Make Life Easy

Ref: Sec/SE/260/2021-22 October 09/2021

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 – 400051

**Scrip Code: MANAPPURAM** 

Dear Madam/Sir

Sub: Newspaper Advertisement

Please find enclosed herewith the copy of Newspaper Advertisement published on 09 October 2021 in Malayala Manorama (Thrissur Edition) and Business Line (All India Edition) of intimation of call option exercised by the company as per the terms and conditions of the issue Non-Convertible debentures bearing ISIN No: INE52207BD8.

Kindly take the same on your record. Thanking You.

Yours Faithfully For Manappuram Finance Limited

Manoj Kumar V R Company Secretary Ph; +91 9946239999



#### GOVERNMENT OF INDIA LAKSHADWEEP ADMINISTRATION (DEPARTMENT OF HEALTH SERVICES) KAVARATTI-682 555

F.No.53-10/2021-DHS(1)

Hussain-9447510207

Dated: 04.10.2021

#### NOTICE INVITING TENDER

Department of Health Services UT of Lakshadweep Administration, Kavaratti invites competitive E-Tender from the Original Licensed Manufacturers or their Authorized Distributors / Agents for the following work as detailed below:

| Name-of-Work                                    | Supply, installation, commissioning, provide 3 years comprehensive searanty and 5 years CAMC 2 years CAMC (as per the list) after expry of warranty period for the Laboratory Equipments required for I.G. Hospital, Minicoy, Amin. Kodemáth. Kálpeni, Kittan, Chethiat, Bitra (Mention in Appendich). |
|---|--|
| Tender Fee / Cost of Tender Form                | Rs. 1000 + 18% GST (1180)  |
| Bid Document available for<br>downloading from  | 06.10.2021 10.30AM   |
| Bid Document available for<br>downloading up to | 25.10.2021 4.00 PM   |
| Last date & Time for submission of<br>Bid       | 25.10.2021 4.00 PM   |
| Opening of Technical Bid                        | 25.10.2021 4.30 PM   |
| Opening of Financial Bid                        | 01.11.2021 4.00 PM   |

willing to participate in the tender shall visit the e-tender website www.tendersutl.gov.in for participation For any help / query, please contact representative of the Department through erroll (bufferhealthdhs@gmail.com & healthtenders786@gmail.com or Telephone (64896262819) and for any help in processing of e-tender please contact E-Tender helpdesk Michile No. Shri. Hassan - \$495045626, Sakeer

Tender Document containing detailed terms & conditions and goods required

can be downloaded from the website www.lakahadweeg.gov.in. Bidders

Sdi- (Dr.M.P.Basheer) **Director Health Services** U.T of Lakshadweep

## പാലഷിള്ളി തോട്ടങ്ങളിൽ ആനകൾ വിഹരിക്കുന്നു

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## ® MANAPPURAM FINANCE LIMITED

Rept Office: N/475A(skt WESBA/New), Managouran House, Valapat, Thrissur, Karala-885 967 Tel DART-SONDHOD SUNDHUM Fair DART-2006298 City LIESENDOL HINDEY, CODORZO E-Mail: cowcetan@manapp.ram.comillebaltr: www.manappuram.com

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# ആ ചെമ്പോല കൈമാറിയത് താനെന്ന് പുരാവസ്തു ശേഖരിക്കുന്നയാൾ

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# പാലപ്പിള്ളിയിൽ പുലിയിറങ്ങി പശുക്കളെ ആക്രമിച്ചു

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#### S. MURALIDHAR

onda is notoriously good with its ability to build multiple new \_ two-wheelers with their own unique positioning while sharing a common platform. The company's myriad scooters is an example; so are a few of its motorcycles. One of the

gaps in its extensive up is an affordably positioned adventure style bike and that is what CB200X will at-

tempt to fill. Honda engineers say that the new motorcycle will offer a dual character satisfy

urban adult's urge to own a bike that can be a primary commuter during the weekdays and to allow him or her to ex-

plore the great outdoors during the weekend. It looks the part with its raised handlebar and half fairing front design with knuckle-guards.

