

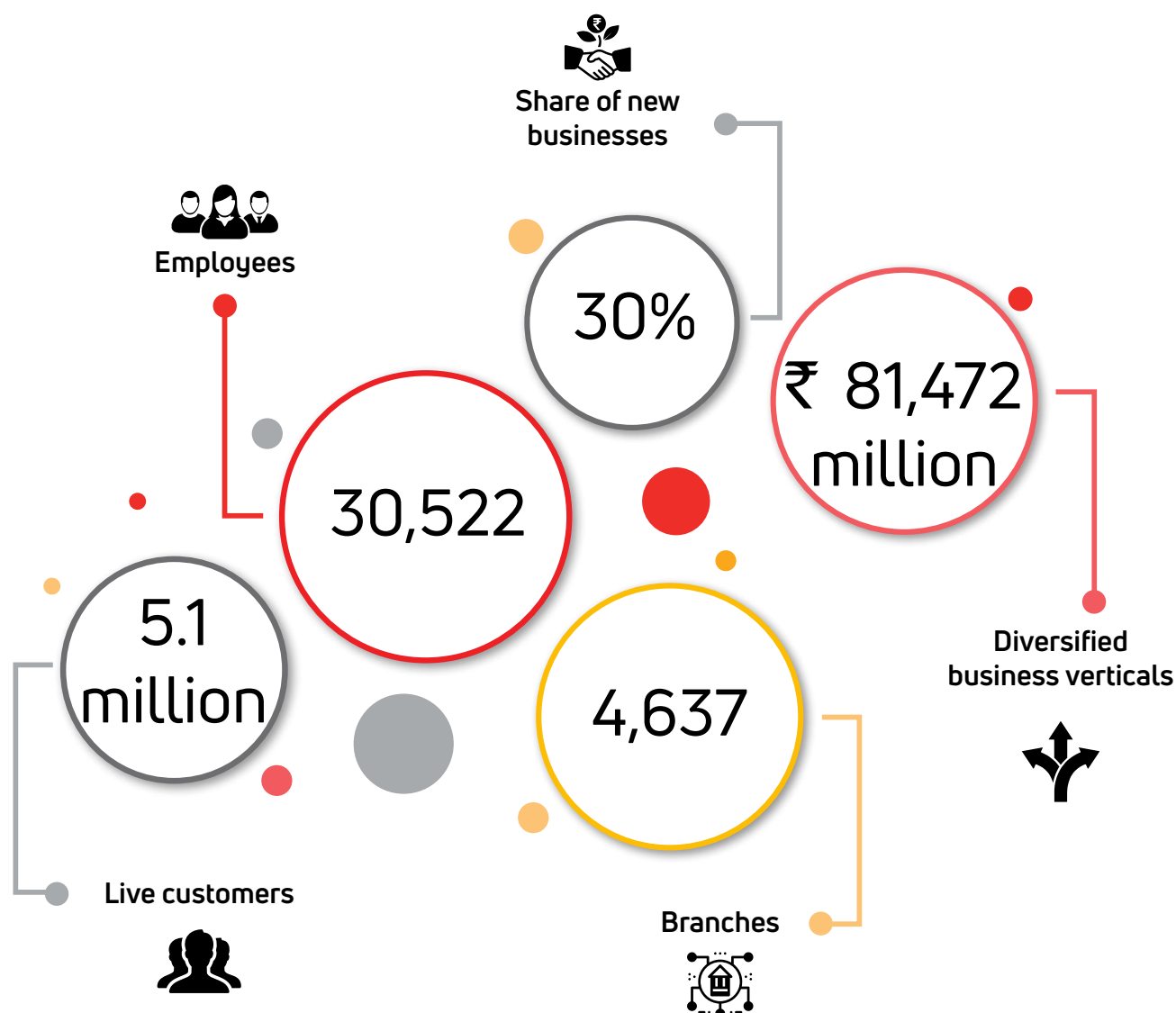
About Manappuram Finance

Committed to the financial well-being of our customers

The seeds of Manappuram Finance Limited (MAFIL) were sown in 1949 in the newly independent India when Shri V. C. Padmanabhan started offering small loans to the people of his village of Valapad. Many years later, MAFIL is one of India's leading gold loan NBFCs.

From a purely gold loan lending company to a diversified financial services provider, we have grown by leaps and bounds. With a strong and expanding national footprint, robust digital capabilities and skilled workforce, we cater to the financial needs of our customers and will continue to do so with renewed vigour.

On the back of our strong foundation and staunch determination, we weathered the uncertainties posed by the COVID-19 pandemic and provided seamless services to our customers in the new normal.





Vision

To become the preferred choice of financial services partner for India's aspiring classes, meeting the full range of their credit requirements, and helping India become a financially inclusive society where every citizen has ready access to formal channels of finance.



Mission

MAFIL is dedicated to the mission of bringing convenience to people's lives, to make life easy. We offer secured and unsecured credit to meet their varied financial needs, from instant gold loans available 24x7 and accessible even at the doorstep, to microfinance, affordable home loans, vehicle finance and more.



Values

Integrity

At MAFIL we value our reputation for integrity in our dealings. We set great store by ethical values and transparency. We take pride in following the laws of the land in letter and spirit.

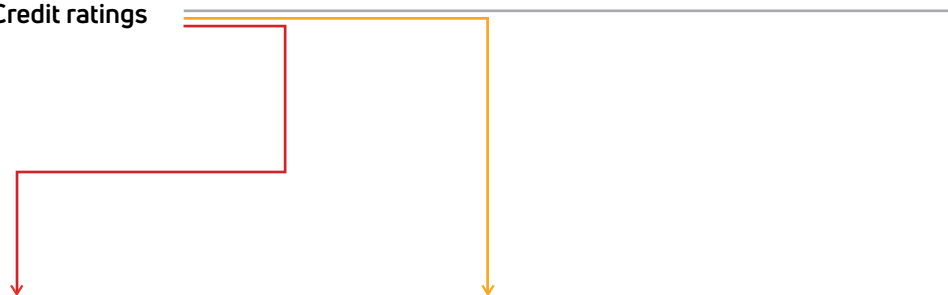
Unrelenting customer focus

We treat our customers with the utmost fairness. No matter what their economic status is, we offer everyone prompt and courteous service, with high levels of transparency.

Cutting-edge technology

Technology is central to our vision. We continue to invest heavily in technology to enhance customer experience and drive efficiency in operations. We believe in tech-led innovations to deliver seamless and responsive financial services of ever greater value to customers.

Credit ratings



Manappuram Finance Limited

- Long term: AA (Stable) by CRISIL
- Long term PP MLD : AA r (Stable) by CRISIL
- Long term: AA+ (Stable) by Brickwork Ratings
- Long term: AA (Stable) by CARE
- Short term: A1+ by CARE
- Commercial paper: A1+ by CRISIL, CARE

Asirvad Micro Finance Limited

- Long term: AA- (stable) by CRISIL
- Long term: AA- (Stable) by Brickwork Ratings
- Long term: A+ (Stable) by CARE
- Short term: A1+ by CRISIL

Manappuram Home Finance Limited

- Long Term: AA-(Stable) by CRISIL
- Short Term: A1 + by CRISIL
- Long Term: AA- (Stable) by CARE
- Long Term: AA- (Stable) by Brickwork Ratings

