



**MANAPPURAM
FINANCE LIMITED**

Make Life Easy

MANAPPURAM FINANCE LIMITED

Investor Presentation | Q4 - FY2024





Table Of Contents



01

Vision and
strategy



02

Financial
snapshot



03

Segmental
performance



04

Creating a
difference

SAFE HARBOUR STATEMENT



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VISION: TO BECOME FINANCIAL PARTNER OF CHOICE FOR UNDER-BANKED CUSTOMERS ACROSS THEIR LIFECYCLE

MANAPPURAM TODAY

COMPANY DNA

#2 lender in gold loans in India (core product), with a trusted brand and nation-wide reach



Pioneer in process innovation in gold loans (online gold loan product 'OGL' and cellular vaulting mechanism)



Acquired and scaled Asirvad Microfinance



Calibrated approach to growth in other loan products that are relevant to our customer base (small ticket home loans, used vehicles for self-employed customers) and MSME



Branch network of 5,000+ branches with employee strength of 50,000+ on consol basis



Operational rigor: Company has perfected the art of managing appraisal, custodial and valuation risks that are inherent in gold lending, with many firsts to its credit



Trusted brand: Safekeeping of c.59 MT of household gold jewellery on behalf of 2.5 mn active customers



Appropriate use of technology: Increasing focus on technology for sourcing and underwriting credit, as well as managing risk



Conservative credit and risk management culture: Strict adherence to well defined processes, including timely auctions. Well capitalized (30.6% Tier 1 ratio), with strong ALM and access to diversified sources of funds



Board driven governance process

GROWTH STRATEGY

Create market for gold loans as a mainstream, convenient and affordable product

One stop shop for meeting customer's borrowing and protection needs (small ticket loans to underbanked customers)



FINANCIAL HIGHLIGHTS

Q4 - FY2024

KEY PERFORMANCE HIGHLIGHTS FOR Q4 FY2024

Consolidated Business Performance:
FY24 46.5% YoY Increase In PAT, 19% YoY growth in AUM and RoE of 20.7%



- Consolidated AUM for QE Mar 24 was INR 421 bn representing a 4.2% growth sequentially and 18.7% YoY growth
- Consolidated PAT for Q4 FY24 was INR 5,635 mn slightly declined QoQ but could achieve a YoY growth of 35.7%
- Consolidated PAT for FY24 was INR 21,975 mn and grew by 46.5% YoY

Gold Loan Growth And Yields



- Gold Loan AUM was grown by 3.6% sequentially in Q4 FY24 and grown by 8.9% YoY.
- Net yields on Gold Loans stable at 22.5%.
- Gold Loan LTV is at 58% as on 31st Mar 2024 (vs. 61% in QE Dec'23)

Segment AUM



- Non –Gold Loan Business now accounted for 48.9% of total AUM
- Vehicle Finance AUM growth for QE Mar 24 was 14.3% sequentially and 69.1% YoY while maintaining good credit discipline
- MSME and Allied business AUM growth for QE Mar 24 was 1.7% sequentially and 49.2% YoY
- RoA for VEF was 3% in Q4 FY24 whereas MSME and Others at 1.8% in Q4 FY24
- RoA for Housing Finance improved to 2% in Q4 FY24 vs. 1.5% in Q3 FY24

Well Positioned On Liquidity



- Consolidated cost of borrowing has gone up by 17 bps in Q4 FY24 sequential basis. Strong ALM position maintained; proportion of CPs (standalone basis) is 4% of total liabilities
- Cash & Cash Equivalents on consolidated basis at the end of QE Mar'24 stood at Rs 31,812 mn
- CRAR for Manappuram Finance stands at 30.58%.
- The company has again increased the quarterly dividend payout from 90 paise to ₹ 1/- per share after consistent earnings growth

CONSOLIDATED FINANCIAL OVERVIEW – Q4 & FY2024

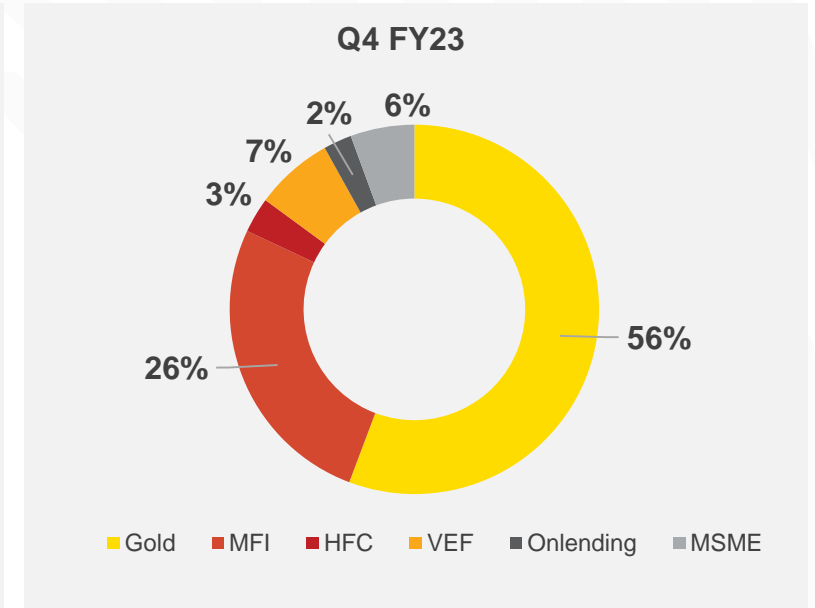
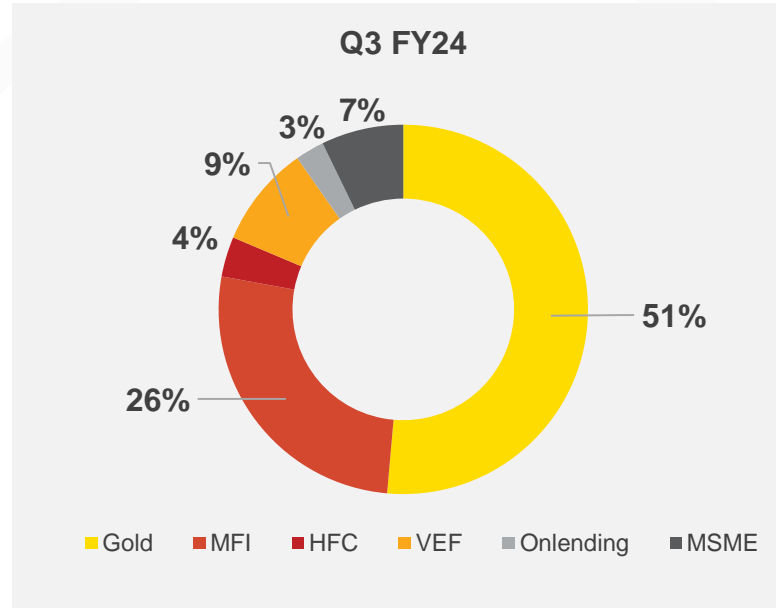
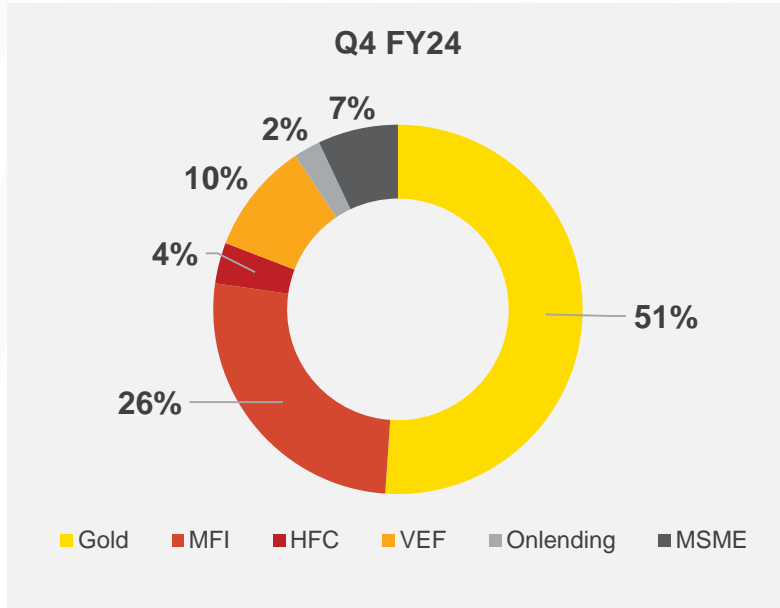
Particulars (Rs. Mn)	Q4 FY24	Q3 FY24	Q-o-Q	Q4 FY23	Y-o-Y	FY24	FY23	Y-o-Y
Consolidated AUM (Rs. Bn)	421	404	4.2%	354	18.7%	421	354	18.7%
Net Interest Income	15,806	15,604	1.3%	11,865	33.2%	59,823	45,095	32.7%
OPEX	6,497	6,419	1.2%	5,955	9.1%	25,165	22,140	13.7%
PPOP #	9,333	9,361	-0.3%	6,139	52.0%	35,378	23,482	50.7%
PAT (Rs. Mn) **	5,635	5,753	-2.1%	4,153	35.7%	21,975	15,002	46.5%
EPS *	26.6	27.2	-2.1%	19.6	35.7%	26.0	17.7	46.5%
ROA %	4.9	5.2	-4.6%	4.3	14.8%	5.1	4.1	24.4%
ROE %	19.9	21.2	-6.2%	17.5	13.7%	20.7	16.6	24.4%
BVPS (In Rs.)	136.4	130.7	4.4%	114.0	19.7%	136.4	114.0	19.7%
Networth (Rs. Mn)	1,15,481	1,10,629	4.4%	96,449	19.7%	1,15,481	96,449	19.7%
Cost Of Funds %	9.3	9.1	1.9%	8.2	12.8%	9.0	8.1	11.8%

AUM: Assets Under Management | ** Net Profit: PAT (Before OCI and MI) | # PPOP : (PBT+Provision) | *Annualised EPS

CONSOLIDATED OPERATIONAL OVERVIEW – Q4 & FY2024

Particulars (Rs. Mn)	Q4 FY24	Q3 FY24	Q-o-Q	Q4 FY23	Y-o-Y
Gold AUM (Rs. Bn)	216	208	3.9%	197	9.2%
Gold Tonnage	59	58	1.1%	60	-2.2%
Gold Branches (Nos)	4,044	4,044	0.0%	3,985	1.5%
Gold Customers (In Mn)	2.5	2.5	1.7%	2.4	3.9%
Non-Gold AUM (Rs. Bn)	206	196	4.8%	157	31.2%
Non-Gold Branches (Nos)	1,242	1,242	0.0%	1,247	-0.4%
MFI Customers (In Mn)	3.9	3.8	4.3%	3.2	21.5%
VEF/SME Customers (In Mn)	0.4	0.3	11.8%	0.3	14.8%

