



**Q1 FY16 INVESTOR PRESENTATION
AUGUST 2015**



**GOLD LOAN
(LOAN AGAINST
GOLD)**



MICROFINANCE



**MORTGAGE &
HOUSING
FINANCE**



**MANAPPURAM
FINANCE LIMITED**

**MANAPPURAM FINANCE LIMITED
Q1 FY16 INVESTOR UPDATE PRESENTATION
AUGUST 2015**

DISCUSSION SUMMARY

- **QUARTERLY RESULTS – KEY HIGHLIGHTS**
- **FINANCIAL DETAILS**
- **RESULT ANALYSIS**
- **SEGMENT WISE BUSINESS UPDATE**
- **BUSINESS STRATEGY**
- **ANNEXURE**
 - **COMPANY OVERVIEW**

QUARTERLY UPDATE: Q1 FY16 - KEY RESULT HIGHLIGHTS

Closing AUM at Rs 101.05 bn up 5.3% q-q.

Total operating income at Rs 5,390.4 mn

Net profit up by 34.3 % y-y at Rs 593 mn

ROA at 2.01% and Spread at 12.60%.

EPS of Rs 2.82 per share, NAV per share Rs 31.46

High capital adequacy of 24.97%

FINANCIAL DETAILS: CONSOLIDATED PROFIT & LOSS STATEMENT

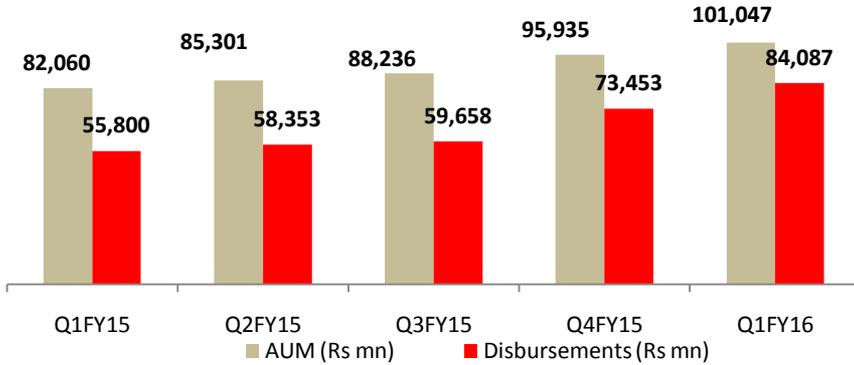
Particulars (In Rs Mn)	Q1FY16	Q1FY15	YOY %	Q4FY15	QOQ %	FY15
Closing AUM	101,047	82,060	23.1%	95,935	5.3%	95,935
Interest income	5,376.1	4,532.1	18.6%	5,036.8	6.7%	19,682.5
Other Operating Income	14.3	33.6	-57.5%	71.6	-80.0%	181.8
Income from Operations	5,390.4	4,565.7	18.1%	5,108.4	5.5%	19,864.2
Finance expenses	2,360.6	2,134.2	10.6%	2,238.5	5.5%	8,774.1
Net interest income	3,029.8	2,431.5	24.6%	2,869.9	5.6%	11,090.1
Employee expenses	1,019.9	797.2	27.9%	829.1	23.0%	3,145.4
Other operating expenses	986.7	916.3	7.7%	904.1	9.1%	3,596.8
Pre provision profit	1,023.2	718.0	42.5%	1,136.8	-10.0%	4,347.9
Provisions/Bad debts	123.6	69.1	78.8%	83.8	47.5%	281.2
Other Income	19.2	21.3	-9.9%	24.1	-20.5%	70.1
Profit before Tax	918.8	670.2	37.1%	1,077.1	-14.7%	4,136.7
Tax	320.7	228.6	40.3%	375.1	-14.5%	1,422.0
PAT before Minority Interest	598.1	441.5	35.5%	702.0	-14.8%	2,714.8
Minority Interest	5.1	0.0	100.0%	1.6	221.3%	1.6
PAT	593.0	441.5	34.3%	700.4	-15.3%	2,713.2

FINANCIAL DETAILS: CONSOLIDATED BALANCE SHEET

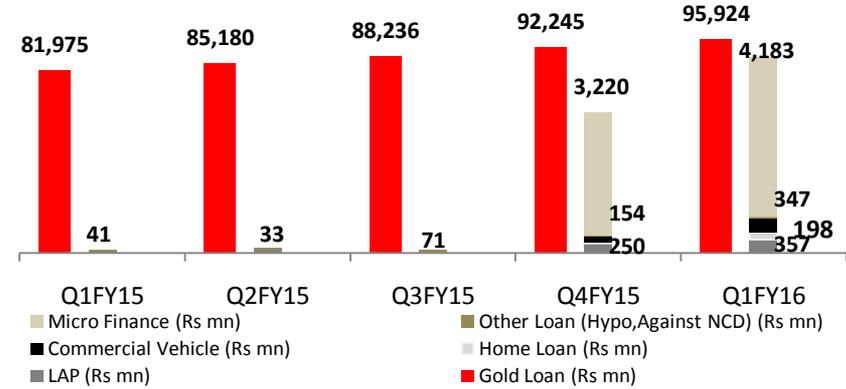
Particulars (In Rs Mn)	Q1FY16	Q1FY15	YOY %	FY15	QOQ %
Cash & Bank Balances	8,489.0	4,545.1	86.8%	7,926.3	7.1%
Investments	535.2	3,493.8	-84.7%	2,168.7	-75.3%
Loans & Advances	101,320.1	82,804.8	22.4%	96,221.4	5.3%
Fixed Assets	1,760.9	1,898.0	-7.2%	1,736.5	1.4%
Other Assets	7,169.7	7,123.0	0.7%	8,109.8	-11.6%
Total Assets	119,275.1	99,864.7	19.4%	116,162.8	2.7%
Share Capital	1,682.4	1,682.4	0.0%	1,682.4	0.0%
Reserves & Surplus	24,784.3	23,676.6	4.7%	24,645.6	0.6%
Borrowings	89,052.9	70,885.9	25.6%	86,319.7	3.2%
Other Liabilities & Provisions	3,549.9	3,619.8	-1.9%	3,311.3	7.2%
Minority Interest	155.6	0.0	100.0%	153.9	1.1%
Preference Share Capital of Minority Interest	50.0	0.0	100.0%	50.0	0.0%
Total Liabilities	119,275.1	99,864.7	19.4%	116,162.8	2.7%

