



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

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Ref: SEC/SE/385/2021-22

January 28, 2022

**BSE Ltd.,**  
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: Communication to holders of Securities in physical mode**

**Ref: SEBI Circular dated November 3, 2021 read with Circular dated December 14, 2021 regarding “Common and Simplified Norms for processing investor’s service request by RTAs and norms for furnishing PAN, KYC details and Nomination”**

The Securities and Exchange Board of India has vide its Circular SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 3, 2021 read with clarificatory circular number SEBI/HO/MRSD/MIRSD\_RTAMB/P/CIR/2021/687 dated December 14, 2021, introduced Common and Simplified Norms for processing investor’s service request by RTAs and norms for furnishing PAN, KYC details and Nomination.

In this regard, and in compliance with the above mentioned circulars, please find enclosed herewith the communication which has been sent to all shareholders/debenture holders holding shares / debentures of the Company in physical form indicating the process and documentation required for updating their KYC details, details of bank account, demat accounts, and nomination with RTA viz S.K.D.C Consultants Limited

The Company has also uploaded the following Forms as stipulated in the Circulars on its website at the link: <https://www.manappuram.com/investors/notice-to-shareholders.html>

**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



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1. Form ISR 1 (Investor Service Request)
2. Form ISR 2 (Confirmation of Signature)
3. Form ISR 3 (Opting-out of Nomination)
4. Form SH 13 (Nomination Form)
5. Form SH 14 (Cancellation or Variation of Nomination)

The intimation sent to shareholders holding shares physically and the forms applicable as per the SEBI circular SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 3, 2021 is hereby attached for your kind reference

We request you to kindly take on record the intimation.

Thanking You,

**Yours Faithfully,**

**For Manappuram Finance Limited**

**Manoj Kumar V.R.**  
**Company Secretary**  
**FCS:5502**

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**SKDC Consultants Limited**

(Subsidiary of Link Intime India Pvt Ltd)

CIN: U74140MH1998PLC366529

Surya 35, Mayflower Avenue, Behind Senthil Nagar

Sowripalayam Road, Coimbatore 641028

Tel: 0422-4958995, 2539835 Email: [kyc@skdc-consultants.com](mailto:kyc@skdc-consultants.com)

Website: <https://www.skdc-consultants.com>

Dear Investor,

**Sub: Request for Updating the KYC details as per SEBI Circular No. SEBI/HO/MIRSD/MIRSD RTAMB/P/CIR/2021/655 dated 03<sup>rd</sup> Nov 2021.**

We refer to the above circular issued by SEBI that mandates all the listed companies to record the PAN, Address with PIN Code, Email address, Mobile Number, Bank Account Details, Specimen Signature and Nomination by holders of physical securities. This is applicable for all the security holders in physical mode.

**The salient features and requirements of the circular are as follows:**

A) **Non – updation of KYC – Folios:** wherein any One of the cited details/documents, (i.e. PAN, Address with PIN Code, Email address, Mobile Number, Bank Account details, Specimen Signature and Nomination) are not available on or after April 01, 2023, shall be frozen as per SEBI circular.

**Notes:**

1) The securities in the frozen folios shall be:

- Eligible to lodge any grievance or avail service request from the RTA only after furnishing the complete documents/details as aforesaid.
- Eligible for any payment including dividend, interest or redemption payment only through electronic mode upon complying with the above stated requirements.

2) a) The relevant formats for Nomination and Updation of KYC details viz; Forms ISR – 1, ISR – 2, ISR – 3, SH – 13, SH – 14 and SEBI circular are available on our website as mentioned below;

<https://www.skdc-consultants.com--->Investor Services-> Downloads-> General -> Formats>

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for KYC.

b) Original cancelled cheque leaf bearing the name of the first holder failing which first security holder is required to submit copy of bank passbook/statement attested by the bank which is mandatory for registering the new bank details.

**B) Mandatory Linkage of PAN with Aadhar:** As per the Central Board of Direct Taxes (CBDT) it is mandatory to link PAN with Aadhar number by March 31, 2022. Security holders who are yet to link the PAN with Aadhar number are requested to get the same done before March 31, 2022. Post March 31, 2022 or any other date as may be specified by the CBDT, RTAs shall accept only valid PANs and the ones which are linked to the Aadhar number. The folios in which PAN is/are not valid as on the notified cutoff date of **March 31, 2022 or any other date as may be specified by the CBDT, shall also be frozen.**

**Note:-** Security holders from Sikkim can provide self – attested copy of Aadhar Card/Voter's Card/Driving License/Passport or any other identity proof as issued by the Govt.

