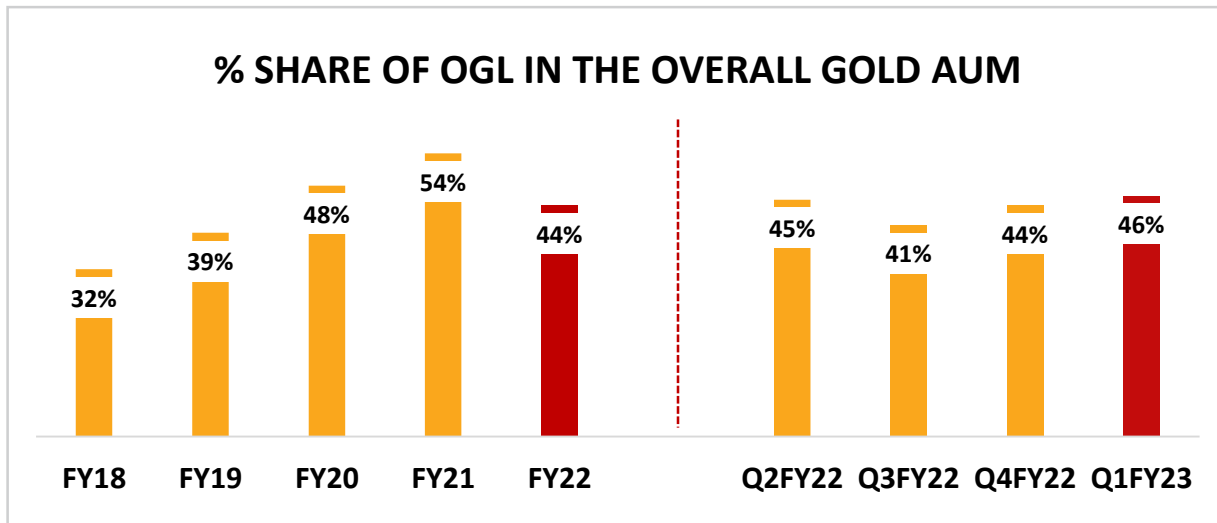
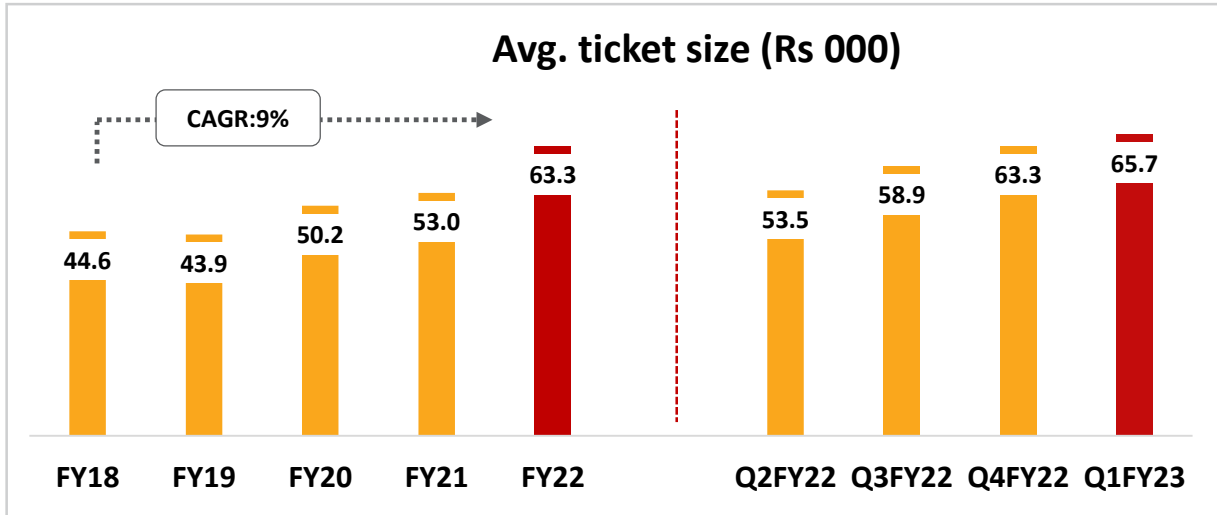
- Low interest rate sensitivity given small ticket size, short tenor and convenience of product

- Significant operating expense leverage as new branches mature
- Manappuram has undertaken various cost rationalization initiatives e.g. introduction of cellular vaults which has resulted in INR 521m average opex saving annually

Gold Loan Pan India Presence (Q1FY2023)



** - 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: Earnings expected to improve as COVID provisioning cycle ends

Snapshot of long-term annual performance of Asirvad Microfinance¹

INR mn	FY17	FY18	FY19	FY20	FY21	FY22
AUM	17,959	24,372	38,408	55,026	59,846	70,022
YoY growth %	79.8%	35.7%	57.6%	43.3%	8.8%	17.0%
Interest Income	3,428	4,385	6,869	10,551	10,530	13,558
% of Average AUM	24.5%	20.7%	21.9%	22.6%	18.3%	20.9%
Pre-provision profit	839	787	2,056	4,113	3,063	3,717
Provisions/Bad debts	522	1,243	198	1,474	2,999	3,971
% of Average AUM	3.7%	5.9%	0.6%	3.2%	5.2%	6.1%
PAT before OCI	343	-93	1516	2353	168	135
YoY growth %		(127.1%)	N/A	55.2%	(92.8%)	(19.8%)
ROA (%)	2.5%	(0.4%)	4.8%	4.6%	0.3%	0.2%
ROE (%)	13.9%	(3.5%)	25.0%	25.5%	1.6%	1.3%