RESULT ANALYSIS: AUM UPDATE

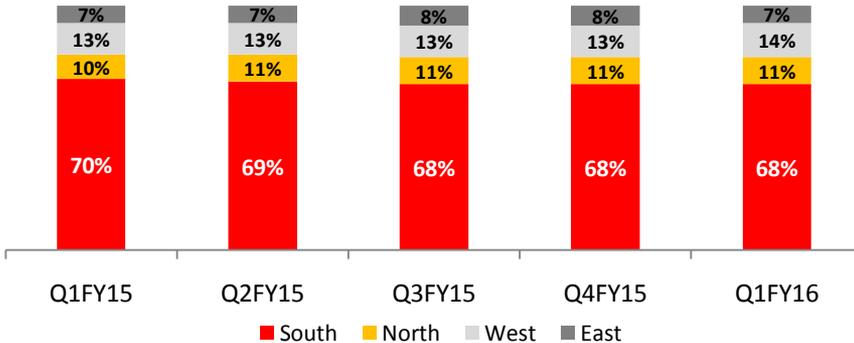
Consolidated AUM



Consol AUM Break-up Product Wise



Gold Loan AUM Break-up Asset Region Wise



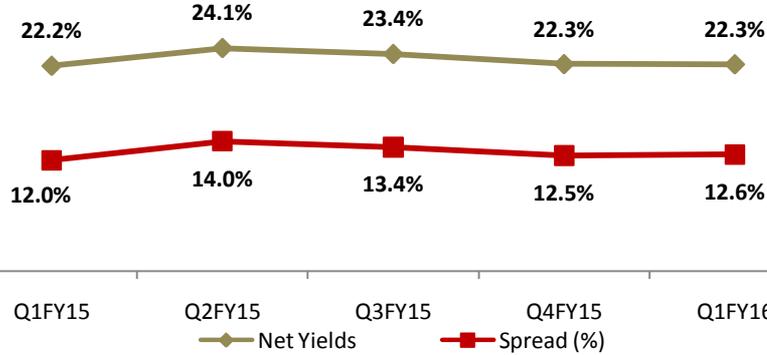
AUM Break-up Asset Region Wise

Key Highlights :

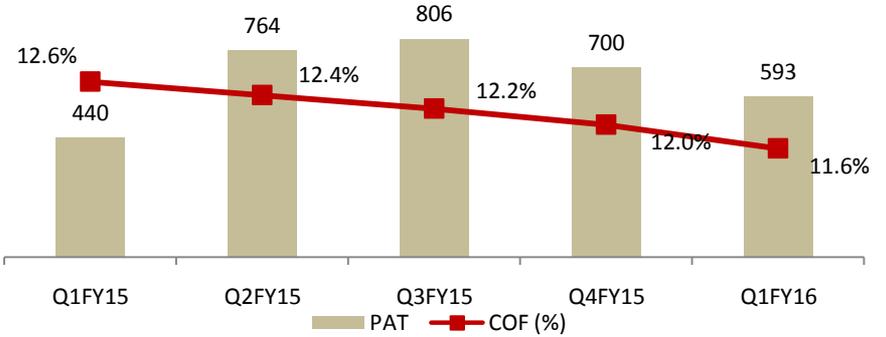
- Our Total AUM is at Rs 101,047 mn , increase in 5.3% QoQ
- Consolidated Disbursements up by 14.48% to Rs 84,087 mn
- Share of new business increases to 5.03% of consolidated AUM

RESULT ANALYSIS: PROFITABILITY ANALYSIS

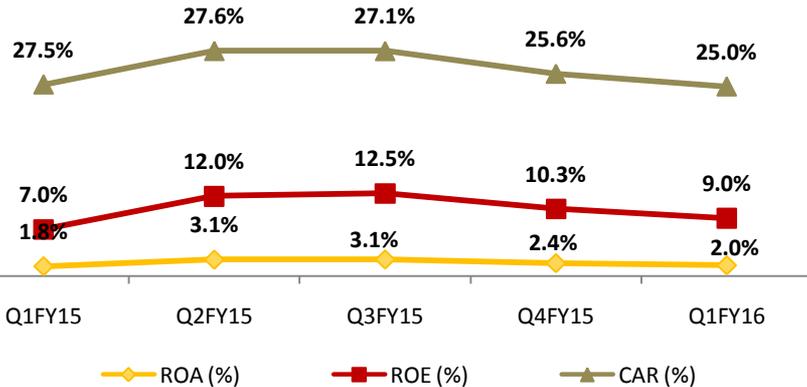
Yields & Spread Analysis



Cost of Funds & Profitability Analysis



Return Ratios & Capital Adequacy



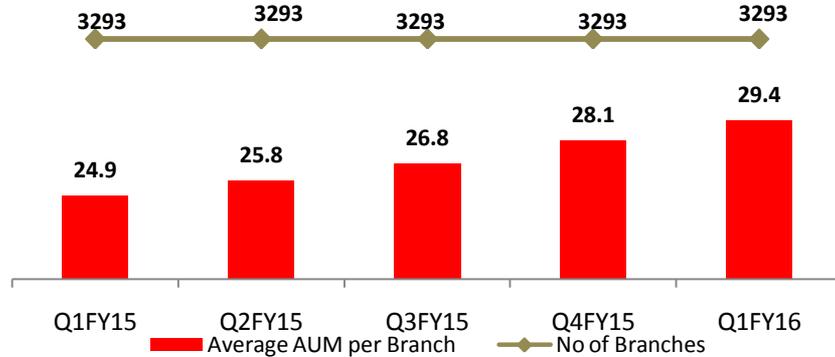
Highlights For the Quarter

Key Highlights :

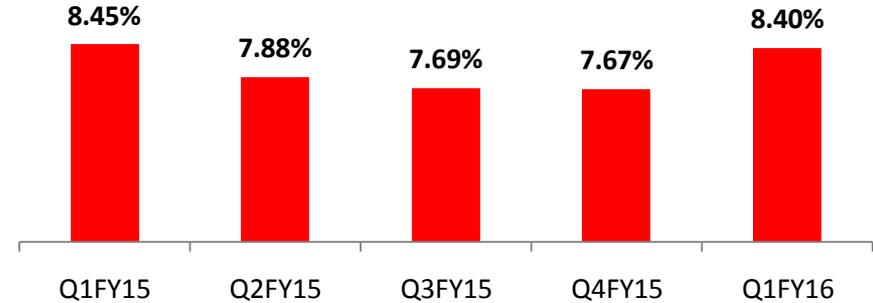
- Cost of funds declined further 35 bps q-q due to raising of lower cost funds from banks and mutual funds
- Capital Adequacy is healthy at 24.97% compared to the minimum 15% stipulate by RBI for gold loan companies

RESULT ANALYSIS: OPERATIONAL ANALYSIS

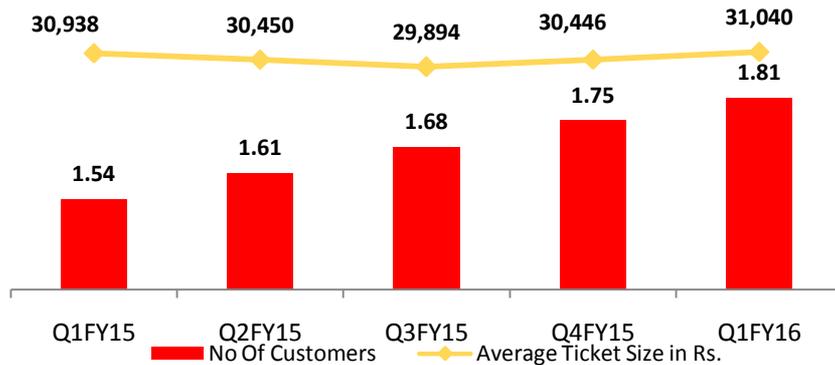
Productivity (Rs mn)



Opex to AUM (%)



