



MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/234 /2022-23

November 12, 2022

BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code: 531213	National Stock Exchange of India Limited 5th Floor, Exchange Plaza Bandra (East) Mumbai – 400 051 Scrip Code: MANAPPURAM
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Dear Madam/Sir

Sub.: Disclosure of Related Party Transactions pursuant to Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Please find enclosed herewith disclosure of related party transactions for the half-year ended September 30, 2022 pursuant to Regulation 23(9) of the Listing Regulations, in the format specified by SEBI vide circular **SEBI/HO/CFD/CMD1/CIR/P/2021/662** dated November 22, 2021.

We request you to please take the same on your record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R
Company Secretary
Ph-+91 9946239999

India's First Listed and Highest Credit Rated Gold Loan Company

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

Manappuram Finance Limited - Disclosure of RPT for the half year ended 30th September 2022

S No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty		Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		Nature of indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments	Cost (see Note 7)	Nature of advance /inter-corporate deposit	Interest Rate (%)	Tenure	Secured / unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
	Name	PAN	Name						Opening balance	Closing balance							
1	Manappuram Finance Limited		Mr. Abhijit Sen		Director	Sitting fee	4,35,000.00	4,35,000.00	-	-							
2			Mr. Harshan Kollara		Director	Sitting fee	5,50,000.00	5,50,000.00	-	-							
"			Mr. P. Manomohan		Director	Sitting fee	5,15,000.00	5,15,000.00	15,000.00	15,000.00							
"			Mr. Shantesh J. Mehta		Director	Sitting fee	5,50,000.00	5,50,000.00	-	-							
"			Mrs. Smita Banerjee		Director	Sitting fee	2,55,000.00	2,55,000.00	-	-							
"			Mr. V. R. Ramachandran		Director	Sitting fee	3,95,000.00	3,95,000.00	15,000.00	15,000.00							
"			Mr. Balasubrahmanian		Director	Sitting fee	1,75,000.00	1,75,000.00	-	-							
"			Mr. Abhijit Sen		Director	Commission	-	-	44,00,000.00	-							
"			Mr. Harshan Kollara		Director	Commission	-	-	38,00,000.00	-							
"			Mr. P. Manomohan		Director	Commission	-	-	28,00,000.00	-							
"			Mr. Shantesh J. Mehta		Director	Commission	-	-	65,00,000.00	-							
"			Mrs. Smita Banerjee		Director	Commission	-	-	35,00,000.00	-							
"			Mr. Balasubrahmanian		Director	Commission	-	-	21,00,000.00	-							
"			Mr. V. R. Ramachandran		Director	Commission	-	-	35,00,000.00	-							
"			Mr. Jagdish Capoor		Director	Commission	-	-	14,00,000.00	-							
"			Mr. V. P. Nandakumar		MD & CEO	Remuneration	5,06,25,002.00	5,06,25,002.00	-	-							
"			Mr. V. P. Nandakumar		MD & CEO	Commission	-	-	8,00,00,000.00	-							
"			Ms. Bindu A.L		CEO	Remuneration	53,90,019.00	53,90,019.00	-	-							
"			Ms. Bindu A.L		CEO	Incentive	-	-	20,00,000.00	-							
"			Mr. Manoj Kumar V R		CS	Remuneration	19,13,229.00	19,13,229.00	-	-							
"			Mr. Subhas Nandan		Relative of KMP	Remuneration	6,89,652.00	6,89,652.00	-	-							
"			Mr. Subhas Nandan		Relative of KMP	Retn Paid	80,976.00	80,976.00	-	-							
"			Manappuram Foundation		Promoter is the managing trustee of Manappuram Foundation	CSR Paid	23,61,81,582.00	23,61,81,582.00	13,496.00	13,496.00							

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.

In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments

Details of the loans, inter-corporate deposits, advances or investments

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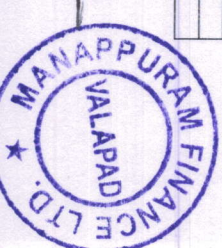
"	"	"	"	gratuity transferred	23,19,485.00	23,19,485.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Rent Waived	86,24,022.00	86,24,022.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Security Deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	Manappuram Agro Farms Limited	Entity owned by promoter	Rent paid	23,37,346.00	23,37,346.00	1,92,450.00	3,19,089.00	1,92,450.00	4,07,443.00	-	-	-	-	-	-	-	-	-
"	"	"	"	Rent Received	1,50,984.00	1,50,984.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Reimbursement of Expenses Received	48,420.22	48,420.22	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Security Deposit	-	-	40,000.00	-	-	40,000.00	-	-	-	-	-	-	-	-	-
"	"	Finance Industry Development Council	Directorship held by Promoter	gratuity transferred	1,34,915.00	1,34,915.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Advertisement expense	1,000.00	1,000.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	Manappuram Compreh and Consultants Limited	Subsidiary	Membership fee	50,000.00	50,000.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Maintenance and Repairs paid	5,44,465.00	5,44,465.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Gratuity Transferred	41,45,928.00	41,45,928.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Rent Received	25,15,989.00	25,15,989.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Reimbursement of Expenses Received	6,09,543.48	6,09,543.48	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Investment in Subsidiary company/balance outstanding)	-	-	5,94,99,620.00	-	5,94,99,620.00	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Amounts payable (net) to related parties	-	-	4,45,74,971.40	-	31,94,792.45	-	-	-	-	-	-	-	-	-	-
"	"	"	"	IT Support Cost	9,51,83,434.94	9,51,83,434.94	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	Manappuram Home Finance Limited	Subsidiary	Other Expenses paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Interest paid on account of	43,62,473.72	43,62,473.72	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Rent Received	73,74,430.59	73,74,430.59	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Reimbursement of Expenses Received	9,65,002.50	9,65,002.50	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Interest Income	15,70,684.89	15,70,684.89	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Service Fee	59,676.00	59,676.00	-	-	-	-	-	-	-	-	-	-	-	-	-
"	"	"	"	Corporate loan given to	15,00,00,000.00	15,00,00,000.00	-	-	-	-	-	-	-	-	-	-	-	-	-