Demonetization

COVID disruption

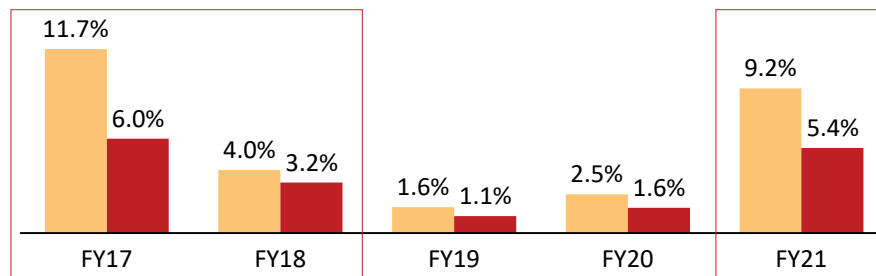
Cyclicality in MFI earnings –

- In FY20, when AUM was c. INR 55bn, Asirvad had delivered PAT of c. INR 235Cr
- Performance of FY21 and FY22 impacted by COVID
- Asirvad performance expected to improve significantly in the backdrop of lower expected credit costs and improved yields

Long-term MFI Industry Portfolio at Risk (PAR) data²

Portfolio at Risk (% of total)

- >30 days past due
- >90 days past due



FY17 and FY18 disrupted by Demonetization, FY21 and FY22 disrupted by COVID

Note: FY ending March

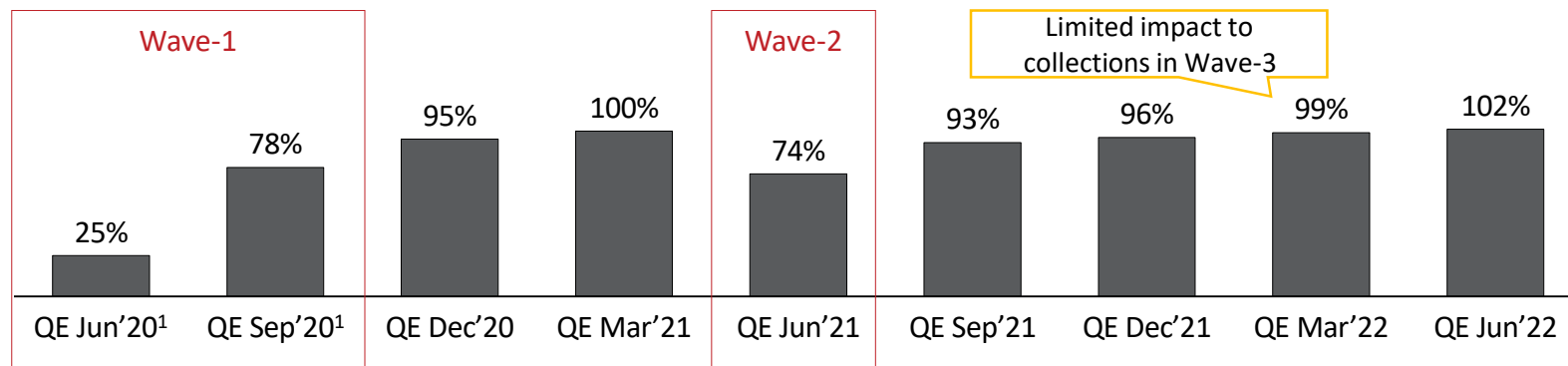
Source: (1) Asirvad historical financials

(2) MFIN Annual Reports (FY17-FY21)

Asirvad Microfinance Results for Q1FY2023

Particulars (Rs in Mn)	Q1FY23	Q4FY22	Q-o-Q %	Q1FY22	Y-o-Y %	FY22
Closing AUM	70,125	70,022	0.1%	60,526	15.9%	70,022
Income from Operations	3,606	3,795	-5.0%	2,969	21.5%	13,557
Finance expenses	1,394	1,437	-3.0%	1,192	17.0%	5,714
Net interest income	2,212	2,358	-6.2%	1,777	24.5%	7,843
Employee expenses	773	799	-3.2%	536	44.3%	2,687
Other operating expenses	370	424	-12.8%	282	31.1%	1,440
Pre provision profit	1,069	1,135	-5.8%	959	11.5%	3,717
Provisions/Bad debts	1,187	1,261	-5.9%	905	31.2%	3,971
Other Income	7	27	-72.5%	57	-87.1%	440
Profit before Tax	-110	-99	10.9%	111	-199.4%	186
Tax	-27	-28	-2.8%	34	-179.5%	52
PAT before OCI	-83	-71	16.3%	77	-208.2%	134
Borrowings	51,994	55,588	-6.5%	45,466	14.4%	55,588
Net Worth	10,624	10,721	-0.9%	10,587	0.4%	10,721

Quarterly Collection Efficiency¹ (%) for Asirvad



COVID related disruptions have impacted Asirvad profitability

- Collections took a hit with strict lockdowns in COVID Waves 1 & 2
- Increase in GNPA in QE Jun 22 is on account of flow from early to later buckets. Since Jun 22, flows across buckets have stabilized and the Company is of the view that the provisioning cycle is largely complete
- Impact of provisioning has been industry-wide; cumulatively, provisioning of c.16% of pre-COVID AUM for Asirvad has been in-line with peers