Customer Base (mn) & Avg. Ticket Size



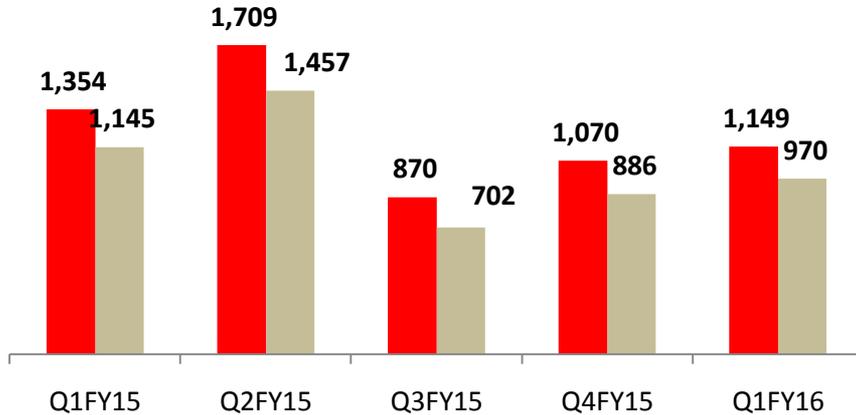
Highlights For the Quarter

Key Highlights :

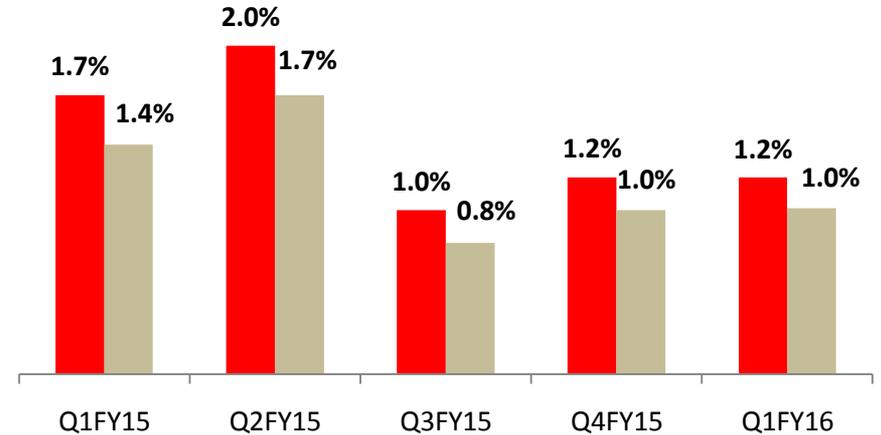
- Number of live Gold Loan customers is 1.81 million – up by 3.6% q-q
- Total Number of Gold Loan branches stable at 3,293
- Average AUM/Branch continues to grow to Rs 29.4 mn per branch

RESULT ANALYSIS: ASSET QUALITY UPDATE

Gross NPA & Net NPA- GOLD (mn)



Gross & Net NPA %



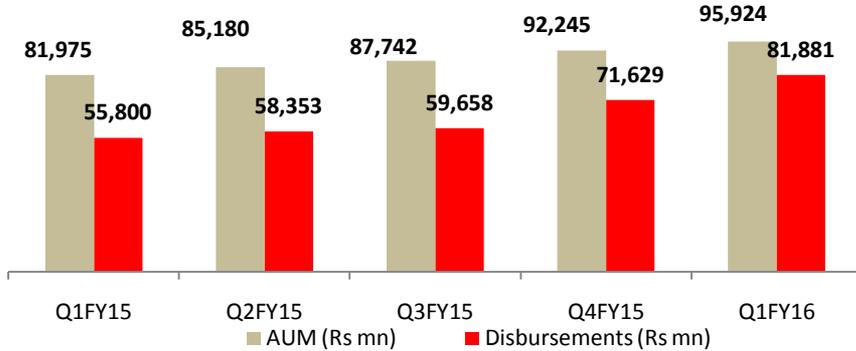
Highlights For the Quarter

Key Highlights :

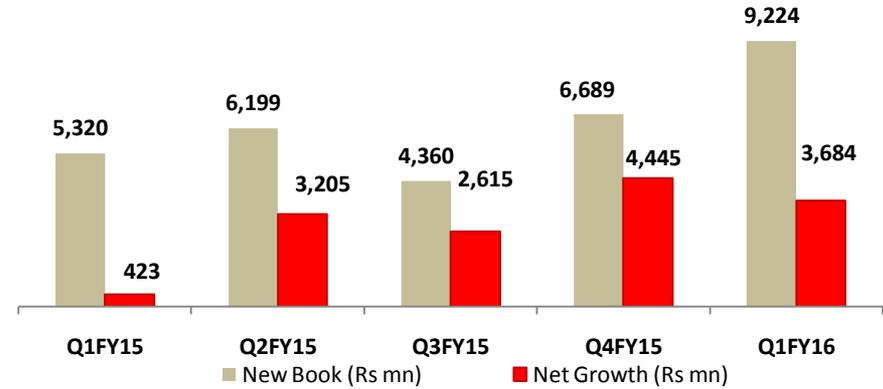
- Gross NPAs continued at 1.2% of AUM in Q1 FY16 despite shift to recognition at 150 days as per RBI guidelines
- Most of Gross NPA are from regular customers who have serviced over half of interest due
- NPAs on account of theft, spurious collateral etc. are only 0.07% of AUM

SEGMENT WISE UPDATE: GOLD BUSINESS - AUM GROWTH ANALYSIS

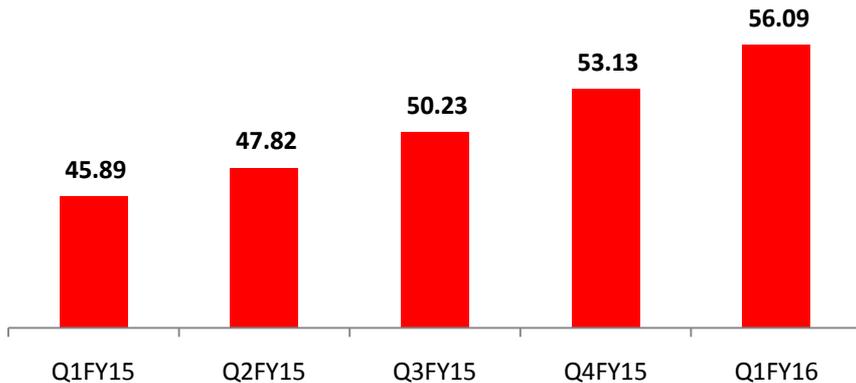
Gold Business - AUM & Disbursements



Net Growth



Gold Holding (tonnes)



Highlights For the Quarter

Key Highlights :

- Disbursements in Q1 FY16 increased to Rs 81.88 bn
- Gold Loan AUM of Rs 95,924 mn – up 3.98% q-q
- Gold holdings at 56.09 tonnes – an increase of 5.6% q-q indicating that growth is driven by volume increase
- Growth continues to be driven by new book as a result of reaching out to customers

SEGMENT WISE UPDATE: UPDATE ON NEW BUSINESSES

EACH NEW BUSINESS HAS A DEDICATED BUSINESS HEAD AND A SEPARATE OPERATING TEAM WITH EXTENSIVE AND RELEVANT INDUSTRY EXPERIENCE.

NEW BUSINESSES EXPECTED TO CONTRIBUTE UPTO 20-25% OF TOTAL AUM IN THREE YEARS.

MICROFINANCE SEGMENT

- Acquired a majority stake (85%) in Asirvad Microfinance Private Limited, one of the leading microfinance institutions in Tamil Nadu in February 2015.
- Eight-year old NBFC – MFI with operations in Tamil Nadu, Kerala and Karnataka.
- Current Loan Portfolio stood at Rs. 418 cr as on June 30, 2015
- Credit Rating Improved from BBB- to A1.
- Focus on Low Income Borrower
- To expand into other states leveraging Manappuram's Network.

