



MANAPPURAM[®] FINANCE LIMITED

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Ref: Sec/SE/220/2023-24
October 06,2023

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 - 400 051 Scrip Code: MANAPPURAM
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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/385/2022-23 dated March 24,2023, Sec/SE/204/2023-24 dated September 21, 2023 & Sec/208/2023-2024 dated September 26,2023.

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 October 06,2023 approved the allotment of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of Rs.100000 (Rupees One Lakh Only) each for an amount of Rs.600,00,00,000/- (Rupees Six Hundred Crores Only) on private placement basis to be Listed on BSE Ltd. Details of the issue is given under in Annexure A

Annexure-A

Series Name	MAFIL/PVT NCD -01/2023-24
Kinds of securities offered	Secured, rated, listed redeemable Non-convertible debentures (NCD)
Face value	Rs.100000
ISIN	Series A- INE522D07CE4 Series B- INE522D07CD6
Allotment size	Series A- Rs.200 Crores Series B- Rs.400 Crores
Tenure of the instrument date of allotment and date of maturity	Series A Tenure- 539 days Date of Allotment: 06.10.2023

India's First Listed and Highest Credit Rated Gold Loan Company

CIN: L65910KL1992PLC006623, Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com



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	<p>Date of maturity: 28.03.2025 Series B Tenure- 724 days Date of Allotment: 06.10.2023 Date of maturity: 29.09.2025</p>
Coupon/interest offered schedule of payment of coupon/interest and principal;	<p>Series A Coupon Rate: 8.65% P.A Coupon Payment Frequency: Annual Interest Payment dates :07.10.2024 & 28.03.2025</p> <p>Series B Coupon Rate: 8.80% P.A Coupon Payment Frequency: Annual Interest Payment dates :07.10.2024 & 29.09.2025</p>
charge/security, if any, created over the assets	<p>The principal amount of the Debentures to be issued, together with all interest due on the Debentures, shall be secured by a first ranking <i>pari-passu</i> charge on all current assets, book debts, receivables (both present and future) of the Company, created in favour of the Debenture Trustee, as specifically set out in and fully described in the Debenture Trust Deed, except those receivables specifically and exclusively charged in favour of certain existing charge holders, such that a security cover of 100% of the outstanding principal amounts of the Debentures and interest thereon is maintained at all times until the maturity date.</p> <p>The Issuer undertakes to maintain the value of security cover at all times during the tenor of the Debentures.</p>
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	Nil

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interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Nil
Object of the issue	<p>The net proceeds from the subscription of the NCDs shall be exclusively utilized in the manner set out below:</p> <ul style="list-style-type: none">(i) General Corporate purpose = 25%(ii) For ordinary course of business of the Issuer including repayment/re-financing of existing debt = 37.5%(iii) For deployment in business and growth of asset book of the Issuer = 37.5% <p><i>Provided</i> that the subscription amount shall be utilized only for the purposes permitted by RBI for bank finance and shall not be utilized for investment in any capital market, on lending, speculative purposes and / or any other activities not permitted by RBI / SEBI / ROC / Stock Exchange.</p> <p>The above-mentioned earmarking of the Issue proceeds for each of the objects of the issue is indicative and based on estimates and the Company reserves the right to change the percentage of the Issue proceeds utilized for each of the aforesaid objects.</p> <p>Pending full utilization of Issue proceeds, the Issuer shall be entitled to invest the Issue proceeds in money market instruments, mutual funds and deposits with banks.</p>

We request you to kindly take the same on record.

Thanking you

For Manappuram Finance Limited

Manojkumar V.R
Company Secretary

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