AUM MIX FOR Q4 FY2024



Particulars (Rs. Mn)	Q4 FY24	Q3 FY24	Q-o-Q	Q4 FY23	Y-o-Y
Gold	2,14,995	2,07,579	3.6%	1,97,462	8.9%
MFI	1,10,028	1,06,850	3.0%	92,972	18.3%
HFC	15,097	14,153	6.7%	10,958	37.8%
VEF	41,109	35,974	14.3%	24,308	69.1%
On-lending	9,886	10,222	-3.3%	8,748	13.0%
MSME and Allied	29,581	29,073	1.7%	19,831	49.2%
Total	4,20,696	4,03,852	4.2%	3,54,279	18.7%

CONSOLIDATED PROFIT & LOSS STATEMENT FOR Q4 & FY2024

Particulars (Rs. Mn)	Q4 FY24	Q3 FY24	Q-o-Q	Q4 FY23	Y-o-Y	FY24	FY23	Y-o-Y
Closing AUM (Rs. Bn)	421	404	4.2%	354	18.7%	421	354	18.7%
Income from Operations	23,597	23,091	2.2%	17,756	32.9%	88,480	66,973	32.1%
Finance expenses	7,792	7,487	4.1%	5,891	32.3%	28,657	21,878	31.0%
Net interest income	15,806	15,604	1.3%	11,865	33.2%	59,823	45,095	32.7%
Employee expenses	4,159	4,129	0.7%	4,058	2.5%	15,973	14,695	8.7%
Other operating expenses	2,338	2,290	2.1%	1,897	23.3%	9,192	7,445	23.5%
Pre provision profit	9,309	9,185	1.4%	5,909	57.5%	34,658	22,956	51.0%
Provisions/Bad debts	1,878	1,496	25.5%	474	296.4%	5,783	3,071	88.3%
Other Income	24	176	-86.1%	230	-89.4%	721	526	37.0%
Profit before Tax	7,455	7,864	-5.2%	5,666	31.6%	29,595	20,410	45.0%
Tax	1,820	2,111	-13.8%	1,513	20.3%	7,620	5,409	40.9%
PAT before OCI	5,635	5,753	-2.1%	4,153	35.7%	21,975	15,002	46.5%

CONSOLIDATED BALANCE SHEET FOR Q4 FY2024

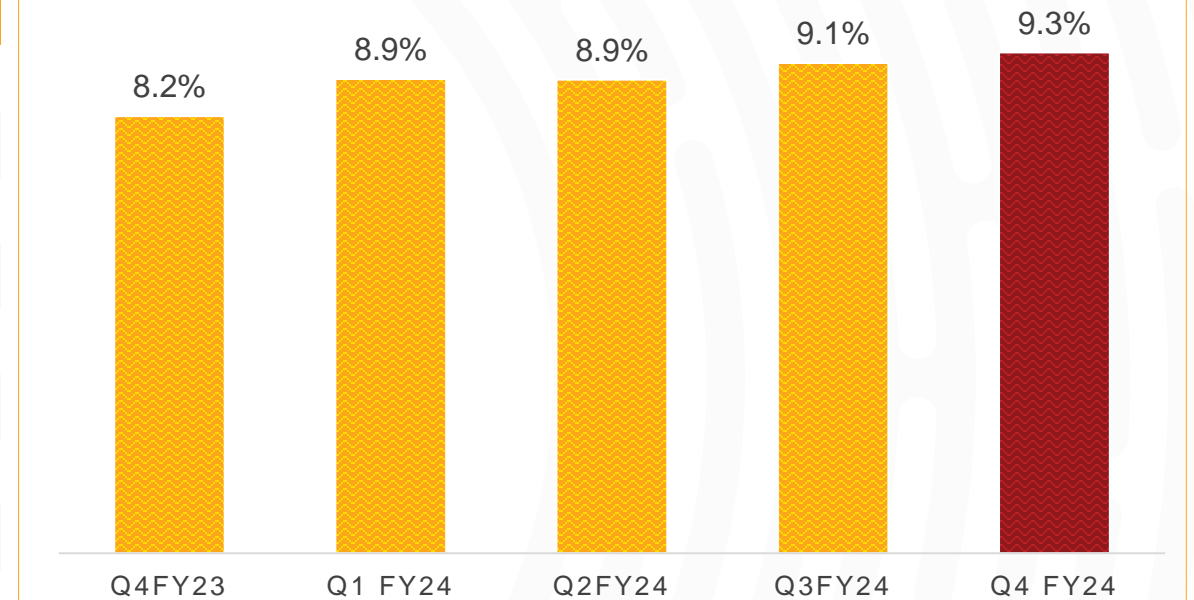
Particulars (Rs. Mn)	Mar-24	Dec-23	Q-o-Q	Mar-23	Y-o-Y
Cash & Bank Balances	31,812	30,767	3.4%	30,351	4.8%
Investments	7,263	7,219	0.6%	5,340	36.0%
Loans & Advances	4,09,476	3,88,552	5.4%	3,41,945	19.7%
Fixed Assets	4,737	4,700	0.8%	4,479	5.8%
Other Assets	14,191	14,227	-0.3%	12,926	9.8%
Total Assets	4,67,479	4,45,464	4.9%	3,95,041	18.3%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	1,13,788	1,08,936	4.5%	94,756	20.1%
Borrowings	3,36,535	3,19,266	5.4%	2,84,829	18.2%
Other Liabilities & Provisions	15,174	15,299	-0.8%	13,560	11.9%
Minority Interest	289	270	7.0%	203	42.0%
Total Liabilities	4,67,479	4,45,464	4.9%	3,95,041	18.3%

WELL CAPITALIZED, PRUDENT LIABILITIES STRATEGY WITH REDUCING COF

Access to diversified sources of Funding (Consolidated Rs. Mn)

Borrowing Mix	Q4 FY24		Q3 FY24		Q4 FY23	
	Amount	%	Amount	%	Amount	%
WCDL / CC	76,390	23%	81,903	26%	65,215	23%
Term Loan	1,90,094	56%	1,68,897	53%	1,49,777	53%
NCD & Bond	48,308	14%	58,933	18%	66,582	23%
ECB	9,303	3%	5,186	2%	3,254	1%
Securitization	4,083	1%	4,100	1%	0	0%
Commercial Paper	8,357	2%	247	0%	0	0%
Others	1	0%	1	0%	1	0%
Total	3,36,535	100%	3,19,266	100%	2,84,829	100%

COST OF BORROWING (CONSOLIDATED)



