



MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/194/2020-21

16.07.2020

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

Dear Madam/Sir

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations 2015 (“SEBI LODR Regulations”)

Ref: Our Intimations Ref: Sec/SE/148/2020-21, Sec/SE/178/2020-21

Pursuant to regulation 30 of the SEBI LODR Regulations, we wish to inform you that Financial Resources and Management Committee of the Board of Directors of Manappuram Finance Limited (“Company”) at its meeting held on July 16, 2020 approved the following: -

1. Allotment of 700 (Seven Hundred only) secured listed redeemable principle protected market linked non –convertible debentures having the face value of Rs.10,00,000/- (Rupees Ten Lakhs Only) each aggregating to Rs.70,00,00,000 (Rupees Seventy Crores only) [being issued at a premium of INR 1417 (One thousand Four Hundred and Seventeen only) with issue price of Rs. 10,01,417/- (Rupees Ten Lakhs One Thousand Four Hundred and Seventeen Only) aggregating to Rs.70,09,91,900 (Rupees Seventy Crores Nine Lakhs Ninety-One Thousand and Nine Hundred only)] on a private placement basis to be listed on the BSE Limited.

Material Details regarding the allotment in terms of point 2.1(g) of SEBI circular dated September 9, 2015 are as follows: -

<p>Tenure of the instrument date of allotment and date of maturity</p>	<p>1 year 11 months 08 days Date of Allotment: July 16, 2020 Date of maturity: June 24, 2022</p>												
<p>Coupon/interest offered schedule of payment of coupon/interest and principal;</p>	<p>Coupon Rate is linked to the performance of Underlying / Reference Index being 10 year Government security: 5.79% G-Sec 2030 having ISIN: IN0020200070 and Maturity on 11-05-2030, as published on Bloomberg Ticker IGB 5.79% 11/05/2030, and if the said index is discontinued or ceases to be available (for any reason whatsoever), then such index as may be stipulated by the Debenture Trustee (acting on the instructions of all the Debenture Holders), as further specified in table below:</p> <table border="1" data-bbox="882 1003 1396 1473"> <thead> <tr> <th data-bbox="882 1003 1023 1160">Scenario</th> <th data-bbox="1023 1003 1251 1160">If Yield of underlying on Final Fixing Date</th> <th data-bbox="1251 1003 1396 1160">Coupon on XIRR basis</th> </tr> </thead> <tbody> <tr> <td data-bbox="882 1160 1023 1272">1</td> <td data-bbox="1023 1160 1251 1272">Is <=12%</td> <td data-bbox="1251 1160 1396 1272">9.00% p.a. (XIRR)</td> </tr> <tr> <td data-bbox="882 1272 1023 1395">2</td> <td data-bbox="1023 1272 1251 1395">Is <=18% Final Observation >12%</td> <td data-bbox="1251 1272 1396 1395">8.75% p.a. (XIRR)</td> </tr> <tr> <td data-bbox="882 1395 1023 1473">3</td> <td data-bbox="1023 1395 1251 1473">Is > 18%</td> <td data-bbox="1251 1395 1396 1473">0.00 %</td> </tr> </tbody> </table> <p>Coupon Payment Frequency: On maturity Date being June 24, 2022.</p>	Scenario	If Yield of underlying on Final Fixing Date	Coupon on XIRR basis	1	Is <=12%	9.00% p.a. (XIRR)	2	Is <=18% Final Observation >12%	8.75% p.a. (XIRR)	3	Is > 18%	0.00 %
Scenario	If Yield of underlying on Final Fixing Date	Coupon on XIRR basis											
1	Is <=12%	9.00% p.a. (XIRR)											
2	Is <=18% Final Observation >12%	8.75% p.a. (XIRR)											
3	Is > 18%	0.00 %											
<p>charge/security, if any, created over the assets</p>	<p>The principal amount of the Debentures together with Coupon thereon, subject to any obligations under applicable statutory and/or regulatory requirements, shall be secured by a first ranking pari passu security interest on all current assets, book debts and receivables (both present and future) of the Company (excluding receivables specifically and exclusively</p>												

	charged in favour of certain existing charge holders), to be created in favour of the Debenture Trustee, and to be specifically set out and described in the Debenture Trust Deed and the Security Documents, such that a security cover of 100% of the outstanding principal amounts of the Debentures and Coupon thereon is maintained at all time until the Maturity Date.
special right /interest/ privileges attached to the instrument and changes thereof	Nil
delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Nil
details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;]	Entire outstanding amount on the Debentures (including the outstanding face value of the Debentures of INR 10,00,000 per Debenture and the premium payable on each Tranche 2 Debenture being INR 1417 per Debenture) along with payment of Coupon accrued thereon, default interest, redemption premium and any other amounts payable on the Maturity Date being June 24, 2022

2. Issuance of the Rated, Listed, Secured, Redeemable Non-Convertible Debentures for Rs. 250,00,00,000 Crores (Rupees Two Hundred and Fifty Crores Only) with an option to retain over subscription upto Rs 150,00,00,000 (Rupees One Hundred and Fifty Crores) aggregating to Rs.400,00,00,000 (Rupees Four Hundred Crores Only) on private placement basis to be listed on BSE Limited.

Material Details regarding the allotment in terms of point 2.1(g) of SEBI circular dated September 9, 2015 are as follows :-

I	Tenure of the instrument date of allotment and date of maturity	2 Year from the Deemed Date of Allotment being July 21 2020 Date of maturity: July 21, 2022
---	--	--

ii	Coupon/interest offered schedule of payment of coupon/interest and principal;	8.50% p.a.
iii	charge/security, if any, created over the assets	The Issuer shall ensure that the value of the Security created shall at all times be equal to at least 1.0 (One point zero times) of the aggregate amount of the outstanding principal of the Debentures and aggregate amount of the interest payable in respect of the Debentures ("Security Cover").
iv	special right /interest/ privileges attached to the instrument and changes thereof	Nil
v	delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	Nil
vi	details of any letter or comments regarding payment/ non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Nil
vii	details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;]	Coupon payment dates <i>July 21 2021, July 21 2022</i> Redemption-Bullet repayment of Principle and interest thereon shall be payable on date of maturity <i>July 21 2022</i> .

Request you to kindly take the same on record.

For Manappuram Finance Limited

Manojkumar 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