MORTGAGE & HOUSING SEGMENT

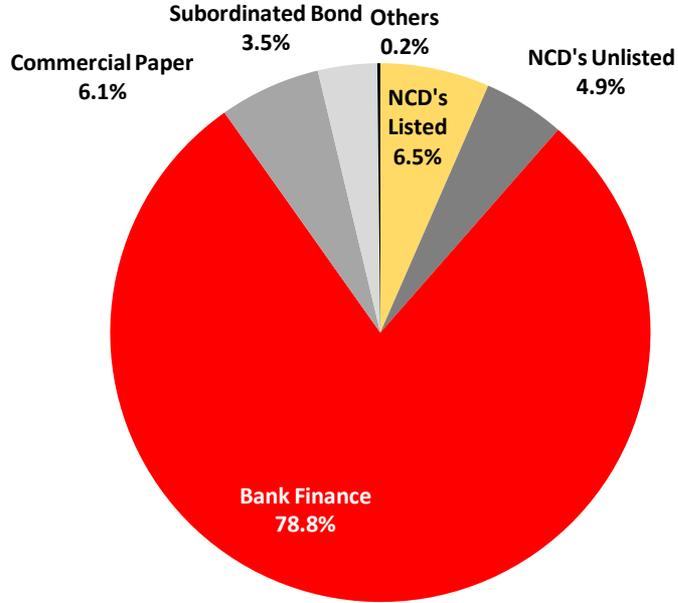
- Started commercial operations in January 2015.
- Current loan portfolio stood at Rs. 55 cr as on June 30, 2015.
- Recently started LAP product segment.
- Focus on Affordable Housing for Mid to Low income Group
- To open more branches in urban and semi-urban locations in South and West of India.

COMMERCIAL VEHICLES SEGMENT

- Launched loans for commercial vehicles, selectively in Southern and Western India.
- Current loan portfolio stood at Rs. 35 cr as on June 30, 2015.
- Focus on Underserved Category of Customers who do not have access to Formal Banking system.
- To open more branches in Rural and semi-urban locations

QUARTERLY UPDATE: LIABILITY MIX

Borrowings as on June 30, 2015 was Rs.89,053 million



Sources of Funds	Amount (Rs Mn)
NCD's Listed	5,823
NCD's Unlisted	4,356
Bank Finance	70,156
Commercial Paper	5,400
Subordinated Bond	3,156
Others	162
Total	89,053

Credit Rating

Credit rating history of 20 years (has investment grade rating since 1995)

Long-term Debt Programme

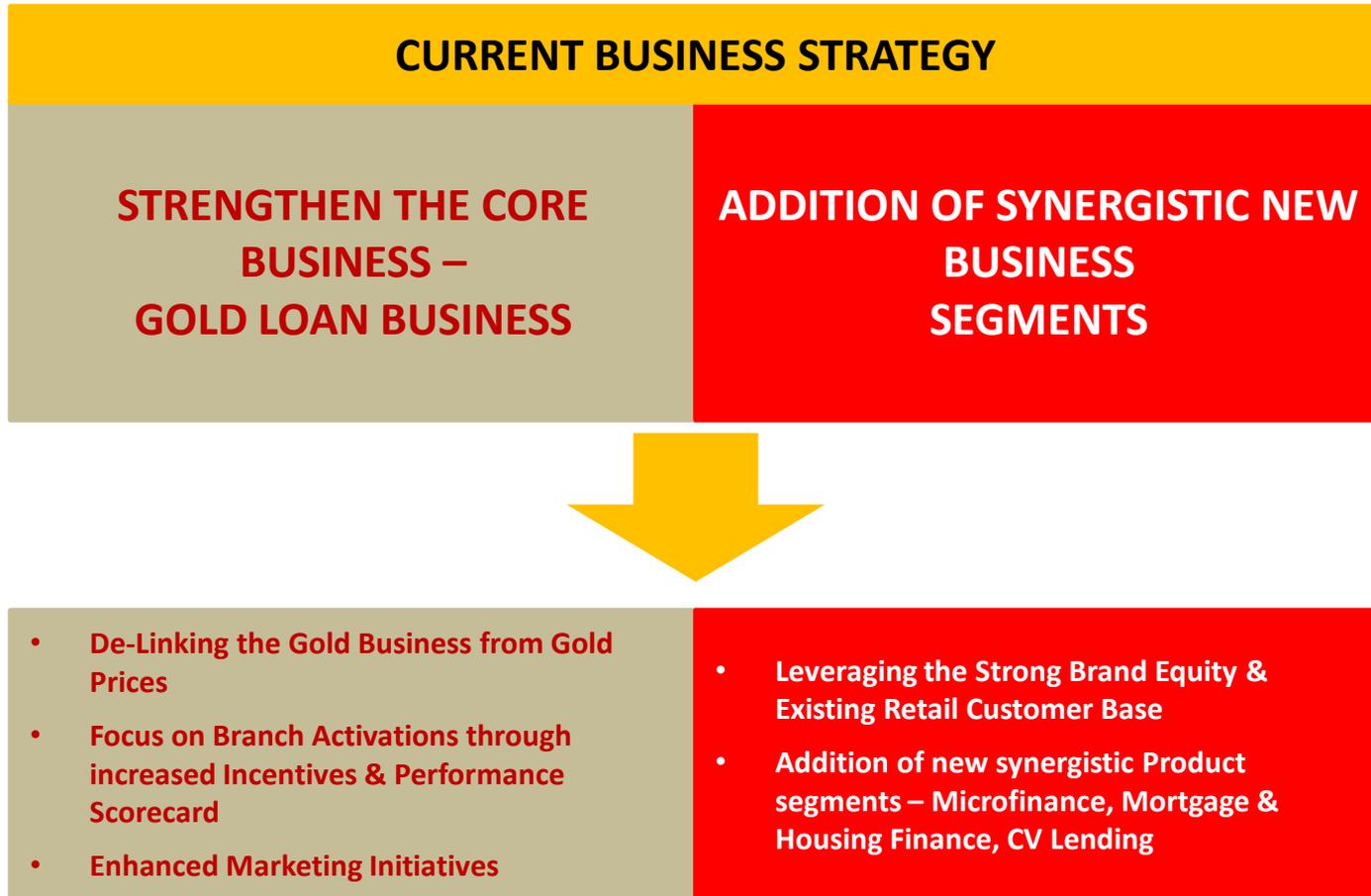
CARE

AA- (Stable)

Short-term Debt Raising Programme

CRISIL

A1+



BUSINESS STRATEGY: GOLD LOAN BUSINESS – GROWTH OUTLOOK & STRATEGY

Growth Capital in Place

- Current capital adequacy ratio (CAR) at ~24.97% compared to the minimum 15% stipulate by the RBI for gold loan companies.
- Gearing levels comfortable at 3.25x leaving ample scope for increase in leverage.

Strong Operating Leverage

- Company already has more than 3000 branches with trained Manpower in place.
- Minimal Capex required for the next 2 to 3 years.
- Focus on Operating Leverage going forward.

Regulatory Stability & Gold Price Fluctuations

- LTV Revision to 75% has led to the revival of the Industry.
- Recalibrated product tenure has De-linked the Gold Loan Business from the Gold price Fluctuations.