Received rating upgrade from S&P to BB- from B+ in Oct 2021

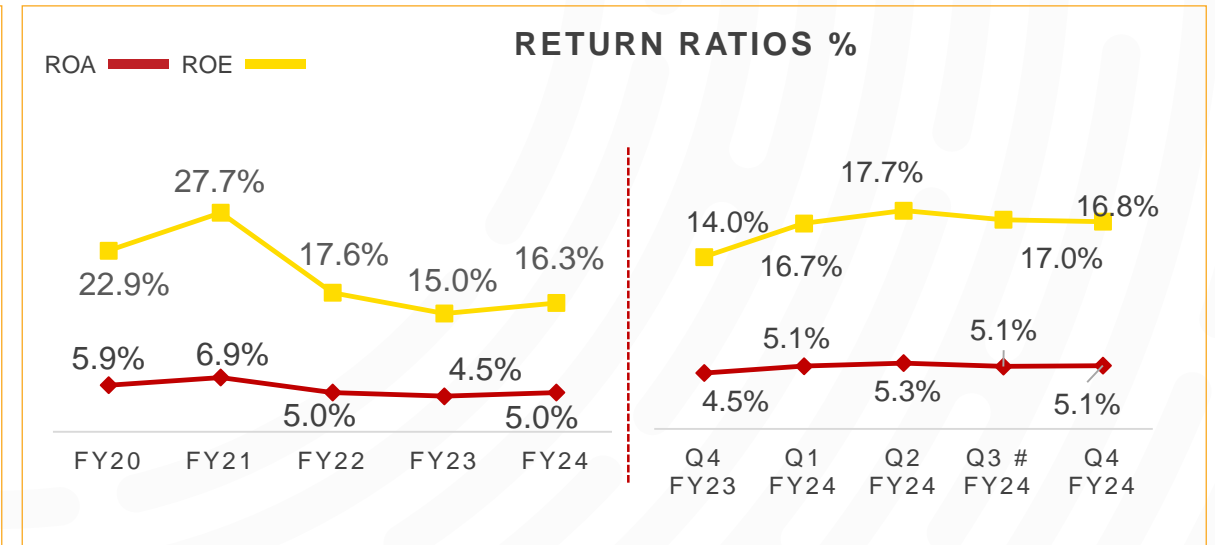
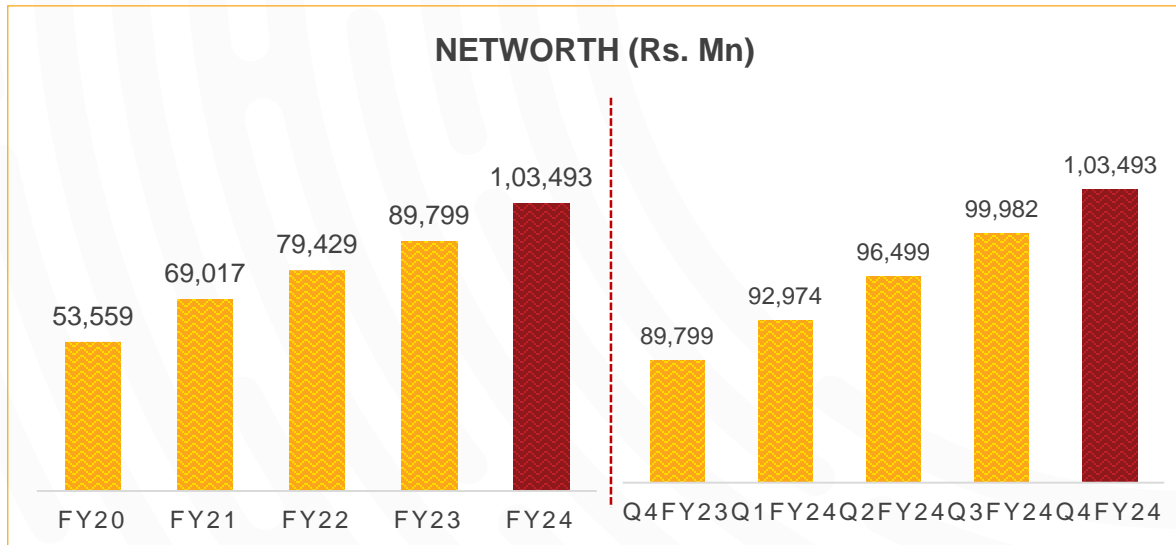
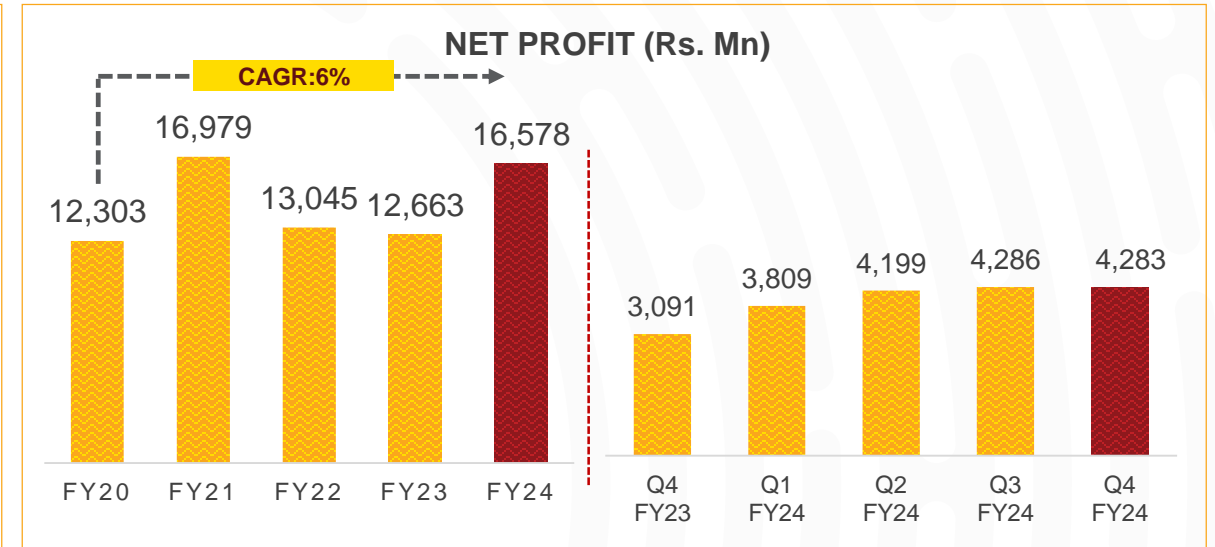
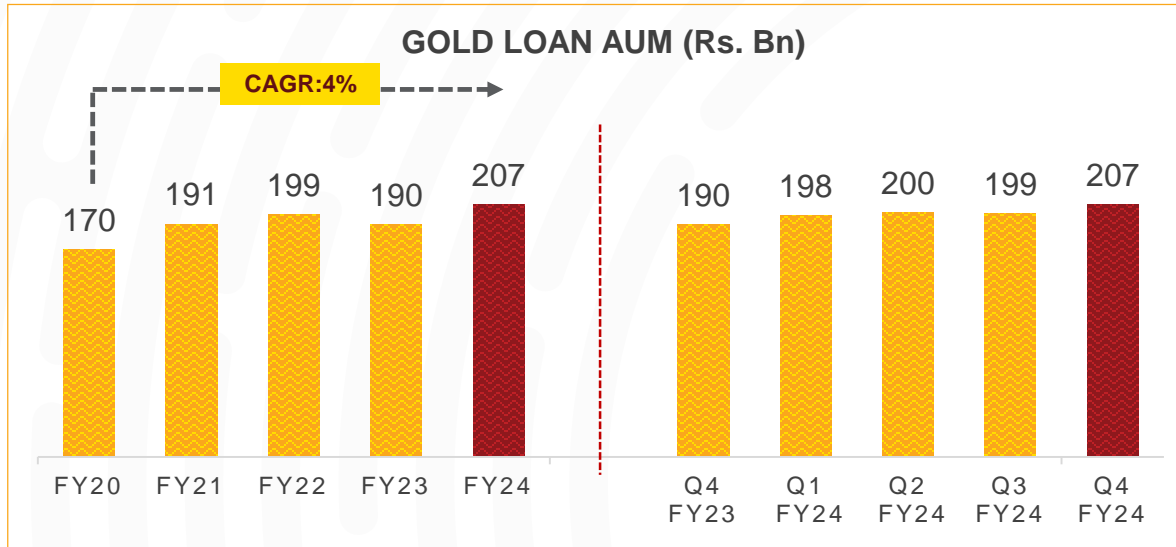
Received rating upgrade from CRISIL to AA in Sep 2019

Raised \$100 mn Debt from IFC in July, 2022
Raised \$300 mn Debt under Reg S in May, 24

Rated BB- by S&P and Fitch

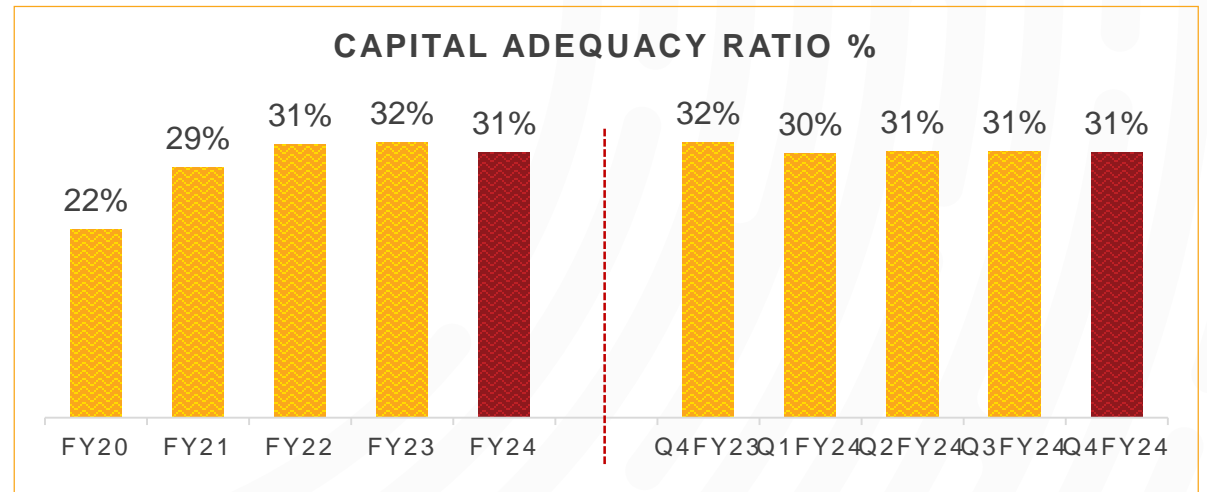
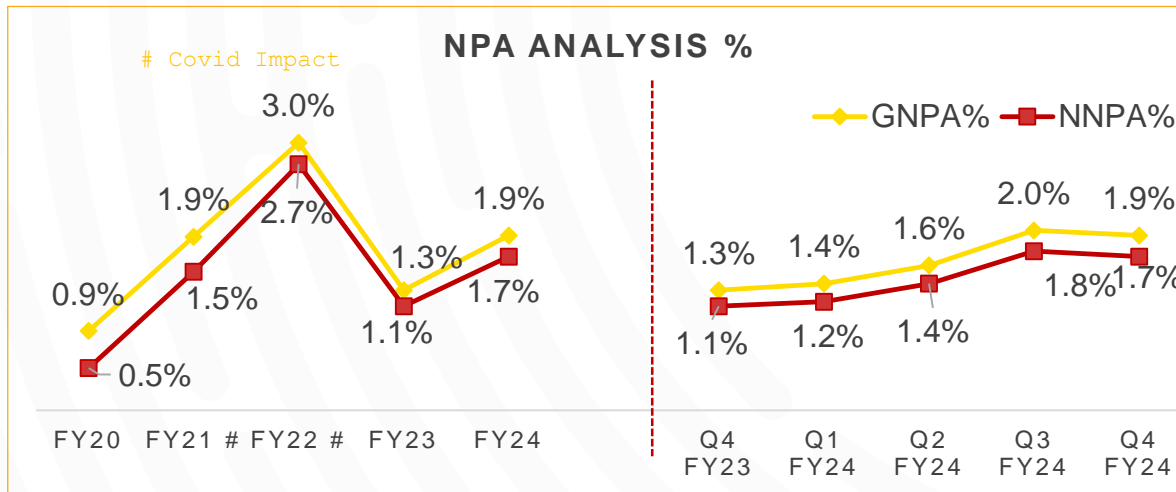
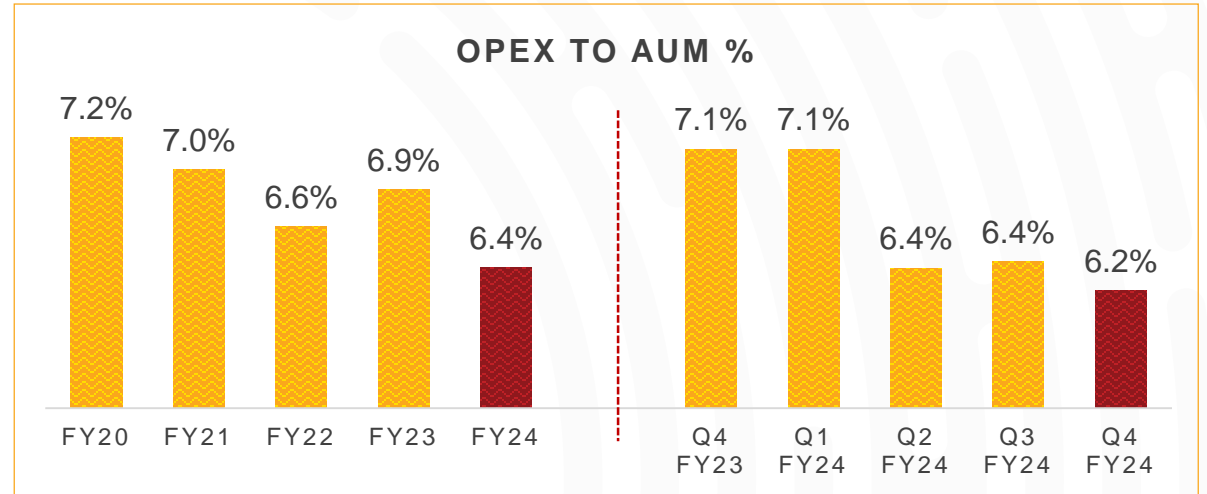
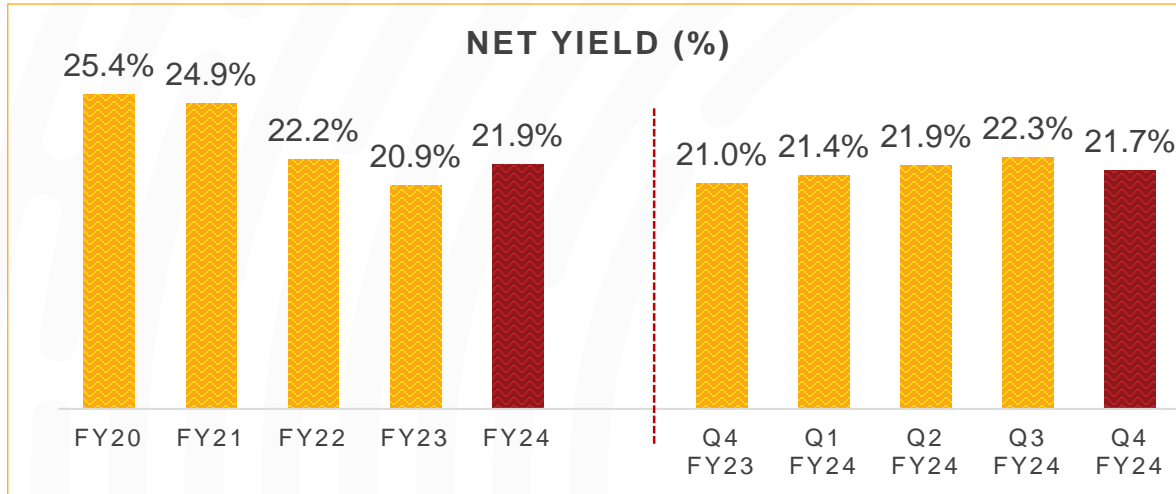
Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