**In view of the above, we request you to submit the KYC Form printed on the reverse of this letter, duly completed along with Investor Service Request Form ISR – 1 and the required supporting documents as stated in Form ISR – 1 at the earliest.**

**You may use any ONE of the following modes for submission of the abovementioned documents:**

- A. **In Person Verification (IPV):** by producing the originals to the authorised person of RTA, who will retain copy(ies) of the document(s).
- B. **In Hard Copy** by furnishing self attested photocopy(ies) of the relevant document, with date.
- C. **With E-Sign:**
  - a. In case your email ID is already registered with the RTA, you may send the scanned copies of your KYC documents with e-sign at our dedicated email-id: [kyc@skdc-consultants.com](mailto:kyc@skdc-consultants.com). Kindly mention the email subject line as “KYC Updation – (Company Name) – Folio Number: \_\_\_”

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- b. Investors can also upload KYC documents with e-sign on our website <https://www.skdc-consultants.com/> Investor Services -> KYC Compliance.

E-Sign is an integrated service which facilitates issuing a Digital Signature Certificate and performing signing of requested data by e-sign user. You may approach of the empaneled e-sign service providers available on <https://cca.gov.in/> for the purpose of obtaining e-sign.

Thanking You,

**Yours Faithfully,**

**For SKDC Consultants Limited  
Investor Relation Cell (IRC)**

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



3	Proof of Address of the first holder	<p>Any one of the documents, only if there is change in the address;</p> <p><input type="checkbox"/> Client Master List (CML) of your Demat Account, provided by DP.</p> <p><input type="checkbox"/> Valid Passport/ Registered Lease or Sale Agreement of Residence / Driving License / Flat Maintenance bill.</p> <p><input type="checkbox"/> Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.</p> <p><input type="checkbox"/> Identity card / document with address, issued by any of the following: Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions.</p> <p><input type="checkbox"/> For FII / sub account, Power of Attorney given by FII / sub-account to the Custodians (which are duly notarized and / or apostilled or consularised) that gives the registered address should be taken.</p> <p><input type="checkbox"/> The proof of address in the name of the spouse</p>
4	Bank details	<p>Account Number: _____</p> <p>Bank Name: _____</p> <p>Branch Name: _____</p> <p>IFS Code: _____</p> <p>Provide the following:</p> <p><input type="checkbox"/> <u>original cancelled cheque</u> with name of security holder printed on it or <u>Bank Passbook</u> or <u>Bank Statement attested by the Bank</u> #</p>
5	E-mail address	_____ #
6	Mobile	_____ #

\* or any date as may be specified by the CBDT

(DP: Depository Participant)

# In case it is not provided, the details available in the CML will be updated in the folio

**Authorization:** I / We authorise you (RTA) to update the above PAN and KYC details in my / our folio (s) \_\_\_\_\_, \_\_\_\_\_, (use Separate Annexure if extra space is required) in which I / We are the holder(s) (strike off what is not applicable).

**Declaration:** All the above facts stated are true and correct.

	Holder 1	Holder 2	Holder 3
Signature	✓		
Name	✓		
Full address	✓		
PIN	✓ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

## Mode of submission of documents to the RTA

Please use any one of the following mode;

1. In Person Verification (**IPV**): by producing the originals to the authorized person of the RTA, who will retain copy(ies) of the document(s)
2. In hard copy: by furnishing self-attested photocopy(ies) of the relevant document, with date
3. Through e-mail address already registered with the RTA, with e-sign of scanned copies of documents
4. Service portal of the RTA with e-sign with scanned copies of documents, if the RTA is providing such facility