Strategic Initiatives to Drive Business Performance -

- Increased Marketing initiatives across branches and key markets.
- Significantly enhanced our marketing spend with growing BTL and ATL activities.
- Increased Incentives and Branch Activations
- Initiative to track Branch Level Performance Scorecard



BUSINESS STRATEGY: INTRODUCING NEW SYNERGISTIC PRODUCT SEGMENTS

CAPITAL AVAILABILITY

- Current Capital Adequacy at 24.97% compared to the minimum 15% as stipulated by the RBI.
- Gearing levels at ~3.25x leaving ample scope for increase in leverage.

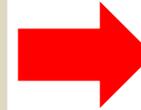


STRONG BRAND EQUITY

EXISTING RETAIL CUSTOMER
BASE

PAN INDIA DISTRIBUTION
PRESENCE

RELATIONSHIPS WITH
LENDERS



ADDITION ON NEW
SYNERGISTIC PRODUCT
SEGMENTS –

- MICROFINANCE
- MORTGAGE & HOUSING
- COMMERCIAL VEHICLES

RATIONALE FOR STRATEGY TO DIVERSIFY INTO SYNERGISTIC PRODUCT SEGMENTS -

- Strategy to Utilise surplus capital to build or acquire new lending products relevant to the existing retail customer base.
- To leverage the strong retail customer base, retail branch network and the strong Manappuram Brand Equity build over the years.
- To Leverage our operational capability to process large volume, small ticket lending transactions with semi-urban and rural customers.
- Focus to enhance the revenue mix and improve structural return on equity (RoE).

ANNEXURE

COMPANY OVERVIEW :

BRIEF OVERVIEW

STRONG PEDIGREE

- Incorporated in 1992, the company has been one of India's leading gold loans NBFCs. Promoted by Mr. V.P. Nandakumar (current MD & CEO) whose family has been involved in gold loans since 1949.
- Promoter Family has been in the gold loan financing business for more than six decades.
- One of the fastest growing players in gold loan financing business with an AUM of Rs 101,047 million as of June 30,2015.

BUSINESS OVERVIEW

- Manappuram is one of the largest listed player in the gold loan business with an AUM of Rs 101,047 million as of June 30,2015.
- Currently commands ~5-6% market share in the organized gold loan industry.
- Established pan-India presence, through its strong distribution network of 3,293 branches spread across 27 states and a live customer base of ~1.81million as of June 30,2015.
- Plan to Utilise surplus capital to build or acquire new lending products relevant to the existing retail customer base.
- Addition on new synergistic product segments – Microfinance,, Commercial vehicles, Mortgage & Housing Finance.

FINANCIAL PERFORMANCE

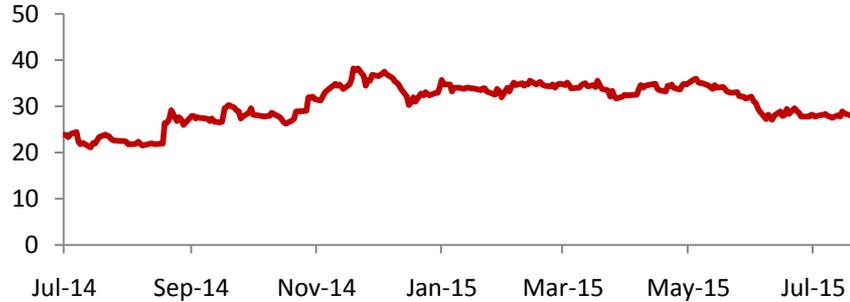
- Total assets under management has grown from Rs 75,491 mn in FY11 to Rs 95,935 mn in FY15.
- Disbursements have grown from Rs 1,80,569 mn in FY11 to Rs 2,45,440 mn in FY15.
- Capital Adequacy Ratio in FY15 stood at 25.64%.
- Asset Quality: Gross NPA's – 1.2% & Net NPA's – 1.0% in FY15
- Total income from operations, Net Interest Income and PAT in FY15 were Rs 19,864 mn, Rs 11,083 mn & Rs 2,713 mn respectively.
- Return ratios: ROA – 2.4% in FY15, ROE – 10.6% in FY15.

HIGH CORPORATE GOVERNANCE STANDARDS

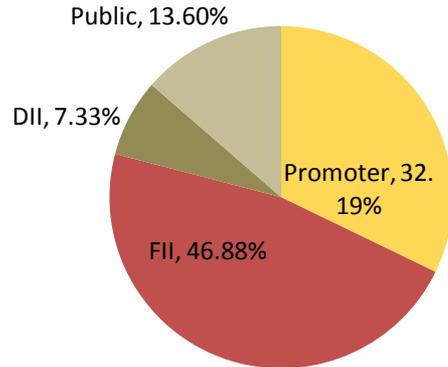
- Consistent dividends to shareholders. – Paid dividend of Rs 1.80 in FY15 translating into dividend pay out of 55.7% of PAT.
- Reputed Auditors such as KPMG as internal Auditors and SR Batliboi & Associates as Statutory Auditors to ensure accurate financial reporting & transparency.
- Strong external professional representation on the Board with 6 of the 11 directors being independent. Board is chaired by Mr. Jagdish Capoor – Ex-Deputy Governor of RBI, Ex-Chairman of HDFC Bank, BSE & UTI.

COMPANY OVERVIEW : SHAREHOLDING SUMMARY

Share Price Performance



% Shareholding – June 2015



Source – BSE

Market Data

As on 16.07.15 (BSE)

Market capitalization (Rs Mn)	22,670.5
Price (Rs.)	27.0
No. of shares outstanding (Mn)	841.2
Face Value (Rs.)	2.0
Avg. Trading Volume (Rs. Mn)	Rs 106 mn
Avg. Trading Volume (No of Shares)	4.1 mn
52 week High-Low (Rs.)	38.8–21.4

Source – BSE

Key Institutional Investors at June-15

% Holding

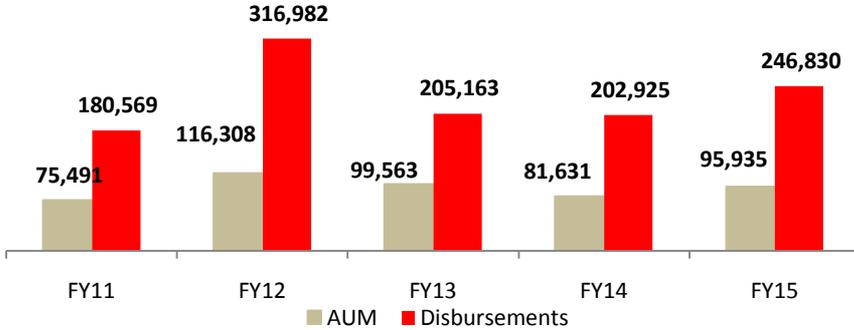
Baring India Private Equity Fund	12.57%
Smallcap World Fund Inc	6.32%
Hudson Equity Holdings	5.30%
Wellington Trust Company	2.76%
Beaver Investment Holdings	1.98%
Meryll Lynch Capital Markets	1.84%
Ashish Dhawan	1.75%
BRIC II Mauritius Trading	1.54%
Morgan Stanley Asia	1.41%
Mousseganesht Ltd	1.08%
DSP Balckrock Microcap Fund	1.04%