STANDALONE RESULT ANALYSIS Q4 & FY2024



After adjusting Dividend income received from our Subsidiary amounting to Rs 150 mn

STANDALONE RESULT ANALYSIS Q4 & FY2024



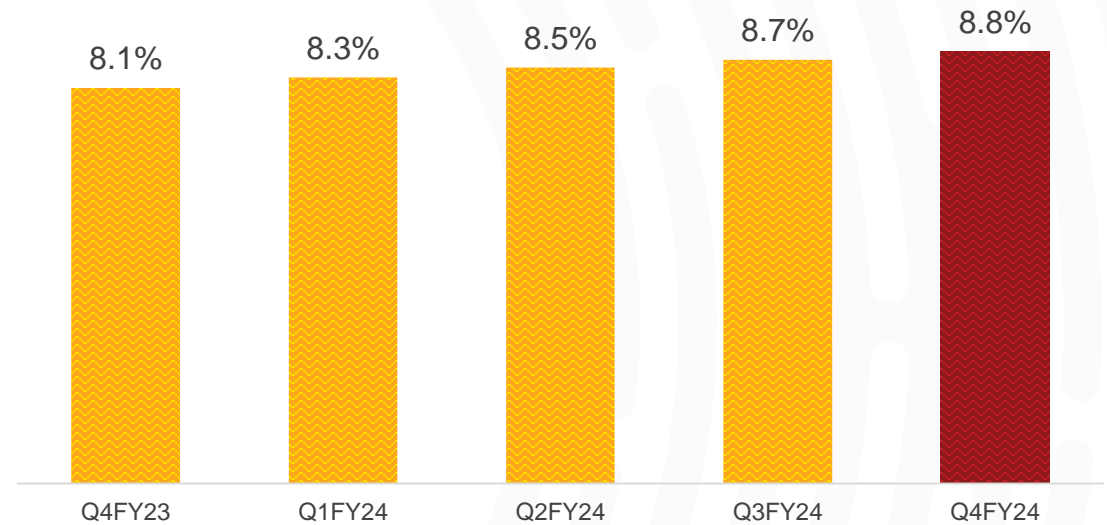
Note - GNPA as per RBI Circular dated Nov 12, 2021 on IRACP norms

STANDALONE BORROWING PROFILE FOR Q4 FY2024

Access to diversified sources of Funding (Rs. Mn)

Borrowing Mix	Q4 FY24		Q3 FY24		Q4 FY23	
	Amount	%	Amount	%	Amount	%
WCDL/CC	76,218	34%	81,663	38%	64,994	34%
Term Loan	95,328	42%	85,505	40%	77,691	40%
NCD & Bonds	36,446	16%	45,091	21%	49,608	26%
ECB	8,320	4%	4,146	2%	0	0%
Commercial Paper	8,357	4%	0	0%	0	0%
Others	0	0%	0	0%	0	0%
Total	2,24,668	100%	2,16,405	100%	1,92,293	100%

COST OF BORROWING %



DOMESTIC RATING



Long Term

AA (Stable)

Commercial Paper

A1+



Long Term

AA (Stable)

Commercial Paper

A1+

INTERNATIONAL RATING

S&P Global

Long Term

BB- /Stable

Short Term

B

FitchRatings

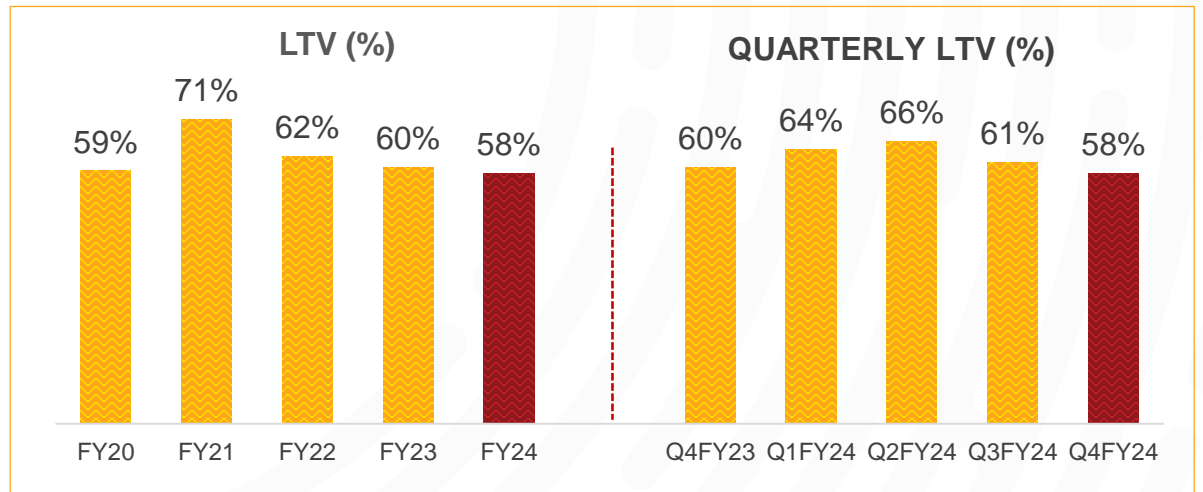
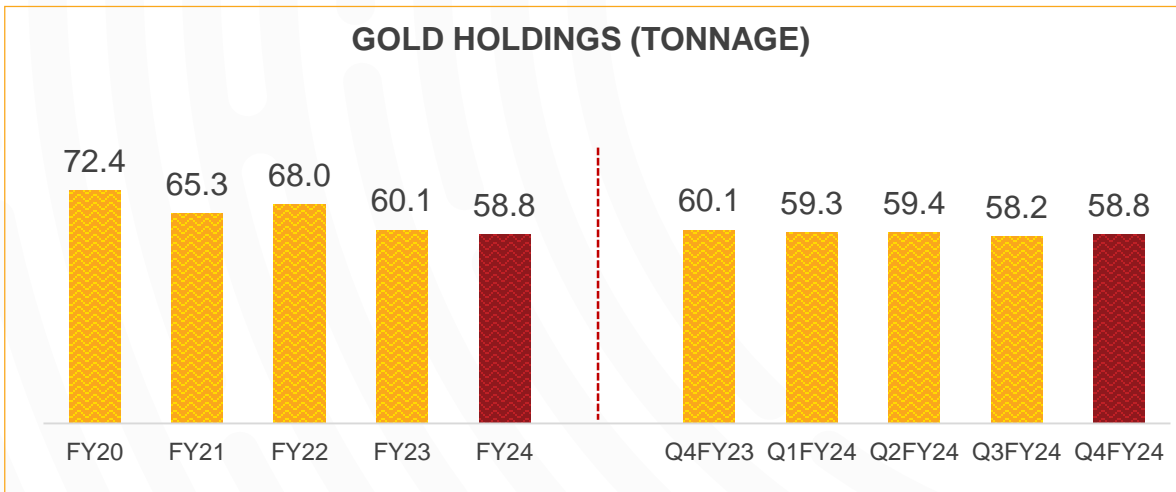
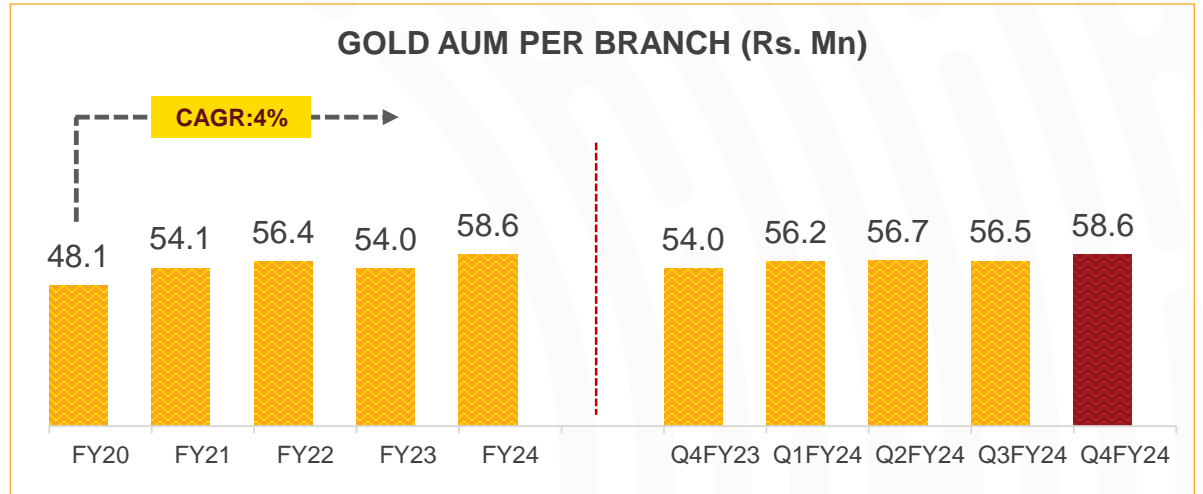
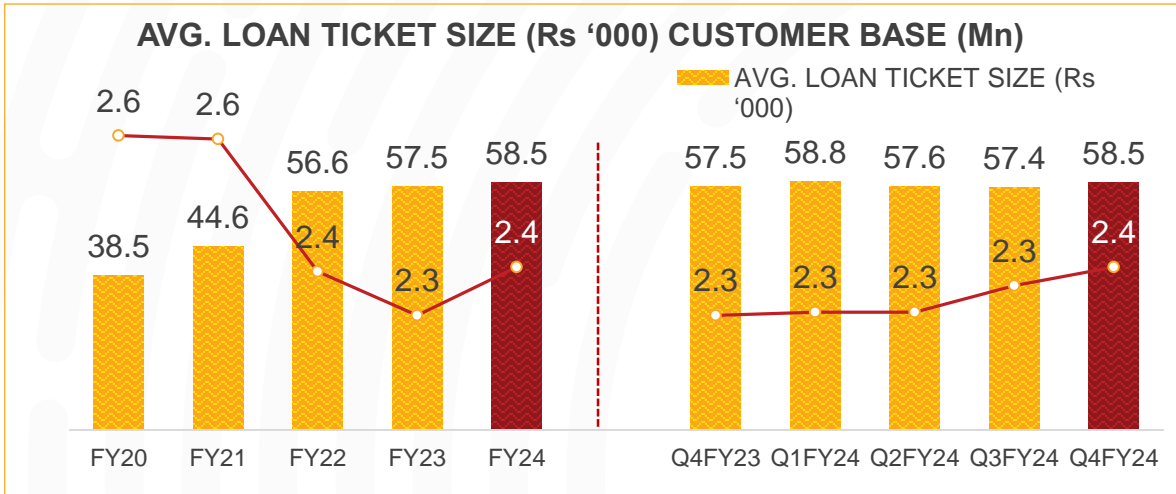
Long Term