But is it truly an off-roader; can it tackle the rough and tumble of a forest or hilly path? As I walk up to the bike with a late monsoon shower still pattering down in the outskirts of Mumbai, I'm thinking that at the very least, the CB200X can help me better tackle flooded roads

> tarmac, and that itself an achievement. It was time to find

and broken

Design The CB200X is a medley design elements. And if you see quite a bit of the

be correct in guessing that the

2.0 in it, you would

CB200X borrows heavily from the former. The CB nomenclature is also an indicator of its road bike status in Honda's portfolio, while the 'X' is clearly an indicator of it, sort of, getting a crossover positioning. The front design of the CB200X is significantly different and in keeping with its semi-adventure bike

The face plate and armour fascia design is thanks to the semifairing and the dual coloured panels that wrap around the headlamp. Some of the design elements have been inspired by Honda's bigger bikes in the ad-

stance and build.

venture class. The body side panels, the moulded long shrouds that are meant to emphasise the taller stance of the CB200X and the knuckle-guards with integrated turn indicators are eyecatching features in the front of the bike. These act as simple, yet very effective design elements that enhance the CB200X's affordable adventure bike posi-

The fuel tank has also been redesigned compared to the Hornet 2.0. But, much the design the CB200X from the enbackwards is pretty much identical to the Hornet

tioning.

For example, at the rear, the compact, X-shaped taillamp is a carryover. The split grab bar at the rear is also

identical, though the stepped seat's squabs are shaped differently compared to the Hornet and are also longer. So, a set of panniers or a storage box at the rear won't leave you wanting more seat space.

The chassis, suspension and power unit are the same in both the bikes, but to connect the rest the CB200X to its up-

right, ADV bodystyle, Honda engineers have also made changes to the handlebar. It is now raised by over 60mm (compared to the Hornet 2.0) and has been turned in

closer towards the rider; sequently

rider's posture is relaxed and upright. The rider's seat height has also been marginally raised

any breach.

### **Build and Features**

The CB200X lists all LED lighting as one of the key features in its spec-sheet. The turn indicators integrated into the knuckleguards are also LED winkers. The upswept muffler and exhaust tip adds to the ADV bike body style. The instrument cluster is a digital unit, again carried forward from the Hornet 2.0. This reverse LCD unit and its simplistic display is visible even under the glare of the afternoon sun. The display is also

identical to the one in the Hornet 2.0; no additional connected bike features yet.

Performance The engine and gearbox CB200X

have been

borrowed

from the

Hornet 2.0, and in the same state of tune too. The 184.4cc single cylinder, (PGM-Fi) fuel-injected engine puts out about 17bhp (12.7kW) of peak power and 16.1Nm of torque. The engine is a tested

workhorse, and it is a refined unit. The focus for the engine is typically Honda, it delivers a measured 'peppy' performance. The aircooled unit offers enough 'go' in the low and mid-rpm ranges. At

147kgs, the

CB200X is

iust

shade heavier than the Hornet 2.0, so the performance of the power unit should feel very similar. Vibrations are well contained at idle, but creep up when you cross into 3-digit speeds. The CB200X is still an easy riding bike and working the 5-speed gearbox with its crisp shifts, while weaving through traffic in Navi Mumbai's roads made for an interesting riding experience. In traffic, the bike manages to stay in top gears without any

being ridden at slow speeds. Featuring the golden upside down fork at the front and a

knocking setting in even while

mono shock at the rear, the suspension is also a carry over from the Hornet 2.0, so the ride quality is very similar.

The 17-inch rims are also of the same size as the former, but the tyres are different with a chunkier block pattern. The MRF Zapper Kurve tyres in the CB200X makes the ride just a shade firmer and are meant to offer better stability if you do decide to take it off-road. The 167mm ground clearance should also help in that endeavour, though the bike is not built for serious levels of off-reading. Some blame for the harsher ride on my test mule should probably go to the over-inflated tyres. Braking performance is

good and comes off 276mm disc at the front and 220mm one at the rear. The CB200X gets a single channel ABS system.

Bottomline The CB200X is a

neat addition to Honda's portfolio. To you as a buyer looking for more choice in the entry performance segment, the bike brings the option of a ADV body style within a sub-Rs 1.5 lakh price segment. There is a lot of equipment from the Hornet 2.0 and there are a lot of similarities in character too. Yet, the CB200X's stance, riding position and the design uniqueness are good reasons for you to consider

this over the Hornet. The CB200X has been priced at Rs 1.44 lakh (ex-showroom).

listed company, of course, the

scrutiny bar goes up and we

are preparing for that.

# NEWS

# 'MobiKwik eyes more 'buy now, pay later' customers than any card company'

## Co-founder Upasana Taku outlines the payment company's post-IPO plans

**DEBANGANA GHOSH** 

Founded in 2009 by husband-wife duo Bipin Preet Singh and Upasana Taku, MobiKwik is waiting to get listed this year along with several other fintech giants including Paytm and PolicyBazaar. Ahead of the ₹1.900-crore IPO. MobiKwik's

co-founder, chairperson and COO Upasana Taku gaveBusinessLine a glimpse into what's ahead for the payments company and its roadmap post the listing.