Source – BSE, Bloomberg

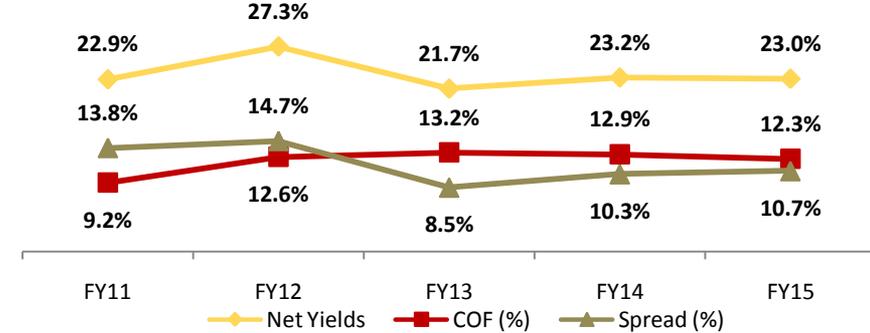
COMPANY OVERVIEW : FINANCIAL SUMMARY

AUM & Disbursements

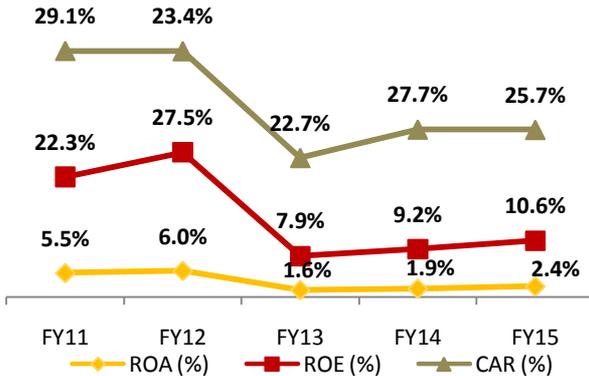
CAGR: AUM – 5.27%, Disbursements – 8.0%



Yields, Cost of Funds & Spread Analysis

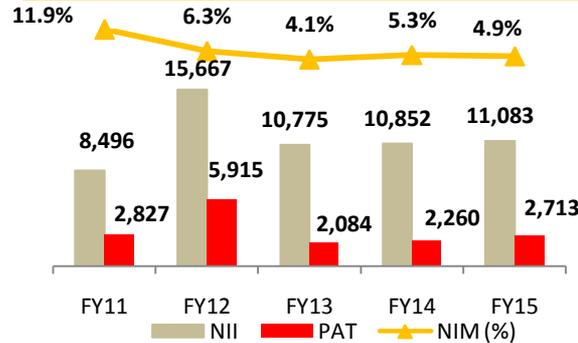


Return Ratios & Capital Adequacy

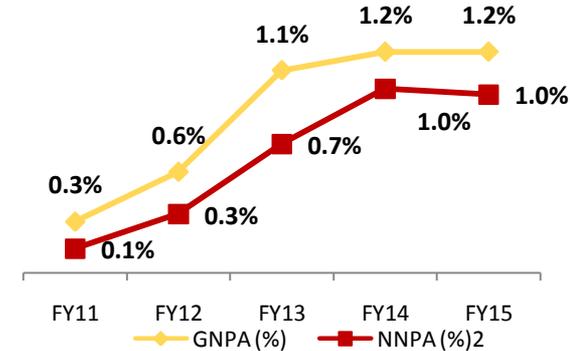


NII & Profitability Analysis

CAGR: NII – 6.9%



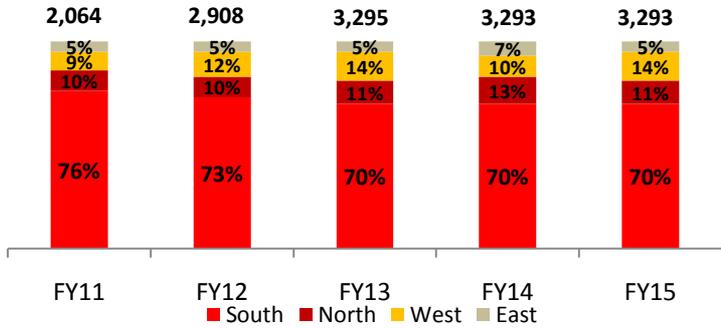
Asset Quality



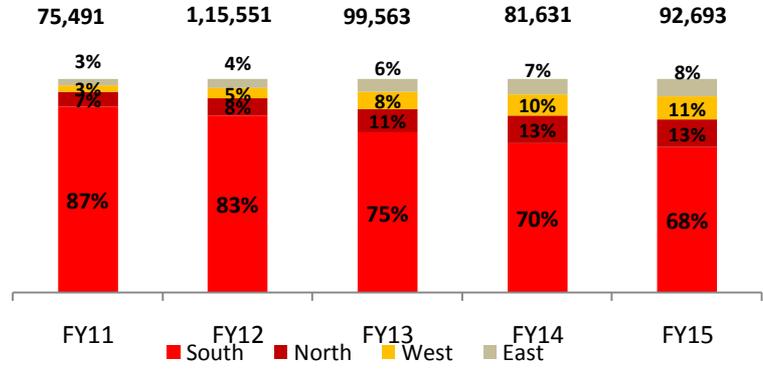
COMPANY OVERVIEW : OPERATIONAL SUMMARY

Branch Distribution

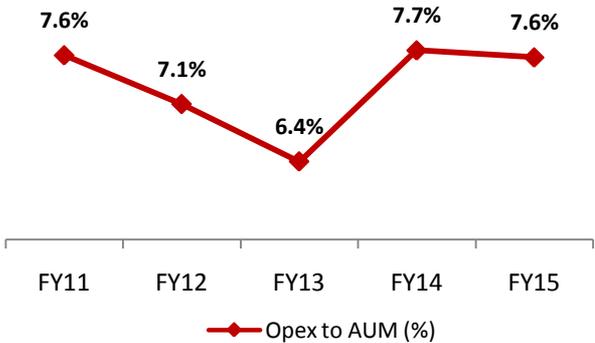
CAGR: Branch Addition – 12.4%



AUM Break-up (Region Wise)

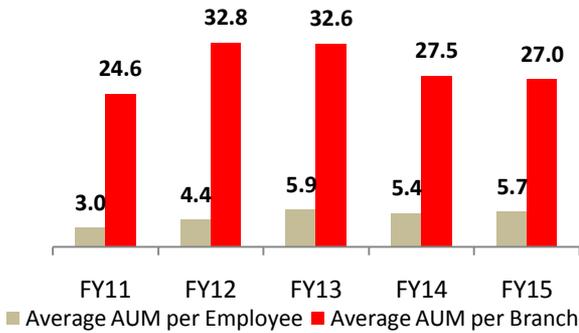


Operational Efficiency



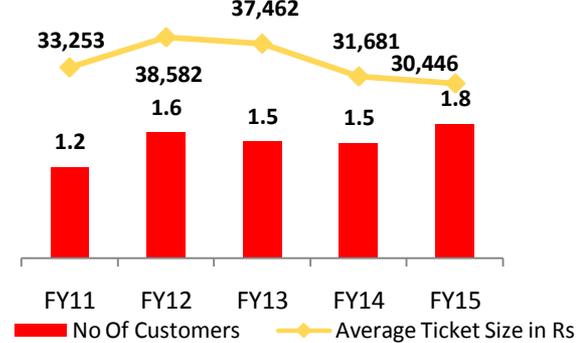
Productivity (Rs mn)

CAGR: AUM/employee - 16.9%



Customer Base (mn) & Avg. Ticket Size

CAGR: Customer Addition – 10.1%



COMPANY OVERVIEW :

EXPERIENCED MANAGEMENT TEAM

Mr. V. P. Nandakumar *Managing Director & CEO*



- Chief Promoter of Manappuram Group
- Certified Associate of Indian Institute of Bankers

