



# MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/721/2019-20

Date: January 06, 2020

<b>1. National Stock Exchange of India Ltd.</b> Exchange Plaza Bandra (E), Mumbai – 400051 Tel: 2659 8235/8452 Fax No.: 2659 8237-38 <b>NSE Symbol: MANAPPURAM</b>	<b>2. BSE Limited</b> Corporate Relationship Dept. Dalal Street, Mumbai – 400001 Tel: 2272 1233/8058 Extn- 8013 Fax No. 2272 2037/2039/ 2041/2061 <b>Scrip Code No. 531213</b>
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Dear Sir/Madam,

<b>Sub:</b>	<b><u>Intimation under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”)</u></b>
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This is in furtherance to our letter dated December 02, 2019. We are pleased to inform you that the Financial Resources and Management Committee (“Committee”) of the Board of Directors of Manappuram Finance Limited (“Company”) at its meeting held on January 06, 2020 has approved the issuance of fixed rate senior unsecured notes (the “Notes”) aggregating to US \$ 300 Millions (the “Issue”) and has also approved the pricing, tenure and other terms of the Notes.

The required details in relation to above mentioned issuance are as follows –

Particulars	Terms
<b>Type of Instrument</b>	US Dollars senior secured fixed rate notes
<b>Rating</b>	S&P – ‘BB-’. Fitch Ratings – ‘BB-’.
<b>Use of Proceeds</b>	The use of proceeds of the Notes will be for onward lending and other activities permitted in accordance with the approvals granted by the RBI in relation and in accordance with the external commercial borrowings guidelines and other applicable laws.
<b>Listing</b>	Singapore Exchange Securities Trading Limited (“SGX-ST”)
<b>Size of the Issue</b>	USD 300 Millions pursuant to Regulation S of the Securities Act

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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<b>Settlement Date</b>	13 <sup>th</sup> January 2020
<b>Tenure of the instrument /Maturity Date</b>	3 Years, 13 <sup>th</sup> January 2023
<b>Coupon / interest offered, schedule of payment of coupon interest and principal</b>	5.90 % p.a., 13 <sup>th</sup> July 2020, 13 <sup>th</sup> January 2021, 13 <sup>th</sup> July 2021, 13 <sup>th</sup> January 2022, 13 <sup>th</sup> July 2022, 13 <sup>th</sup> January 2023 and 13 <sup>th</sup> January 2023
<b>Charge or security, if any, created over the assets</b>	Secured by way of first ranking pari passu charge on all current assets, book-debts, loans and advances, receivables, including gold loan receivables, both present and future and all benefits, rights, title, interest, claims and demands whatsoever of the Company in respect of all the aforesaid amounts, both present and future
<b>Special rights or interest or privileges attached to the instrument and changes thereof</b>	Not applicable
<b>Delay in payment of interest or principal amount for a period of more than three months from the due date or default in payment of interest or principal</b>	Nil
<b>Details of any letter or comments regarding payment or 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</b>	Not applicable
<b>Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures</b>	Not applicable

Further, we would like to inform you that the Committee has approved the execution of the subscription agreement with UBS AG Singapore Branch, and Barclays Bank PLC.

You are requested to take the same on record and treat the same as compliance under Regulation 30 and other applicable regulations under the Listing Regulations and acknowledge receipt.

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Thanking you,

Yours faithfully,

**For Manappuram Finance Limited**

**Manoj Kumar VR  
Company Secretary**

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