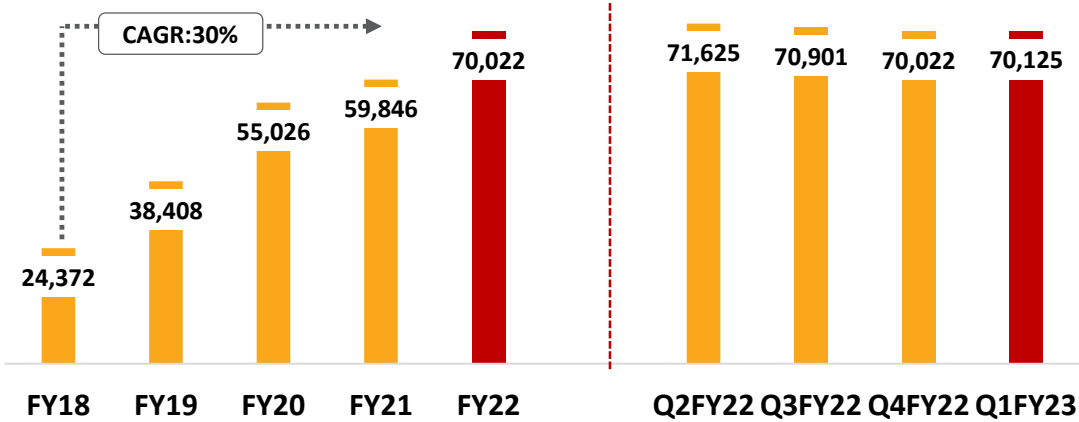
Evolution of Asset Quality

Particulars	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22
Stage - I	97.2%	88.7%	93.2%	87.1%	86.8%
Stage - II	0.7%	10.2%	5.6%	11.2%	5.4%
Stage III	2.1%	1.1%	1.3%	1.7%	7.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

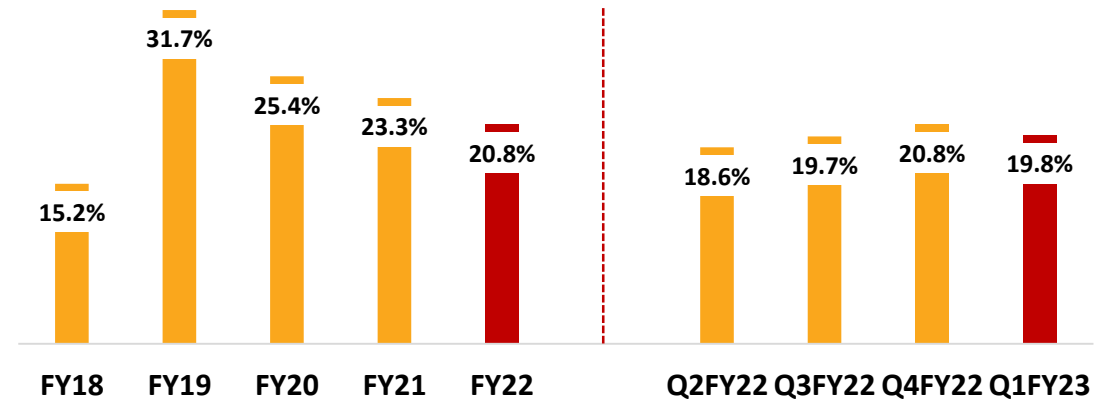
(1) Collection Efficiency including overdue collections

Asirvad Microfinance Result Analysis for Q1FY2023

ASIRVAD AUM (RS Mn)



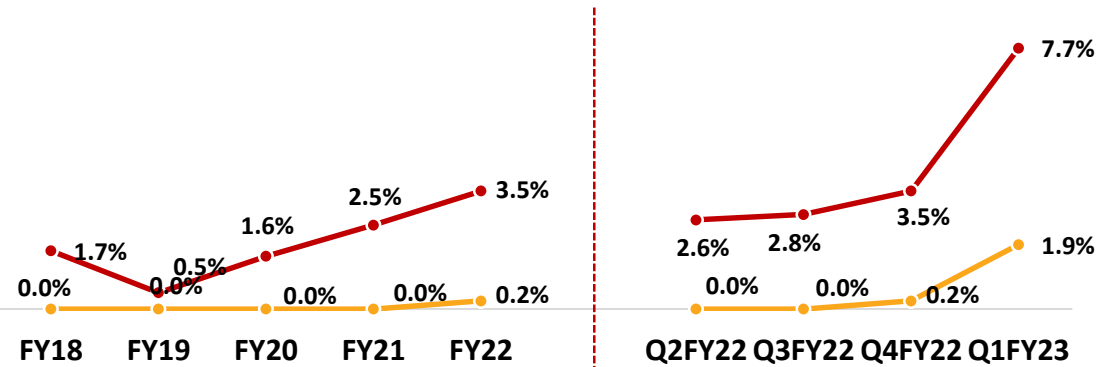
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *

● GNPA% ● NNPA%

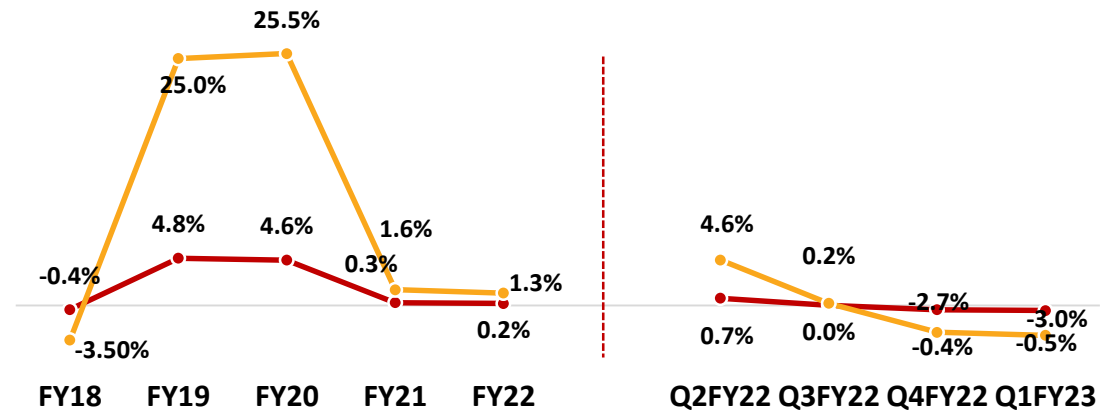
**Demonetization # COVID Impact



* NPA recognized at 90 Days

RETURN RATIOS %

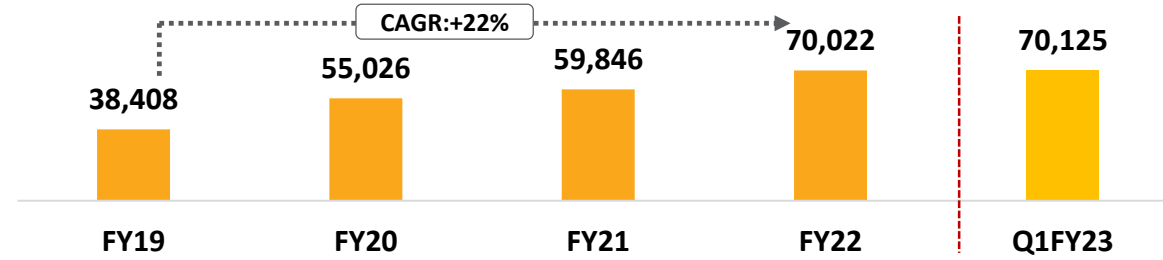
● ROA ● ROE



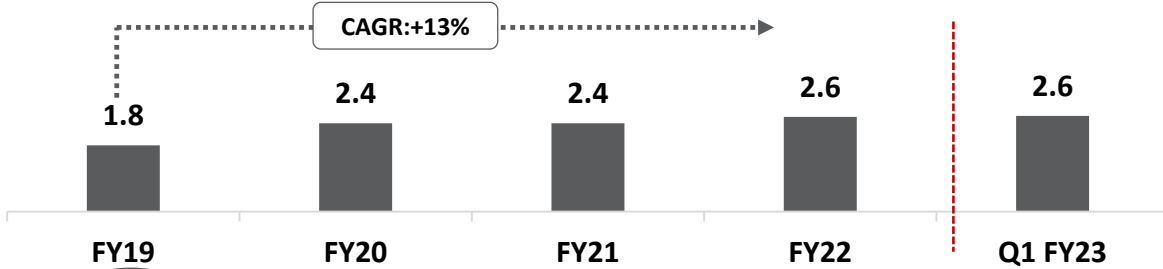
Asirvad Microfinance Business and Productivity Metrics

GROWTH

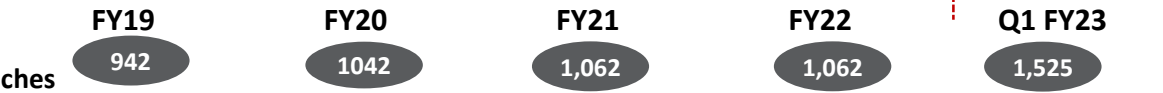
AUM (INR mn)



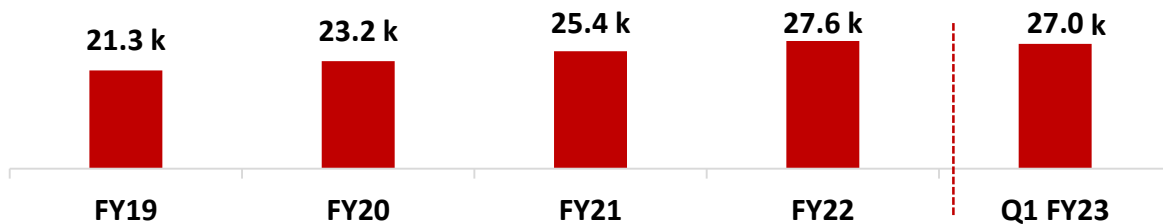
Number of borrowers (mn)



of branches

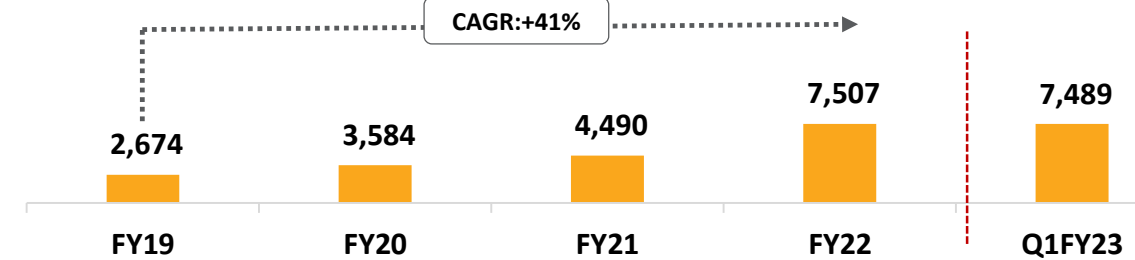


AUM / borrower (thousands)