Mr. B.N. Raveendra Babu *Executive Director*



- Director since July 1992
- Worked in a senior role with Blue Marine International in U.A.E

Mr. Kapil Krishan *Group Chief Financial Officer*



- 24 years experience with organizations such as CRISIL, HSBC, Standard Chartered, Hewitt Associates, India Infoline

Mr. Somasajeevan TK *EVP – HR*



- Over 25 years experience with leading organizations such as Polaris, McDonald's

Mr. Arun Raman *EVP – Operations*



- Worked with AHLI Bank, ICICI Bank, HSBC, CITI Bank, SBI Capital Markets and Emirates Bank group

Mr. Mohan Vizhakat *Chief Technology officer*



- Associated with the Indian Government and leading companies of India and Middle East in Information Technology

Mr. Alope Ghosal *CEO – Housing Finance*



- Over 23 years experience including leading the retail mortgage initiatives of large conglomerates

Mr. Raja Vaidhyathan *Managing Director – MFI*



- IIT IIM Alumni with over 33 years of experience across industries. Former president of Reliance retail

Mr. K Senthil Kumar *Head – Commercial Vehicle*



- Over 19 years experience in Business Development, Credit & Risk and Profit Centre operations

COMPANY OVERVIEW :

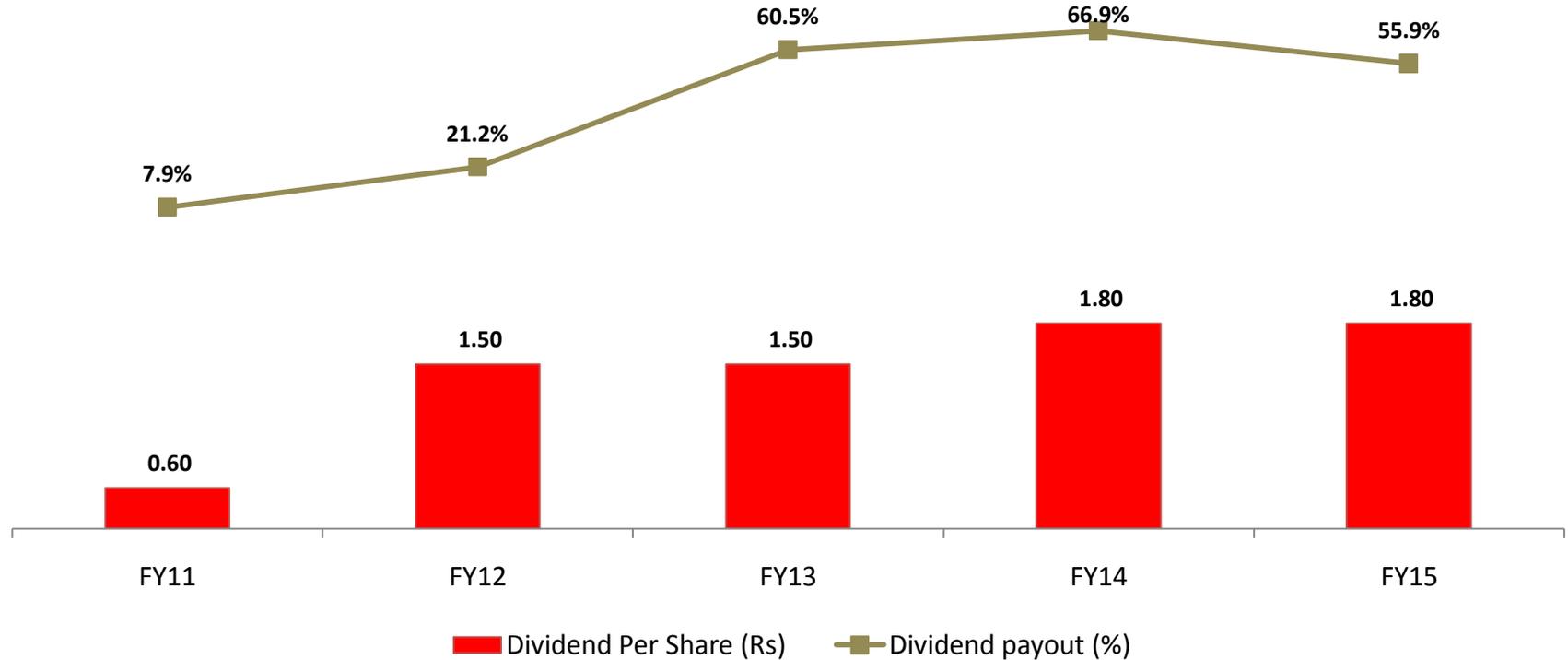
CORPORATE GOVERNANCE – STRONG BOARD OF DIRECTORS

<p>Mr Jagdish Capoor CHAIRMAN, INDEPENDENT & NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> Former Chairman of HDFC Bank, former Deputy Governor of Reserve Bank of India, former Chairman of UTI and BSE Ltd Currently, he is on the Board of Indian Hotels Company Limited, Assets Care Enterprise Limited, Indian Institute of Management, LIC Pension Fund Limited and is the Chairman of Quantum Trustee Company Private Limited.
<p>Mr. Shailesh J Mehta INDEPENDENT & NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> BTech in mechanical engineering from IIT Mumbai, MSc in Operations Research from Case Western Reserve University and PhD degree in Operation Research and Human Letters from California State University and in Computer Science and Operations Research from Case Western Reserve University. Over 38 years of experience, was President of Granite Hill Capital Ventures, Chairman and CEO of Providian Financial Corporation, operating general partner of West Bridge Capital, President and COO of Capital Holding and Executive Vice President of Key Corp
<p>Mr. E. A. Kshirsagar NOMINEE DIRECTOR</p>	<ul style="list-style-type: none"> He is a Fellow of the Institute of Chartered Accountants in England & Wales He was associated with the Management Consultancy division of A F Ferguson for over three decades and retired in 2004 as the Senior Partner
<p>Mr Pradeep Saxena NOMINEE DIRECTOR</p>	<ul style="list-style-type: none"> He is a Fellow of the Institute of Financial Services, London and Master's in Management Sciences, from University of Bombay. He has worked in Senior Management Positions of various International Banks. At present he is engaged in the areas of Financial Services, Heavy Industry , Information Technology and Education
<p>Mr P. Manomohan INDEPENDENT & NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> BCom from Kerala University, Diploma in Industrial finance from Indian Institute of Bankers and also a Certified Associate of the Indian Institute of Bankers Has over 38 years of work experience in the RBI and in the regulatory aspects of NBFCs
<p>Mr. Rajiven V. R. INDEPENDENT & NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> He holds a Bachelor of Science degree and has completed his LLB from Govt. Law College, Trivandrum Shri Rajiven brings to the Board a wealth of experience in areas like Leadership and Staff management, Strategic Management, Financial Control / Budgeting, Team Development etc.
<p>Mr I. Unnikrishnan NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> Holds a bachelors degree in Commerce from the Calicut University and is also a fellow member of ICAI. He has experience in rendering advisory services relating to NBFCs
<p>Dr. Amla Samanta INON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> Bachelor of Science from Mumbai University, Masters fin biochemistry from GS Medical College, Mumbai. She is Managing Director of Samanta Organics Pvt Ltd, Tarapur & Ashish Rang Udyog Pvt Ltd,. She has served on the boards of HDFC Bank & HDFC Securities. Prior to this she was consultant bio-chemist at Lilavati Hospital
<p>Mr V. R. Ramchandran INDEPENDENT & NON-EXECUTIVE DIRECTOR</p>	<ul style="list-style-type: none"> He holds a bachelors degree in Science from the Calicut University and a bachelor's degree in law from the Kerala University. He has over 32 years of work experience and is a civil lawyer enrolled with the Thrissur Bar Association.