## How do you plan to deploy the funds raised through the

We are planning to infuse it back into the company. We will be investing in user and merchant acquisition. We will also be investing more in brand marketing, which we were a bit shy about in the past. Given how large both payments and 'buy now pay later' (BNPL) opportunities are we will be investing there as well.

#### Do you plan to enter any other business streams in financial services?

We already have an insurance distribution licence from IRDAI. We have teams, capabilities and products in partner-

ship with insurance companies on our platform. We have an investment advisory licence from Sebi and direct mutual fund investment products, liquid funds, deposits, gold on our platform. So, we are building insurtech and investment

Hornet

tech as smaller business streams. but they are still nascent. We expect them to grow in 2-3 vears.

From a larger perspective, 70 per cent of the revenue growth today comes from consumer payments, 20 per cent from the BNPL business, and 10 per cent from the cross-sell business. After 2-3 years, BNPL and payments will bring 40 per cent and 50 per cent revenue, respectively, because the margins in consumer payments is 1.8 per cent while it is about 4.5 per cent for every cycle in the BNPL business. That's why we expect the revenue share to grow faster in

## How big is the BNPL opportunity in India?

In India, especially, given that we have only 35 million credit card customers and 250-300 million digitally paying users, this gap is already big. In the next five years, we'll have 700 million digitally paying users and still only 40-50 million credit card users. BNPL is a very large opportunity. Industry reports say it will be a \$50-60-billion opportunity; I feel it will be a \$100-billion opportunity in the next two years. We are focused on using our structural advantages to build the 'buy now, pay later' category.

#### Other sectors and traditional banks are also trying to sell digital financial services. especially BNPL. How will MobiKwik strategise differently?

It's a big market and there will be many people trying to enter. There are some big contenders. Firstly banks and NBFCs, but I don't see any major competition from them. Most of their distribution is via branches and direct sales agents. It's completely physical in nature and their operating cost is very high, so they can't do ₹3,000-5,000 credit products because they can't make money, given the higher

It's not the same for MobiKwik; we are a payments platform with millions of users, and how they are spending the money is in our records. Also, as a wallet and a licensed entity, we have to do [know-your-customer verification] too. We are well poised to leverage this trend of BNPL. Being fully digital we



We will also be investing more in brand marketing, which we were a bit shy about in the past. Given how large both payments and 'buy now pay later' opportunities are, we will be investing there as well. UPASANA TAKU

can make money even on a 500-rupee note, apart from having a robust user base.

## What about the new-age

fintechs? Other younger and smaller fintech start-ups, much like us, have learned to use AI [artificial intelligence] and ML [machine learning] to track alternative and abstract data points but they have significant challenges when it comes to getting scale. We have 108 million registered users. They don't have KYC-ed users while we have 45 million KYC-ed users.

That's going to take time and billions of dollars for them to reach. We also have 3.5 million merchants. We have a card through which users can pay anywhere, we have 75,000 ecommerce platforms and

apps. Currently, we have 23 million users for our 'buy now, pay later' product. Our end goal is to have a bigger active BNPL user base than any credit card company in India. The top ones have 12-13 million customers as of now. Though our pre-approved user base is already large, we want to convert that to active users quickly.

### When do you see the company breaking even?

All our businesses are contribution-margin profitable over the last two years. In the coming few years, too, we plan to continue investing; in the short term the losses will go up, but on a fixed cost the contribution margin will still be profitable. Overall, EBITDAlevel profitability is still a few years away.

It was alleged in March that MobiKwik data was breached. Why didn't the company disclose this on its own before it became known through some ethical hacker?

Firstly, our public statement is out there on our social media

quarterly, semi-annual and annual audits because we are an RBI-regulated entity. We also

profiles where we have denied

any breach in the system and

even appointed a forensic aud-

itor, and they too didn't find

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processes for all our techno-

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In terms of long-term user

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# Xebia acquires Polish cloud expert PGS Software

**OUR BUREAU** Bengaluru, October 8

Global IT consulting organisation Xebia has acquired PGS Software, a Polish software house and cloud expert.

With its fifth acquisition this year, Xebia continues to expand in line with its buy and build strategy: partnering with other thought leaders to

strengthen its position as an authority in the global digital domain.

PGS Software and Xebia will closely cooperate to deliver tailored technology services and IT consultancy to existing and new clients, PGS Software's CEO, Wojtek Gurgul, will become a member of Xebia's global leadership team, and PGS Software's company logo will be extended by a footnote saying: "Proudly part of Xebia".