BB - / Stable



SEGMENTAL
PERFORMANCE

GOLD AUM UPDATE FOR Q4 & FY2024



Note - AUM per branch, including non-gold loans, is Rs 81 million in Q4 FY24.

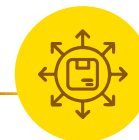
GOLD LOAN GROWTH LEVERS



Low interest rate sensitivity given small ticket size, short tenor and convenience of product

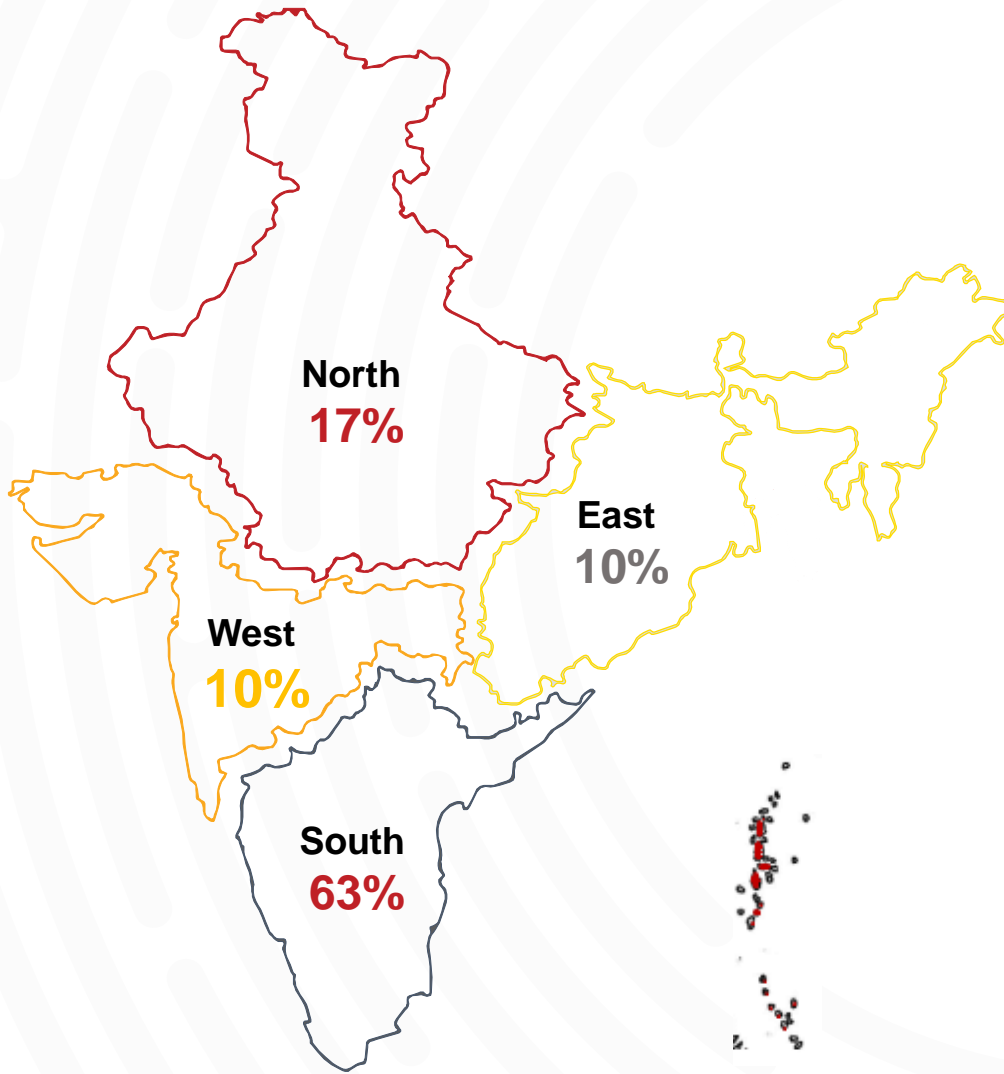


Manappuram has undertaken various cost rationalization initiatives



Significant operating expense leverage as new branches mature

GOLD LOAN PAN INDIA PRESENCE Q4 & FY2024



North 17%	
State	Branch
Jammu & Kashmir	10
Himachal Pradesh	13
Chandigarh	4
Delhi	59
Punjab	75
Uttarakhand	8
Haryana	64
Uttar Pradesh	140
Rajasthan	96
Madhya Pradesh**	121
Total	590

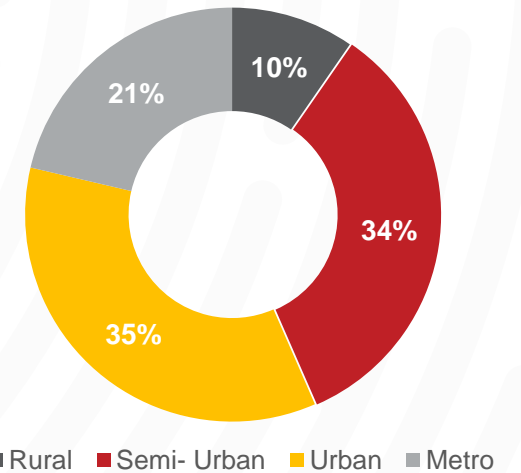
South 63%	
State	Branch
Karnataka	570
Kerala	480
Telangana	253
Andhra Pradesh	333
Tamil Nadu	578
Total	2,214

East 10%	
State	Branch
Assam	18
Bihar	24
Tripura	2
Jharkhand	12
West Bengal	105
Chhattisgarh	51
Odisha	150
Total	362

West 10%	
State	Branch
Maharashtra	210
Goa	8
Gujarat	123
Total	341

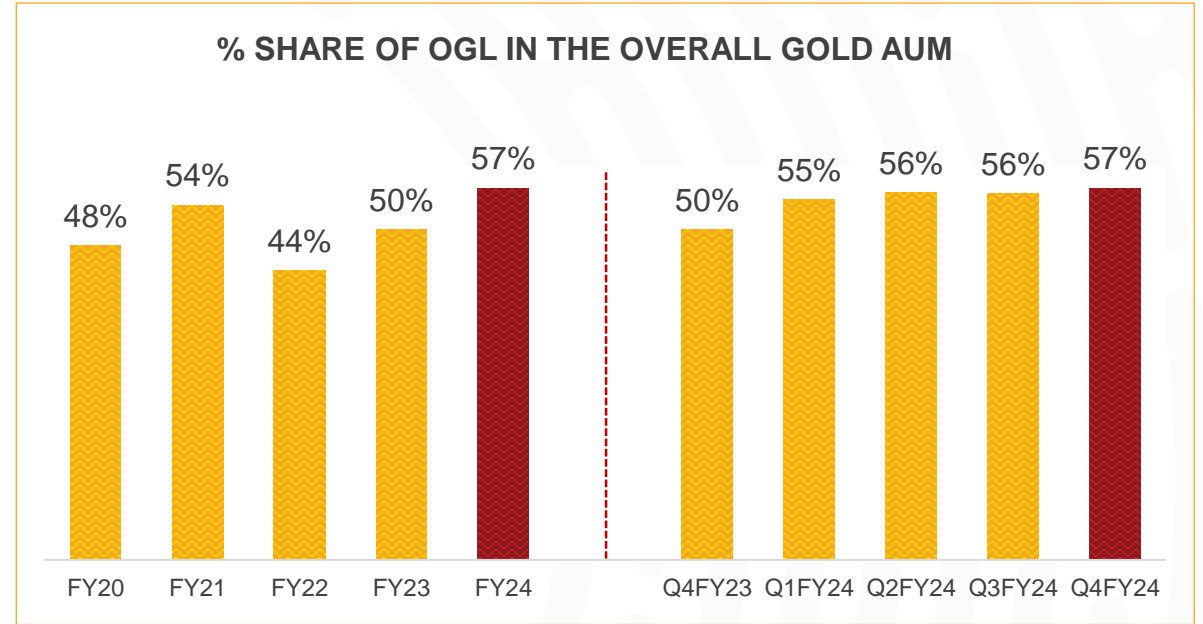
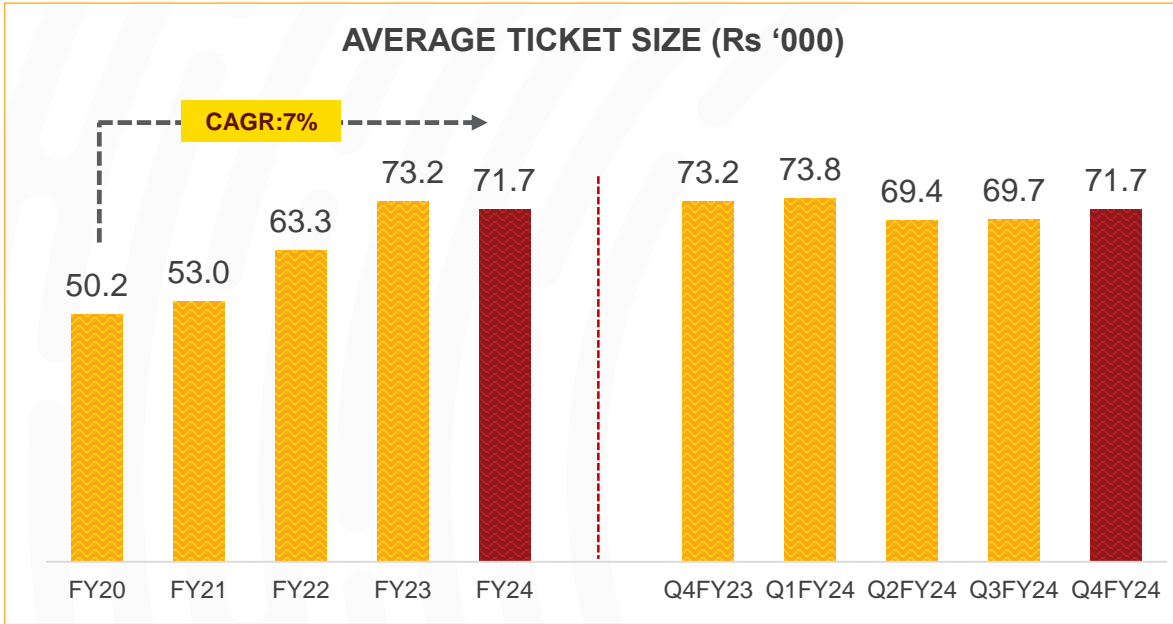
Union Territories	
State	Branch
Daman Diu	3
Andaman & Nicobar	5
Puducherry	9
Total	17