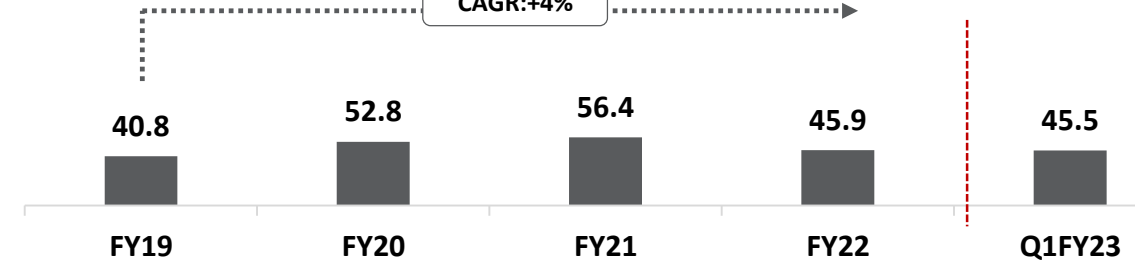


PRODUCTIVITY

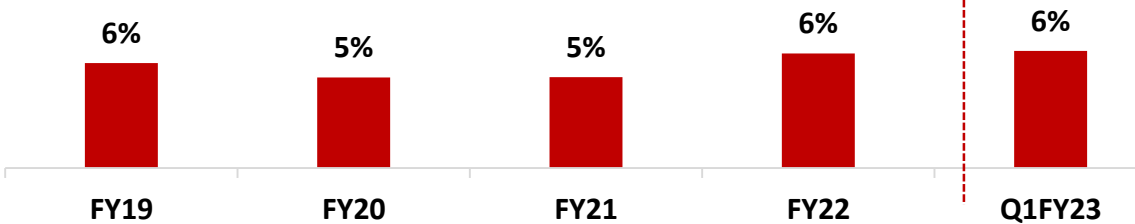
Number of loan officers



AUM / branch (INR mn)



Opex / AUM



Asirvad has added c. 2537 loan officers last year to enhance collection efficiency and increase borrower retention

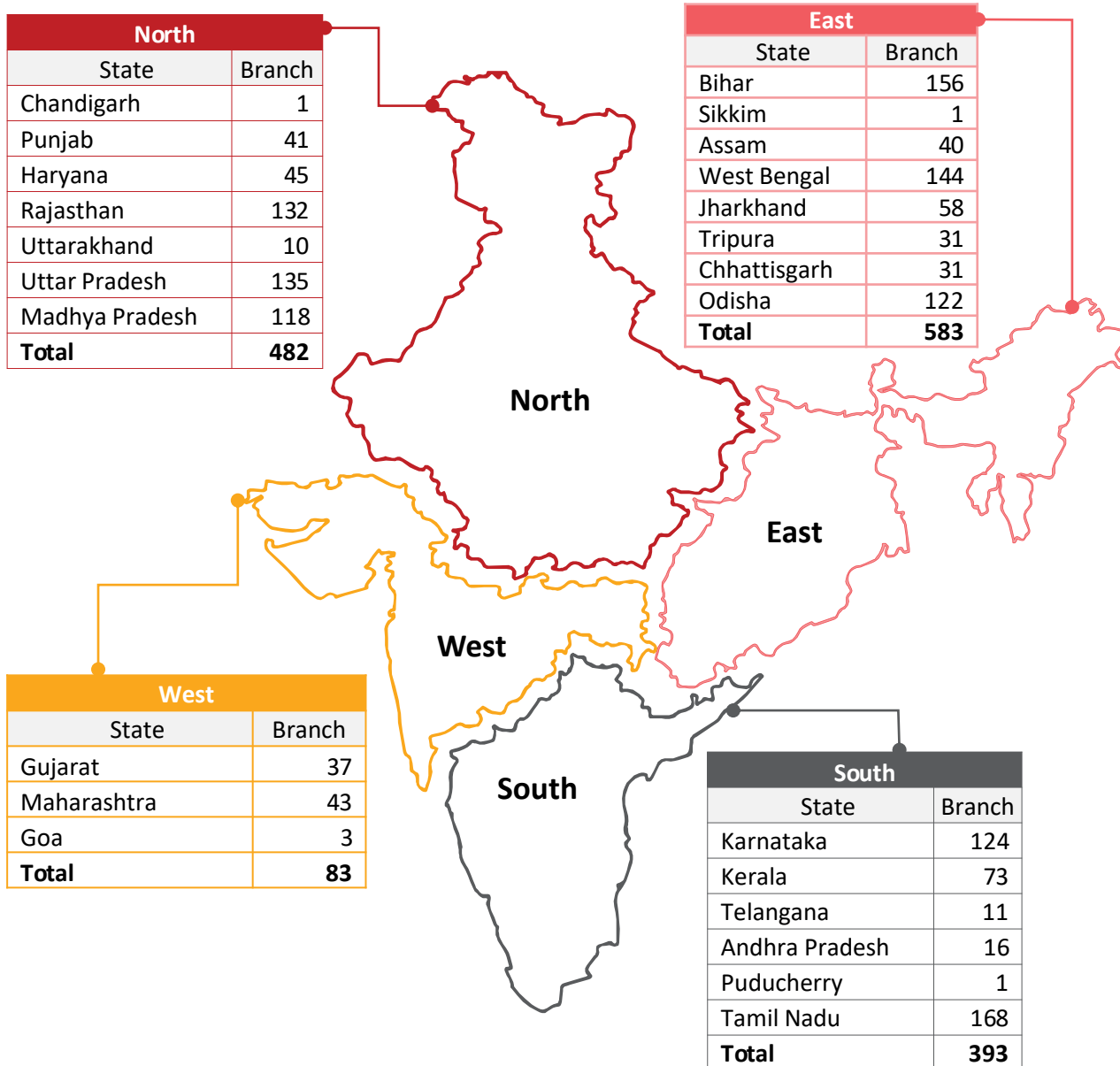
Asirvad Microfinance Pan India Presence (Q1FY2023)