### Note

<ul style="list-style-type: none"><li>• It is mandatory for holders of physical securities in listed company to furnish PAN, full KYC details (address proof, bank details, e-mail address, mobile number) and Nomination (for all the eligible folios).</li></ul>	
<ul style="list-style-type: none"><li>• Upon receipt or up-dation of bank details, the RTA will automatically, pay electronically, all the moneys of / payments to the holder that were previous unclaimed / unsuccessful.</li></ul>	
<ul style="list-style-type: none"><li>• RTA shall update the folio with PAN, KYC details and Nominee, within seven working days of its receipt. However, cancellation of nomination, shall take effect from the date on which this intimation is received by the company / RTA.</li></ul>	
<ul style="list-style-type: none"><li>• RTA shall not insist on Affidavits or Attestation / Notarization or indemnity for registering / up-dating / changing PAN, KYC details and Nomination.</li></ul>	
<ul style="list-style-type: none"><li>• Specimen Signature</li></ul>	<ul style="list-style-type: none"><li>• Provide banker's attestation of the signature of the holder(s) as per <a href="#">Form ISR – 2</a> in <a href="#">SEBI circular SEBI/HO/MIRSD/MIRSD RTAMB/P/CIR/2021/655 dated November 03, 2021</a>) and</li><li>• <u>original cancelled cheque</u> with name of security holder printed on it <i>or</i> <u>Bank Passbook</u> <i>or</i> <u>Bank Statement</u> attested by the Bank</li></ul>
<ul style="list-style-type: none"><li>• Nomination**</li></ul>	<ul style="list-style-type: none"><li>• Providing Nomination: Please submit the duly filled up Nomination Form (<a href="#">SH-13</a>) <i>or</i> 'Declaration to Opt out of Nomination' as per <a href="#">Form ISR-3</a>, in <a href="#">SEBI circular SEBI/HO/MIRSD/MIRSD RTAMB/P/ CIR/2021/655 dated November 03, 2021</a></li><li>• Change in Existing Nomination: Please use <a href="#">Form SH-14</a> in <a href="#">SEBI circular SEBI/HO/MIRSD/MIRSD RTAMB/P/CIR/2021/655</a></li><li>• Cancellation of Existing Nomination: use <a href="#">Form SH-14</a> &amp; <a href="#">Form ISR – 3</a></li></ul>

\*\* Nomination (**Form SH-13 or SH-14**) / 'Declaration to Opt-Out of nomination' (**Form ISR – 3**), has to be furnished by the holder(s) separately for each listed company.

*(Page 3 & 4 is for information to investors; print out of the same is not required)*



## Objection Memo that can be raised by the RTA

(only if the relevant document / details is / are not available in the folio or if there is a mismatch / discrepancy in the same or change thereof)

### Note

RTAs shall raise all objections, if any / at all, in one instance only; the RTA shall not raise further objections on the same issue again and again, after the holder / claimant furnishes all the prescribed documents and details, unless there is any deficiency / discrepancy in the same.

No.	Item	Documents / Details to be provided to the RTA by the holder(s) / claimant(s)
1	PAN – Exceptions and Clarification	‘Exemptions/clarifications to PAN’, as provided in clause D to ‘Instructions/Check List for Filing KYC Forms’ in Annexure – 1 to <a href="#">SEBI circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011</a> on Uniform Know Your Client (KYC) Requirements for the Securities Market, shall also applicable for holder(s) / claimant(s) of securities held in physical mode.
2	Minor mismatch in Signature - minor	The RTA shall intimate the holder at the existing address, seeking objection, if any, within 15 days
3	Major mismatch in Signature or its non-availability with the RTA	<ul style="list-style-type: none"> <li>• Banker’s attestation of the signature of the holder(s) as per <a href="#">Form ISR – 2</a></li> <li>• <u>Original cancelled cheque</u> with name of security holder printed on it or <u>Bank Passbook</u> or <u>Bank Statement attested by the Bank</u></li> </ul>
4	Mismatch in Name	Furnish any one of the following documents, explaining the difference in names; <ul style="list-style-type: none"> <li>• Unique Identification Number (UID) (Aadhaar)</li> <li>• Valid Passport</li> <li>• Driving license</li> <li>• PAN card with photograph</li> <li>• Identity card / document with applicant’s Photo, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions</li> <li>• Marriage certificate</li> <li>• Divorce decree</li> </ul>
5	Present address of the holder is not matching with the address available in the folio	RTA shall issue intimation to both the old and new addresses. <ul style="list-style-type: none"> <li>• In case where the letter is undelivered at the old address, RTA shall not insist for any proof of the old address provided the current address proof is in the form of an address proof issued by a Government Authority.</li> </ul> The above procedure will be applicable for request for change in address of the holder also

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# Form ISR – 2

(see circular No. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 03, 2021 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

## Confirmation of Signature of securities holder by the Banker

1. Bank Name and Branch				
2. Bank contact details Postal Address Phone number E-mail address				
3. Bank Account number				
4. Account opening date				
5. Account holder(s) name(s)	1) 2) 3)			
6. Latest photograph of the account holder(s)				
<table border="1" style="width: 100%; text-align: center;"><tr><td style="width: 33%; height: 80px;">1<sup>st</sup> Holder</td><td style="width: 33%; height: 80px;">2<sup>nd</sup> Holder</td><td style="width: 33%; height: 80px;">3<sup>rd</sup> Holder</td></tr></table>	1 <sup>st</sup> Holder	2 <sup>nd</sup> Holder	3 <sup>rd</sup> Holder	
1 <sup>st</sup> Holder	2 <sup>nd</sup> Holder	3 <sup>rd</sup> Holder		
7. Account holder(s) details as per Bank Records				
a) Address				
b) Phone number				
c) Email address				
d) Signature(s)				
1) <table border="1" style="width: 150px; height: 40px;"></table>	2) <table border="1" style="width: 150px; height: 40px;"></table>	3) <table border="1" style="width: 150px; height: 40px;"></table>		
Seal of the Bank	Signature verified as recorded with the Bank			
	(Signature)			
Place:	Name of the Bank Manager			
	Employee Code			
Date:	E-mail address			