GOLD AUM Rural Urban Mix – Q4 FY24



■ Rural ■ Semi- Urban ■ Urban ■ Metro

ONLINE GOLD LOAN BUSINESS



1

First NBFC to launch Online Gold Loan (OGL) in September 2015

2

Facility enables customers to avail a gold loan anytime, from anywhere in the world against gold stored in Manappuram branch

3

Instant fund transfer upto pre-approved limits

4

Online APP is available in different regional languages for ease of customers

5

Easy documentation, instant approval, convenient 24x7 online repayment

6

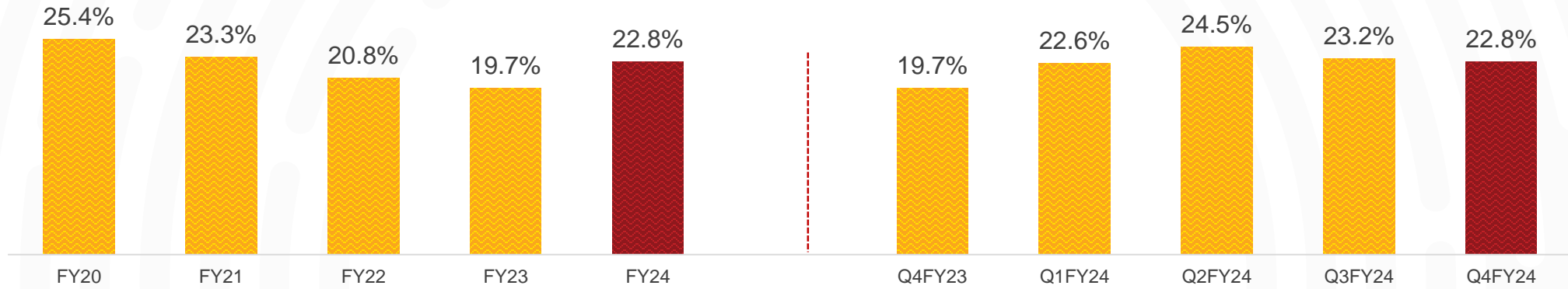
Hassle-free, paper-less transactions online

ASIRVAD MICROFINANCE RESULTS FOR Q4 & FY2024

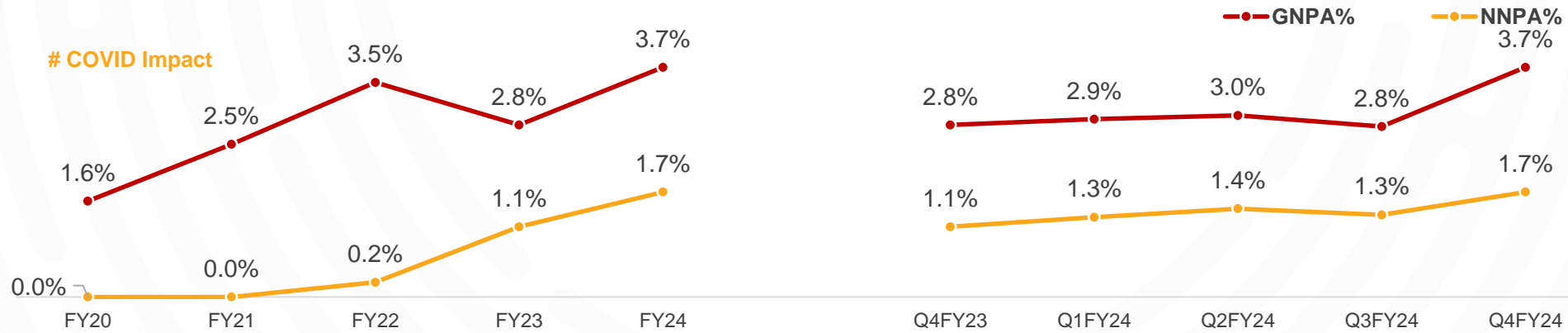
Particulars (Rs. Mn)	Q4 FY24	Q3 FY24	Q-o-Q	Q4 FY23	Y-o-Y	FY24	FY23	Y-o-Y
Total Revenue from Operations	7,257	6,942	4.5%	5,183	40.0%	26,813	17,152	56.3%
Finance Cost	2,599	2,430	6.9%	1,899	36.9%	9,474	6,298	50.4%
Net Interest income	4,658	4,512	3.2%	3,284	41.9%	17,339	10,853	59.8%
Employee Benefit expenses	1,324	1,239	6.8%	1,086	22.0%	4,884	3,966	23.1%
Depreciation and amortisation expense	153	122	25.8%	105	46.7%	508	340	49.4%
Other expenses	317	408	-22.4%	229	38.2%	1,600	1,142	40.1%
Pre provision profit	2,864	2,743	4.4%	1,864	53.6%	10,347	5,405	91.4%
Impairment of financial instruments	1,583	1,176	34.6%	596	165.7%	4,637	2,737	69.4%
Other Income	98	137	-28.7%	176	-44.2%	506	441	14.9%
Profit before Tax	1,379	1,705	-19.1%	1,444	-4.5%	6,216	3,109	99.9%
Tax	361	434	-16.9%	438	-17.7%	1,633	875	86.7%
PAT before OCI	1,018	1,270	-19.8%	1,006	1.2%	4,583	2,234	105.1%