North	
State	Branch
Chandigarh	1
Punjab	41
Haryana	45
Rajasthan	132
Uttarakhand	10
Uttar Pradesh	135
Madhya Pradesh	118
Total	482

East	
State	Branch
Bihar	156
Sikkim	1
Assam	40
West Bengal	144
Jharkhand	58
Tripura	31
Chhattisgarh	31
Odisha	122
Total	583

West	
State	Branch
Gujarat	37
Maharashtra	43
Goa	3
Total	83

South	
State	Branch
Karnataka	124
Kerala	73
Telangana	11
Andhra Pradesh	16
Puducherry	1
Tamil Nadu	168
Total	393



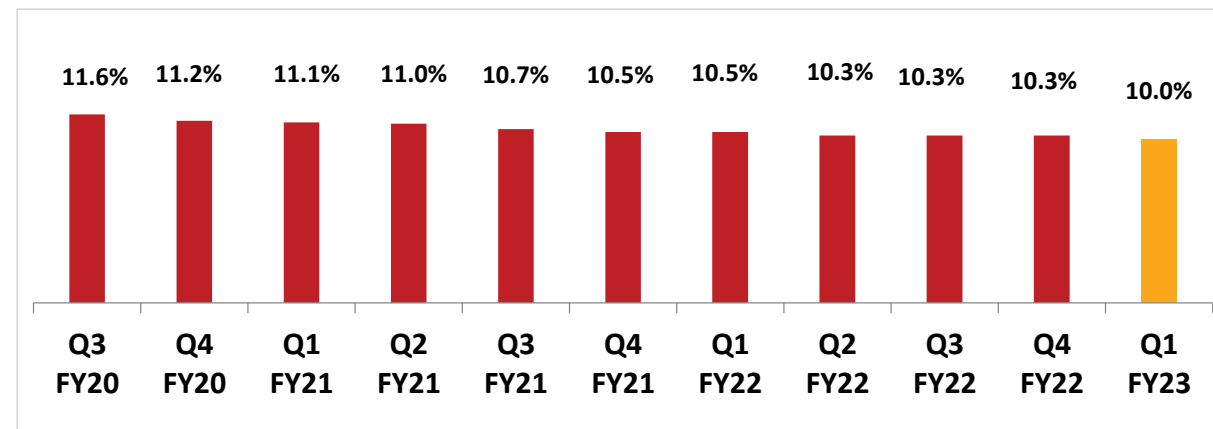
MFI AUM - STATEWISE BREAKUP	
Tamil Nadu	15%
West Bengal	10%
Bihar	13%
Karnataka	9%
Uttar Pradesh	9%
Kerala	6%
Madhya Pradesh	6%
Jharkhand	5%
Rajasthan	6%
Odisha	6%
Maharashtra	3%
Others	13%

Asirvad Microfinance Liabilities Overview for Q1FY2023

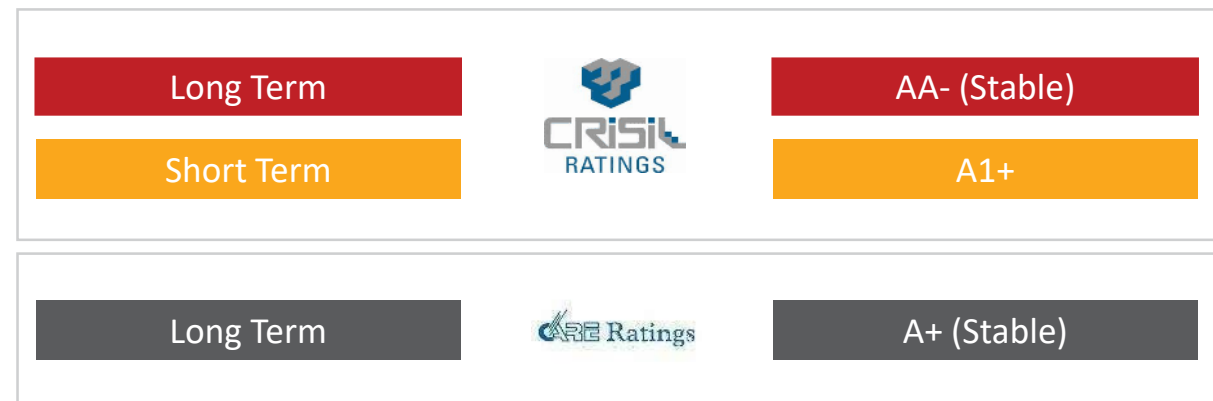
BORROWING MIX (Rs m)

Borrowing Mix	Q1FY22		Q4FY22		Q1FY23	
	Amount	%	Amount	%	Amount	%
Term Loan from Banks and FIs	25,372	55.8%	30,527	54.9%	29,611	57.0%
Refinance	6,046	13.3%	8,014	14.4%	8,469	16.3%
Debentures	11,882	26.1%	13,854	24.9%	11,239	21.6%
Tier II Sub Debt	2,166	4.8%	3,192	5.7%	2,674	5.1%
Commercial Paper	0	0.0%	0	0.0%	0	0.0%
Securitisation - PTC	0	0.0%	0	0.0%	0	0.0%
Total	45,466	100.0%	55,588	100.0%	51,994	100.0%