# Form ISR - 3

## Declaration Form for Opting-out of Nomination by holders of physical securities in Listed Companies

(see SEBI circular No. SEBI/HO/MIRSD/MIRSD\_RTAMB/P/CIR/2021/655 dated November 03, 2021 on Common and Simplified Norms for processing investor's service request by RTAs and norms for furnishing PAN, KYC details and Nomination)

[Under Section 72 r/w Section 24 (1) (a) of Companies Act, 2013 r/w Section 11(1) and 11B of SEBI Act, 1992 and Clause C in Schedule VII and Regulation 101 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]]

Name of the Company :

Registered Address of the Company:

I / we ..... the holder(s) of the securities particulars of which are given hereunder, **do not wish to nominate** any person(s) in whom shall vest, all the rights in respect of such securities in the event of my /our death.

PARTICULARS OF THE SECURITIES (in respect of which nomination is being opted out)

Nature of Securities	Folio No.	No. of Securities	Certificate No.	Distinctive No.

I/ we understand the issues involved in non-appointment of nominee(s) and further are aware that in case of my / our death, my / our legal heir(s) / representative(s) are required to furnish the requisite documents / details, including, Will or documents issued by the Court like Decree or Succession Certificate or Letter of Administration / Probate of Will or any other document as may be prescribed by the competent authority, for claiming my / our aforesaid securities.

Name(s) and Address of Security holders(s)

Signature(s)

Sole / First Holder Name

Second Holder Name

Third Holder Name

Name and Address of Witness	Signature

**Form No. SH-13**

**Nomination Form**

***[Pursuant to section 72 of the Companies Act, 2013 and rule 19(1) of the Companies (Share Capital and Debentures) Rules 2014]***

To

Name of the company:

Address of the company:

I/We ..... the holder(s) of the securities particulars of which are given hereunder wish to make nomination and do hereby nominate the following persons in whom shall vest, all the rights in respect of such securities in the event of my/our death.

(1) PARTICULARS OF THE SECURITIES (in respect of which nomination is being made)

Nature of securities	Folio No.	No. of securities	Certificate No.	Distinctive No.

(2) PARTICULARS OF NOMINEE/S —

(a) Name:

(b) Date of Birth:

(c) Father's/Mother's/Spouse's name:

(d) Occupation:

(e) Nationality:

(f) Address:

(g) E-mail id:

(h) Relationship with the security holder:

(3) IN CASE NOMINEE IS A MINOR--

(a) Date of birth:

(b) Date of attaining majority

(c) Name of guardian:

(d) Address of guardian:

Name:

Address:

Name of the Security

Holder (s)

Signature

Witness with  
name and address

**Form No. SH-14**

**Cancellation or Variation of Nomination**

**[Pursuant to sub-section (3) of section 72 of the Companies Act, 2013 and rule 19(9) of the Companies (Share Capital and Debentures) Rules 2014]**

Name of the company:

I/We hereby cancel the nomination(s) made by me/us in favor of.....(name and address of the nominee) in respect of the below mentioned securities.

or

I/We hereby nominate the following person in place of ..... as nominee in respect of the below mentioned securities in whom shall vest all rights in respect of such securities in the event of my/our death.

(1) PARTICULARS OF THE SECURITIES (in respect of which nomination is being cancelled / varied )

Nature of securities	Folio No.	No. of securities	Certificate No.	Distinctive No.

(2) (a) PARTICULARS OF THE NEW NOMINEE:

- i. Name:
- ii. Date of Birth:
- iii. Father's/Mother's/Spouse's name:
- iv. Nationality:
- v. Address:
- vi. E-mail id:

vii. Relationship with the Security holder:

(b) IN CASE NEW NOMINEE IS A MINOR--

i. Date of Birth:

ii. Date of attaining majority

iii. Name of guardian:

iv. Address of guardian:

Signature

Name of the Security

Holder (s)

Witness with name and address