ASIRVAD MICROFINANCE RESULTS FOR Q4 FY2024

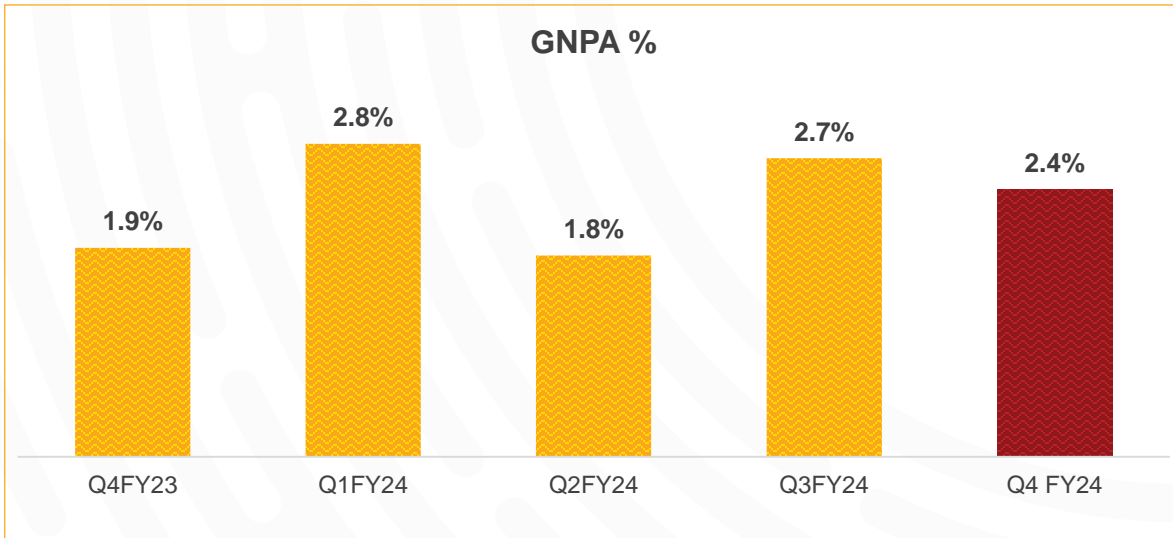
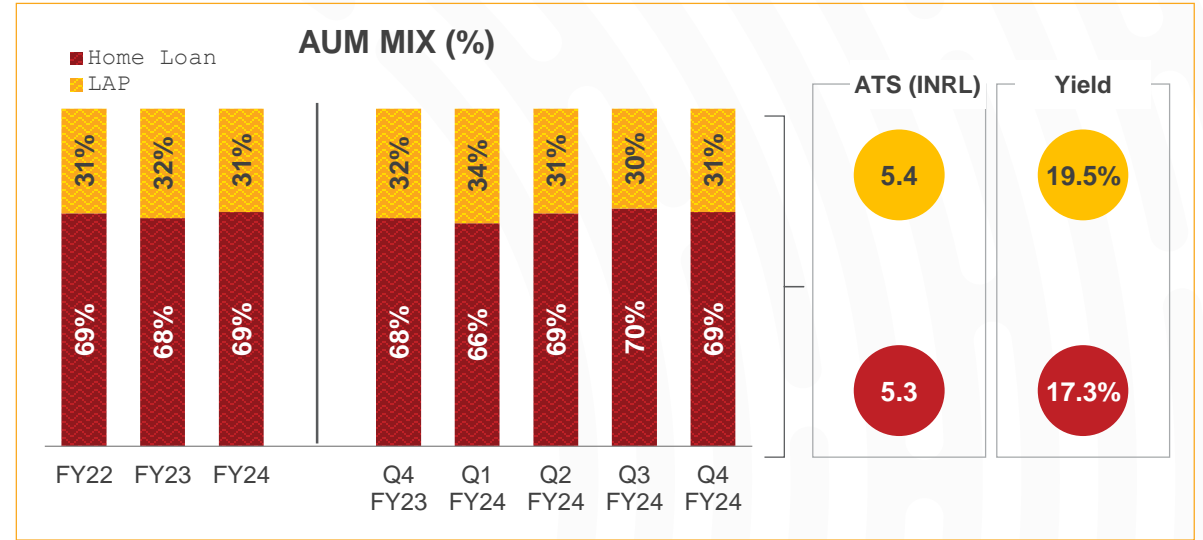
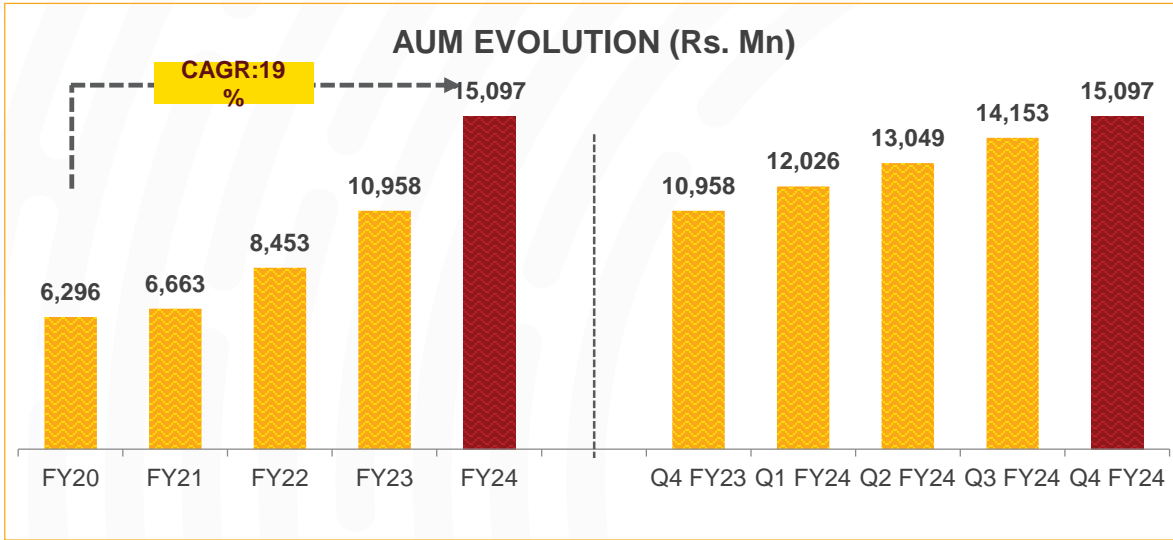
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *



HOUSING FINANCE BUSINESS UPDATE FOR Q4 & FY2024



OPERATING OVERVIEW

- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low-income self-employed customers (93% self-employed)
- Focus on South and West India, 65 branches
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE

HOUSING FINANCE BUSINESS STRATEGY

Growth drivers for future expansion

- Riding on the parent's brand equity and pan India presence for scaling up the business
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

Customer Servicing and Collection Management

- A Strong Customer Relationship Management Team
- Adopting digital payment platforms for managing EMI collections efficiently
- A dedicated in-house local collection team



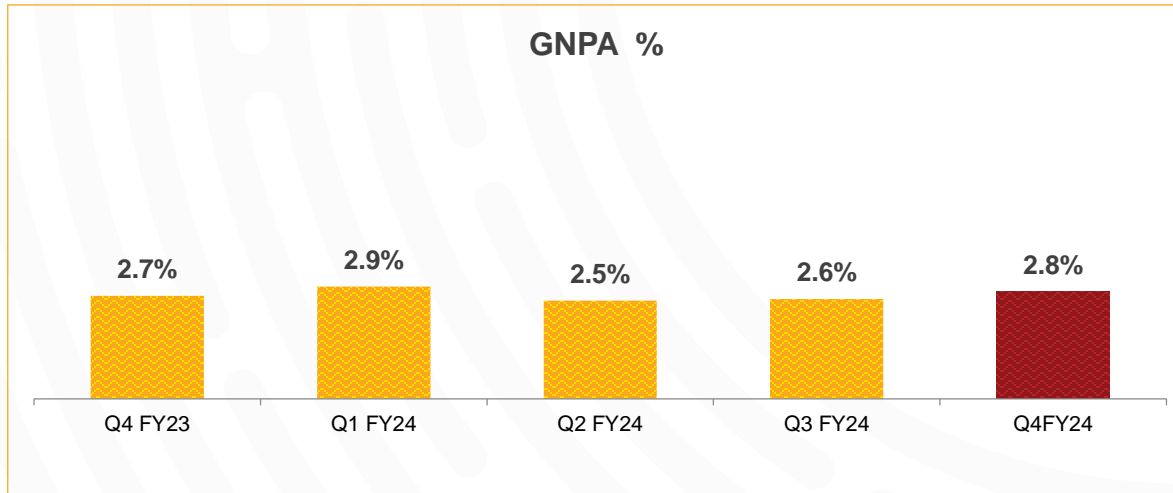
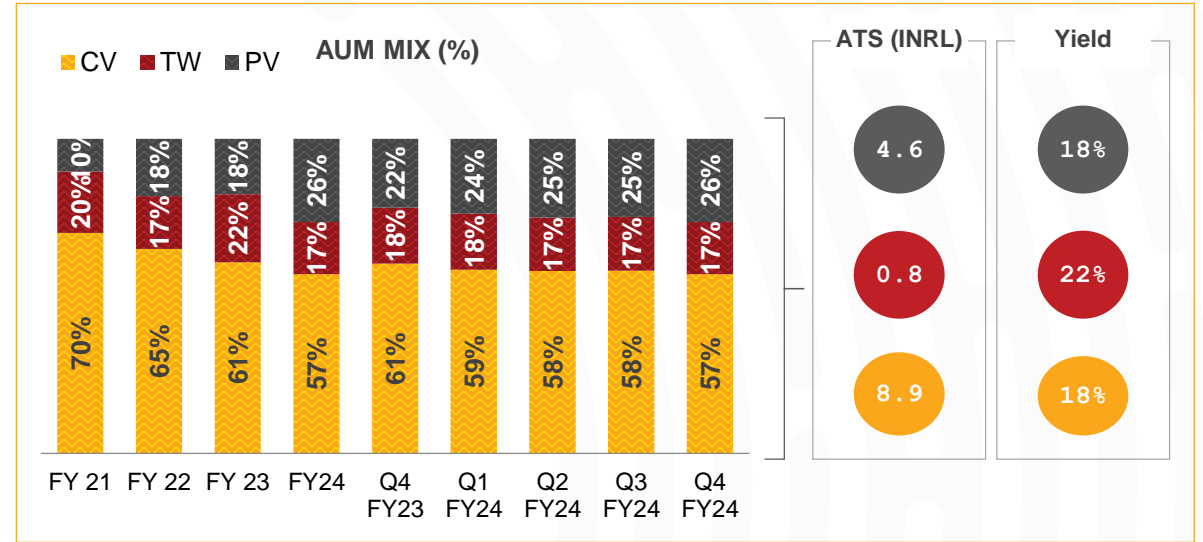
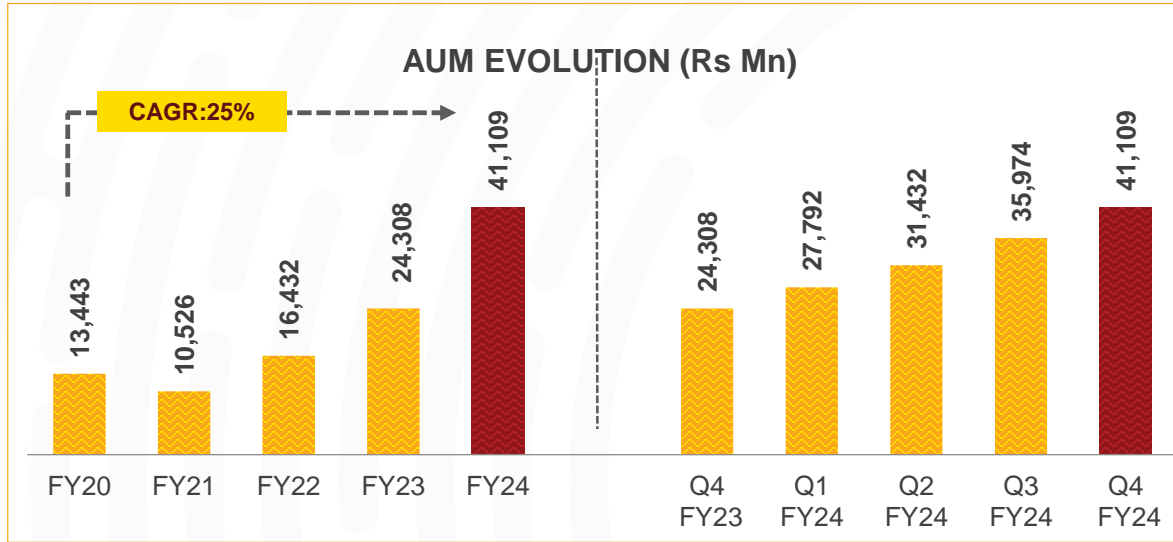
Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans
- Compliance with policy parameters via ground-level Credit Audit and Centralized credit monitoring
- Focus on lower ticket size loans across all products

Origination and Sourcing

- Better penetration in 3-tier and 4-tier towns
- Increased emphasis on direct sourcing through ground-level marketing
- Prioritizing the marketing of PMAY scheme (Government Subsidy Scheme)
- Diverse product portfolio – Express loan and Mahila loan with significant benefits