COST OF FUNDS

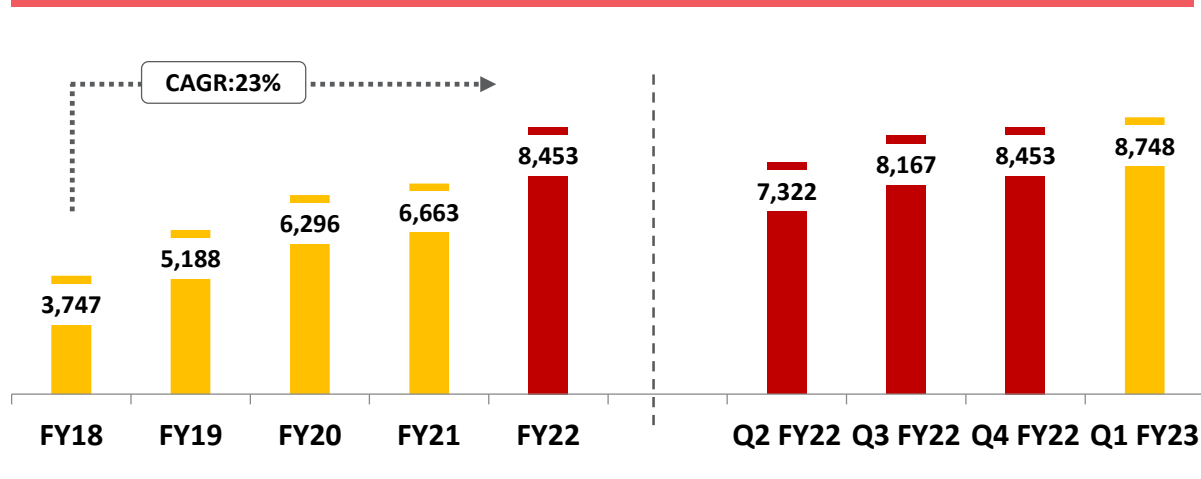


CREDIT RATING

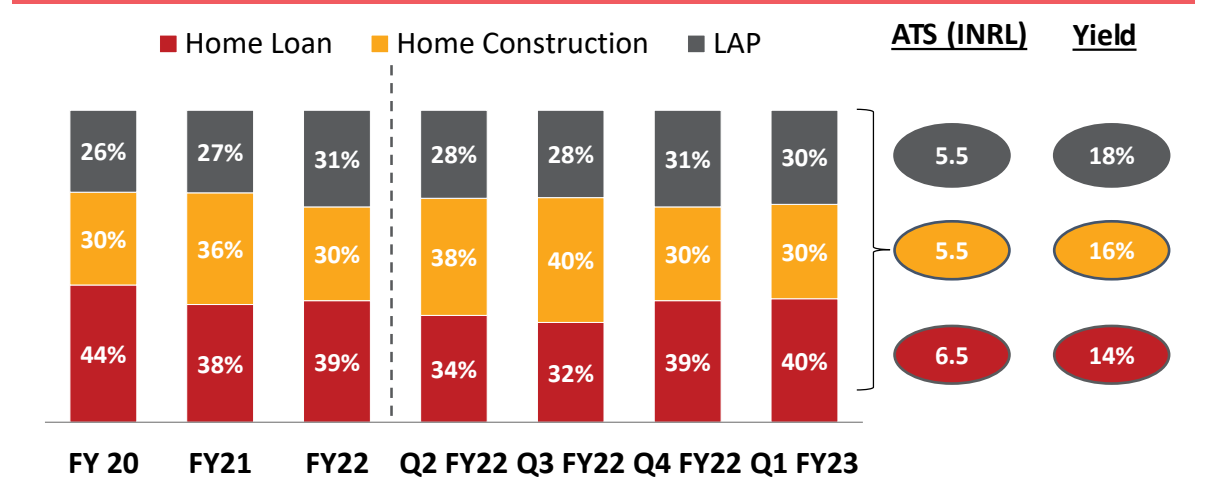


Housing Finance Business Update for Q1FY2023

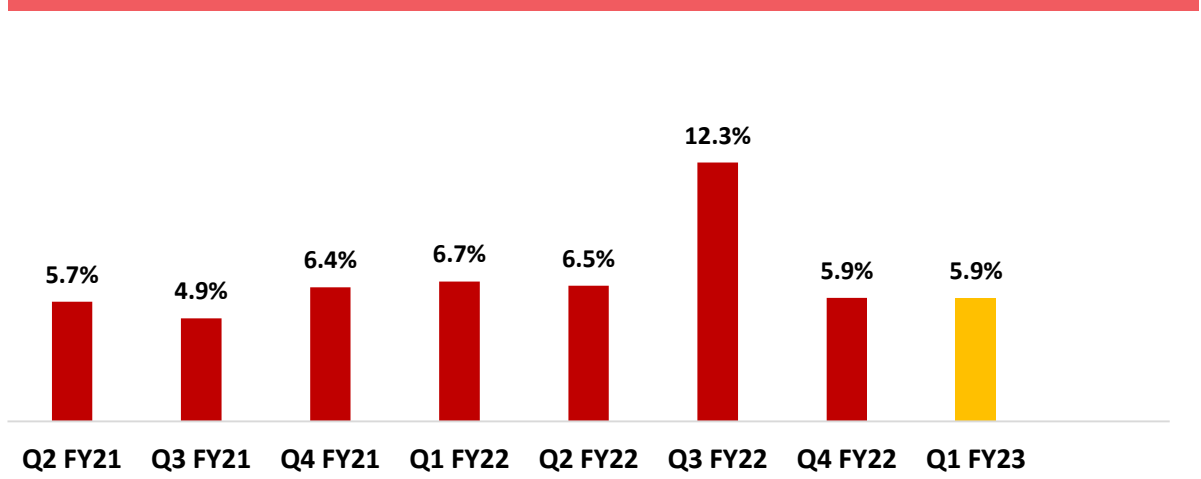
AUM EVOLUTION (Rs Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (75% self-employed)
- Focus on South and West India, 72 branches; 83% self sourced business
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE
- Rated AA - /(Stable) (Long Term) by Brickwork