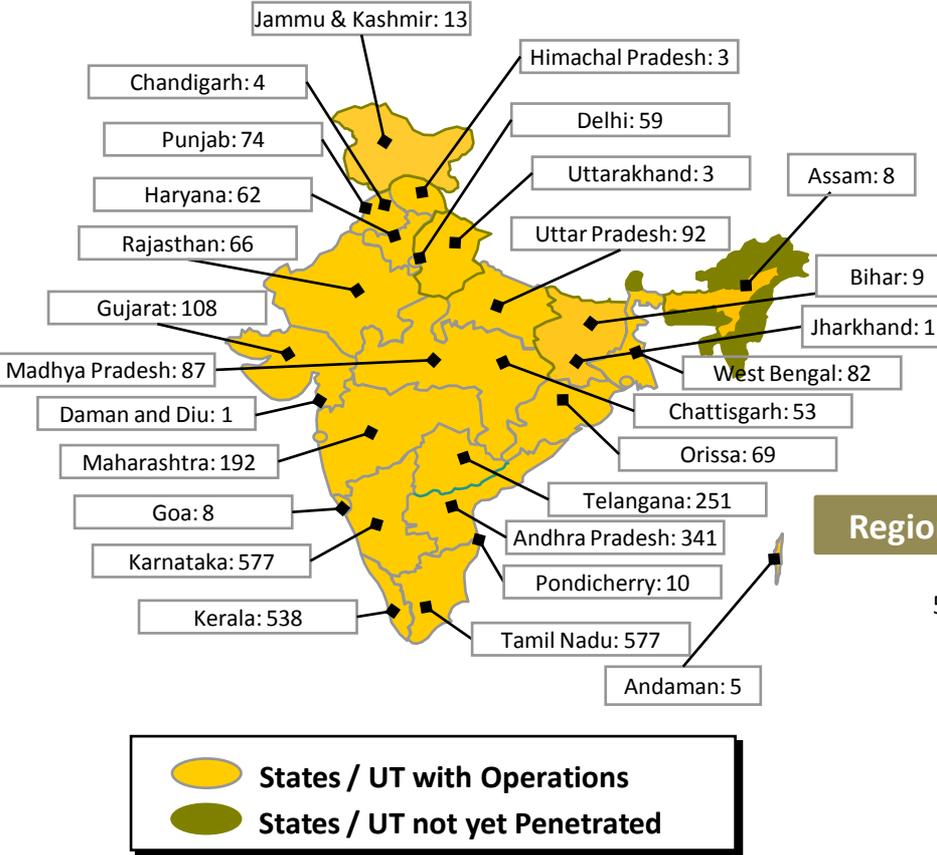
COMPANY OVERVIEW :

DIVIDEND HISTORY – CONSISTENT DIVIDEND PAYOUT

Dividend per share & Dividend pay out as % of PAT over the last 5 years

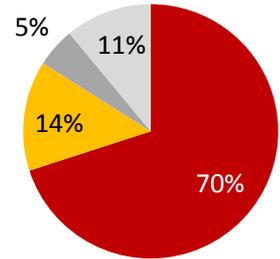


COMPANY OVERVIEW - SUSTAINABLE COMPETITIVE ADVANTAGE: PAN INDIA PRESENECE & DISTRIBUTION NETWORK

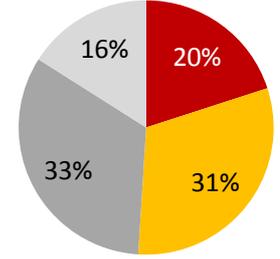


- Extensive Pan India presence through 3,293 branches spread across 23 States and 4 Union Territory in India.
- Strong Presence in Rural & Semi Urban markets as more than 60% of the Gold is held in Rural India.
- Focus on diversified presence across India, South Region now constitutes 70% of the Branch network as compared 76% in FY11.
- Widespread Branch Network has enabled AUM diversification with South now contributing 68% of the Total AUM as compared to 87% in FY11.

Region wise Branch Network



Rural Urban Mix



■ South ■ North ■ East ■ West ■ Rural ■ Urban ■ Semi Urban ■ Metro

COMPANY OVERVIEW - SUSTAINABLE COMPETITIVE ADVANTAGE: STRONG SYSTEMS AND INTERNAL PROCESSES

In-house IT Infrastructure

- Availability of accurate and real-time information aids in faster decision making and reduced turnaround time resulting in improved loan disbursement facility
- Significant automation at front end reducing human intervention
- Centralized technology for offsite surveillance of all branches (efficient monitoring and controlling)
- Scalability enables rapid branch roll-out
- State of art Disaster Recovery Centre

Strong Internal Controls / Audit

- Stringent collateral approval process
- Pledges frequently checked by an internal audit team at 45 day to confirm quality and quantity of gold, KYC and other documents

Prevention of Fraud

- Strict KYC compliance
- Employee profiling, Employee tracking and regular rotation of staff across departments and branches

Asset Evaluation & Appraisal Risk

- Decades of experience provide a competitive advantage in terms of ability to evaluate the gold
- Only household used jewellery encouraged as security (emotional factor is key)
- Employees are regularly trained in gold appraisal methods
- Several tests for checking spurious gold including touchstone test, nitric acid test, sound test and checking for hallmark
- Three level appraisal of gold

Gold Security & Custodial Risk

- Post verification gold transferred to highly secured Vaults which have RCC structures or Burglary proof safes of reputed brands
- Gold stored under joint custody (Dual Custody)
- Premises located above ground floor, with 24x7 CCTV camera and burglar alarm system
- Insurance of gold against burglary



COMPANY OVERVIEW - SUSTAINABLE COMPETITIVE ADVANTAGE: TECHNOLOGY INNOVATIONS STRENGTHENS BUSINESS PROCESSES & SCALABILITY



Company has set up the Manappuram Centre of Excellence and Innovation (MaCE Inn) at Bengaluru. Recently felicitated as the winner of KMA NASSCOM IT Innovations award for 2014-15.

Network enabled eLocker systems



- Developed a network-enabled keyless eLocker system for the storage of gold.
- These can be operated remotely in an automated mode by centrally managed software applications.
- The automated operation will include opening, closing, auditing and remote monitoring of such lockers and gold assets.
- **Key Impact –**
 - **Enhanced Security**
 - Reduces the size of existing branches to small gold loan kiosks with built-in eLockers and manned by just two employees. **Significant reduction in operating expenses.**

Technology Enabled New Offerings such as Gold Depository & On-Line Gold Loan Services

ON-LINE GOLD LOAN SERVICES

- Customers who have availed the gold depository services will automatically become eligible for gold loan, up to the LTV limits.
- **Customers can apply for the Loan from anywhere online. Loan within permissible limits of LTV can be disbursed to a customer's bank account or eWallet card online, almost instantly, 24/7.**
- **Substantial reduction in Transactional and Operational cost.**

GOLD DEPOSITORY SERVICES

- The depository centres will allow the customers to handover the custody of their gold assets primarily for safekeeping.
- The highly secured gold depository centres will be built around an array of keyless eLockers within a strong room.
- **Customers can view their assets online through remote IR cameras, placed inside eLockers.**



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