Together, Xebia and PGS Software have 3,100 employees and enjoy a physical presence in fourteen countries. With PGS Software, Xebia extends its digital capabilities and adds nearshoring services to its port-



DELHI JAL BOARD: GOVT. OF N.C.T. DELHI OFFICE OF THE EXECUTIVE ENGINEER (E&M) 40 MGD WTP NANGLOI: NEW DELHI-110041 Email id:eewtpnangloi@gmail.com Mobile No. 9650291163

"STOP CORONA: WEAR MASK, FOLLOW PHYSICAL DISTANCING, MAINTAIN HAND HYGIENE" RE-INVITE PRESS NIT. NO. 08 (2021-22)/EE (E&M)WTP-NANGLOI

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|--|--|--------------------|-------------------|---------------|--------------------------------------|--|---|--|--|
| S.<br>No.  | Name of Work   | Estimate<br>Cost   | E/Money           | Tender<br>Fee |                                      | Last date/time of receipt of tender through e-procurement solution |   |  |  |
| 1.   | SITC of submersible pump<br>sets along with allied E&M<br>equipment at WTP Dwarka. | Rs.<br>60,06,227/- | Rs.<br>1,21,000/- | Rs.<br>1000/- | 2021_DJB_209452_1<br>Date-08-10-2021 | 22.10.2021 at 2.30 P.M.  |   |  |  |
| curther details in this regard can be seen at (https://govtprocurement delhi gov in) |  |                    |                   |               |                                      |  |   |  |  |

ISSUED BY P.R.O.(WATER) (K.G. Mishra) EE(E&M)WTP-Nanglo Advt. No. J.S.V. 474(2021-22)

Email: sibcorporate@sib.co.in Website: www.southindianbank.com

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send reports. After becoming a

The South Indian Bank Ltd CIN: L65191KL1929PLC001017 Regd. Office: SIB House, T.B. Road, Mission Quarters Thrissur-680001. Tel: 0487 2420020

## NOTICE

Notice is hereby given pursuant to Regulation 29 read with Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a Meeting of the Board of Directors of The South Indian Bank Limited, Thrissur, will be held on Thursday, the 21st day of October 2021 inter-alia to consider, approve and take on record the Unaudited Standalone and Consolidated Financial Results of the Bank for the quarter/half year ended 30<sup>th</sup> September 2021.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015,as amended, the information contained in this notice is hosted on the Bank's website at www.southindianbank.com and also on the website of the stock exchanges, viz, BSE Ltd. at www.bseindia.com and on the National Stock Exchange of India Ltd. at www.nseindia.com. By Order of the Board

(JIMMY MATHEW) Date: 08-10-2021 COMPANY SECRETARY



PUDUCHERRY DISTILLERIES LIMITED (A Govt. of Puducherry Undertaking) Ariyapalayam,Puducherry - 605 110. Tel: 0413-2666844 / 2667578 Fax: 0413 - 2661556 email: pdl@dataone.in & pdl.pon@nic.in

## **NOTICE INVITING E-TENDER**

Tender ID: 2021 PDL 8596 1 E-tenders are invited from established manufacturers/suppliers for the "Supply of New 180 ml and 750 ml glass bottles" through e-procurement portal (https://pudu gov.in) only. Tender Fee Rs.2500/- and EMD Rs.5,00,000/-. Last date and time of Submission of bids online is 27-10-2021 at 12.00 P.M. For detailed information and Terms and Conditions please refer tenders online through e-procurement portal https://pudutenders.gov.in. The Tender details, and Terms and Conditions may also be downloaded from the website www.py.gov.in and http://pdlindia.in for reference only.

ABBU: E4/2021 MANAGING DIRECTOR



Regd Office: IV/470A(old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala-680 567
Tel 0487-3050100, 3050108 Fax 0487-2399298 CIN: L65910KL1992PLC006623
E-Mail: cosecretary@manappuram.comWebsite: www.manappuram.com

**ISSUED FOR INFORMATION PURPOSE ONLY** This is to inform that the company has exercised call option for below

mentioned security as per the terms of the issue Scrip Code per debentures MAFIL PVT NCD-03/2019-20 INE522D07BD8 959063 Rs. 9.93.209/-

The eligible investors also have right to exercise put option for the above mentioned

Eligible Debenture Holders shall mean all Debenture holders of the said security. The debentures shall be redeemed on the call option date i.e 18th Nov 2021

Place: Thrissur, Kerala

Date: 08.10.2021

For Manappuram Finance Ltd. Manoj Kumar V.R.