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

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

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



4: Growth drivers for future expansion

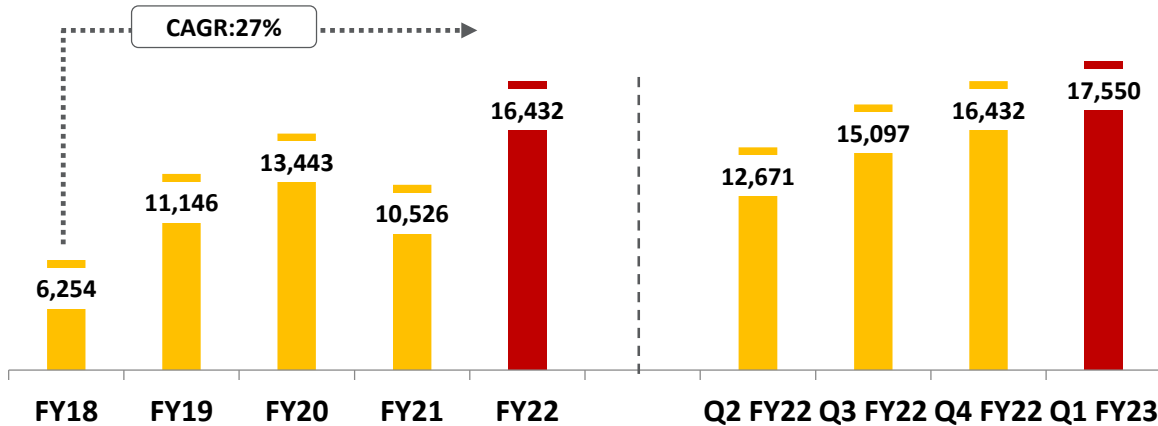
- Riding on the parent's brand equity and pan India presence for scaling up the business
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

2: Underwriting

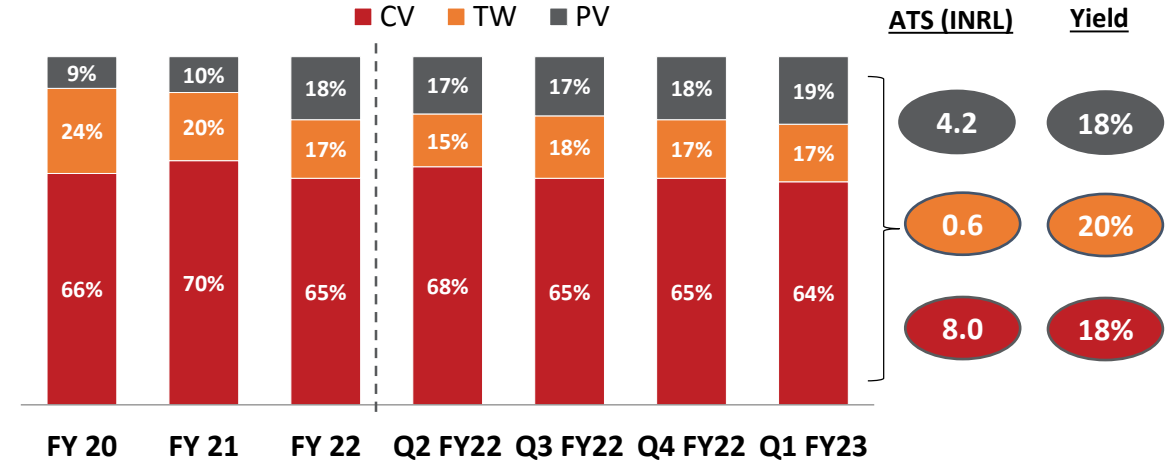
- Decentralized underwriting and disbursement for lower ticket size loans
- Compliance with policy parameters via ground-level Credit Audit and Centralized credit monitoring
- Focus on lower ticket size loans across all products

Vehicle and Equipment Finance Business Update for Q1 FY2023

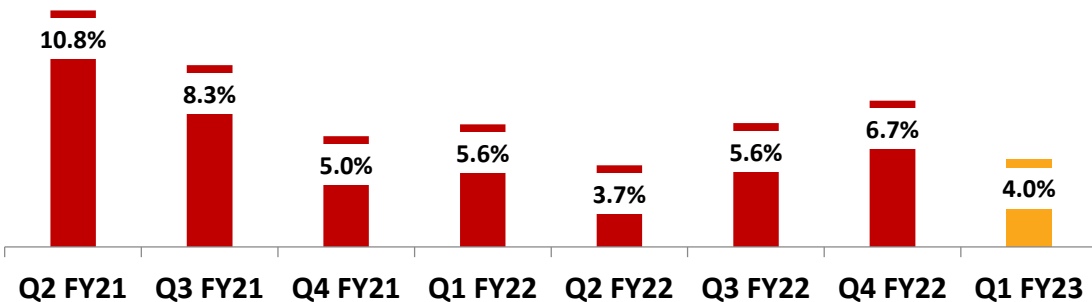
AUM EVOLUTION (Rs Mn)



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 (242 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


 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

Creating a Difference



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



14 Ventilators donated at different Hospitals across Kerala



1237 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



4000 notebooks were distributed to **1000** poor students



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



Covid barrier **5150** 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



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THANK YOU

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