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"	"				Repayment of Corporate loan by	15,00,00,000.00	15,00,00,000.00	-	-										Working capital credit facility	9.1	one year	unsecured	onward general business purpose
"	"				Principal Repayment on account of	96,52,677.93	96,52,677.93	34,73,520.08	19,21,530.00														
"	"				Investment in Subsidiary company	-	-	2,07,29,01,335.10	2,07,29,01,335.10														
"	"				Penalty on Assignment transaction	8,400.00	8,400.00																
"	"				Gratuity Transferred	10,50,710.00	10,50,710.00																
"	"	Manappuram Construction and Health Care Ltd	Entity owned by promoter	(payable)	Gratuity Transferred	-	-	39,02,816.89	39,02,816.89														
"	"	Manappuram Health Care Ltd	Entity owned by promoter		Gratuity transferred	1,87,560.00	1,87,560.00																
"	"	Manappuram Group			Gratuity paid	19,98,22,276.00	19,98,22,276.00																
"	"	Asirvad Micro Finance Limited	Subsidiary		Gratuity Transferred	1,38,09,225.00	1,38,09,225.00																
"	"				Incentive Paid	1,79,445.00	1,79,445.00																
"	"				Rent Received	5,14,740.00	5,14,740.00																
"	"				Reimbursement of Expenses Received	14,672.00	14,672.00																
"	"				Loan given	1,30,00,00,000.00	1,30,00,00,000.00																
"	"				Investment in Subsidiary company	2,45,29,69,964.00	2,45,29,69,964.00	6,86,01,75,395.84	9,31,31,45,359.84														
"	"	Manappuram Insurance Brokers Limited	Subsidiary		Gratuity Transferred	1,70,642.00	1,70,642.00																
"	"				Rent Received	12,73,553.00	12,73,553.00																
"	"				Reimbursement of Expenses Received	2,05,453.67	2,05,453.67																
"	"				Investment in Subsidiary company	-	-	2,61,04,541.88	2,61,04,541.88														
"	"				Security Deposit	-	-	10,34,622.00	10,34,622.00														
"	"				Dividend received	5,02,39,807.00	5,02,39,807.00																

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"		Mamappuram Asset Finance Limited	Entity owned by promoter	gratuity transferred	4,94,654.00	4,94,654.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"		Mamappuram Jewellers Limited	Entity owned by promoter	Rent Received	6,89,250.00	6,89,250.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"				Reimbursement of Expenses Received	2,01,049.00	2,01,049.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
"				Security Deposit	-	-	1,59,600.00	1,59,600.00	-	-	-	-	-	-	-	-	-	-	-	-
"		Mamappuram Finance Staff Welfare Trust		AMOUNT PAID TO	1,49,98,250.00	1,49,98,250.00	22,36,350.00	25,94,100.00	-	-	-	-	-	-	-	-	-	-	-	-

Notes:

- The details in this format are required to be provided for all transactions undertaken during the reporting period. However, opening and closing balances, including commitments, to be disclosed for existing related party transactions even if there is no new related party transaction during the reporting period.
- Where a transaction is undertaken between members of the consolidated entity (between the listed entity and its subsidiary or between subsidiaries), it may be reported once.
- Listed banks shall not be required to provide the disclosures with respect to related party transactions involving loans, inter-corporate deposits, advances or investments made or given by the listed banks.
- For companies with financial year ending March 31, this information has to be provided for six months ended September 30 and six months ended March 31. Companies with financial years ending in other months, the six months period shall apply accordingly.
- Each type of related party transaction (for e.g. sale of goods/services, purchase of goods/services or whether it involves a loan, inter-corporate deposit, advance or investment) with a single party shall be disclosed separately and there should be no clubbing or netting of transactions of same type. However, transactions with the same counterparty of the same type may be aggregated for the reporting period. For instance, sale transactions with the same party may be aggregated for the reporting period and purchase transactions may also be disclosed in a similar manner. There should be no netting off for sale and purchase transactions. Similarly, loans advanced to and received from the same counterparty should be disclosed separately, without any netting off.
- In case of a multi-year related party transaction:
 - The aggregate value of such related party transaction as approved by the audit committee shall be disclosed in the column "Value of the related party transaction as approved by the audit committee".
 - The value of the related party transaction undertaken in the reporting period shall be reported in the column "Value of related party transaction during the reporting period".
- "Cost" refers to the cost of borrowed funds for the listed entity.
- PAN will not be displayed on the website of the Stock Exchange(s).
- Transactions such as acceptance of fixed deposits by banks/NBFCs, undertaken with related parties, at the terms uniformly applicable / offered to all shareholders/ public shall also be reported.

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