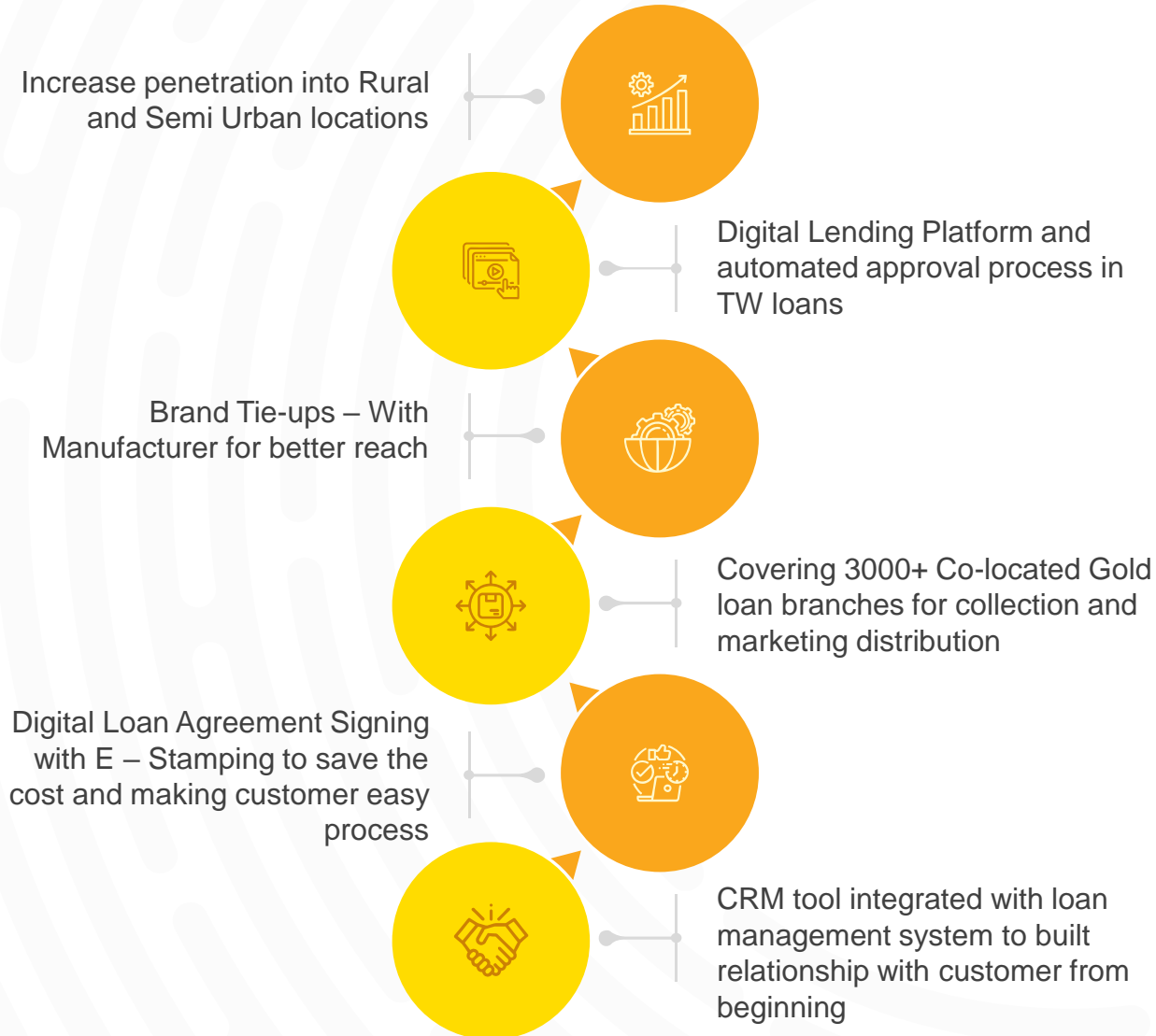
VEHICLE AND EQUIPMENT FINANCE BUSINESS UPDATE FOR Q4 & FY2024



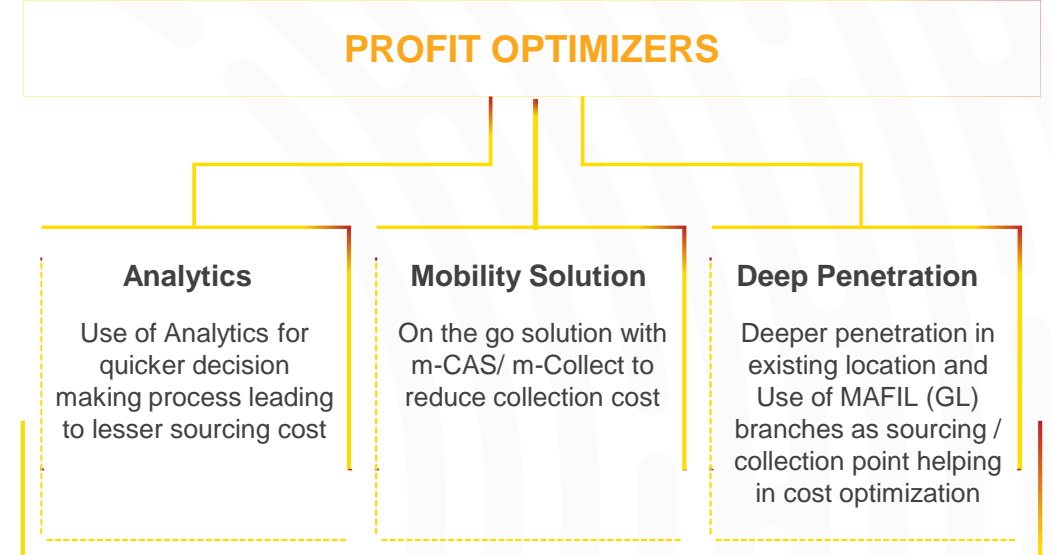
OPERATING OVERVIEW

- Started commercial operations in January 2015.
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (283 branches)
- Focus on used commercial vehicles in Semi urban and rural locations
- Moving customers into digital payment platforms for better operational efficiency

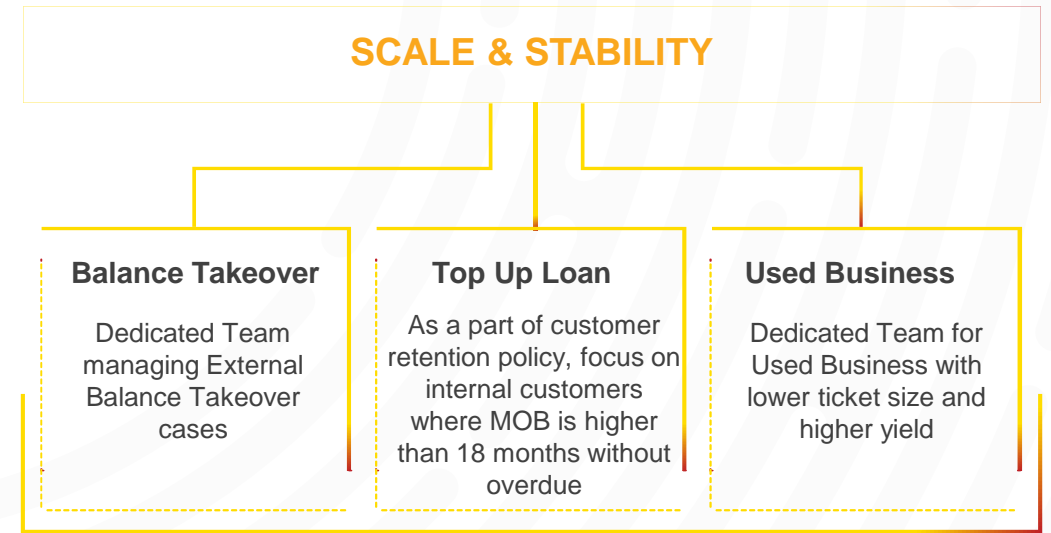
VEHICLE AND EQUIPMENT FINANCE BUSINESS STRATEGY



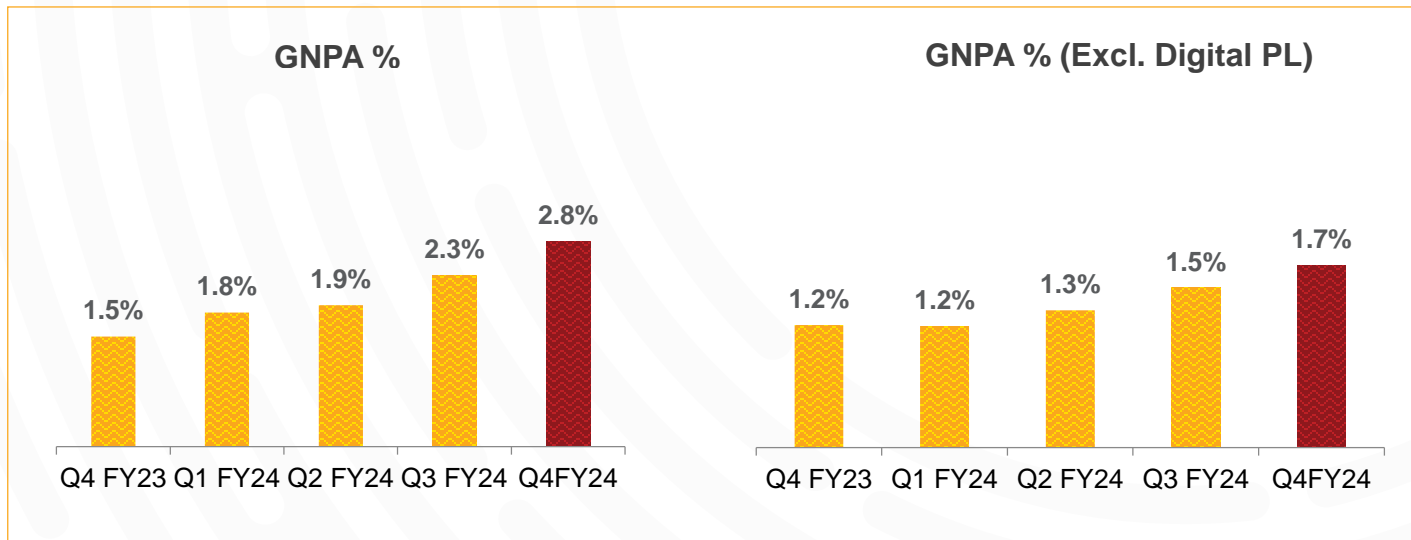
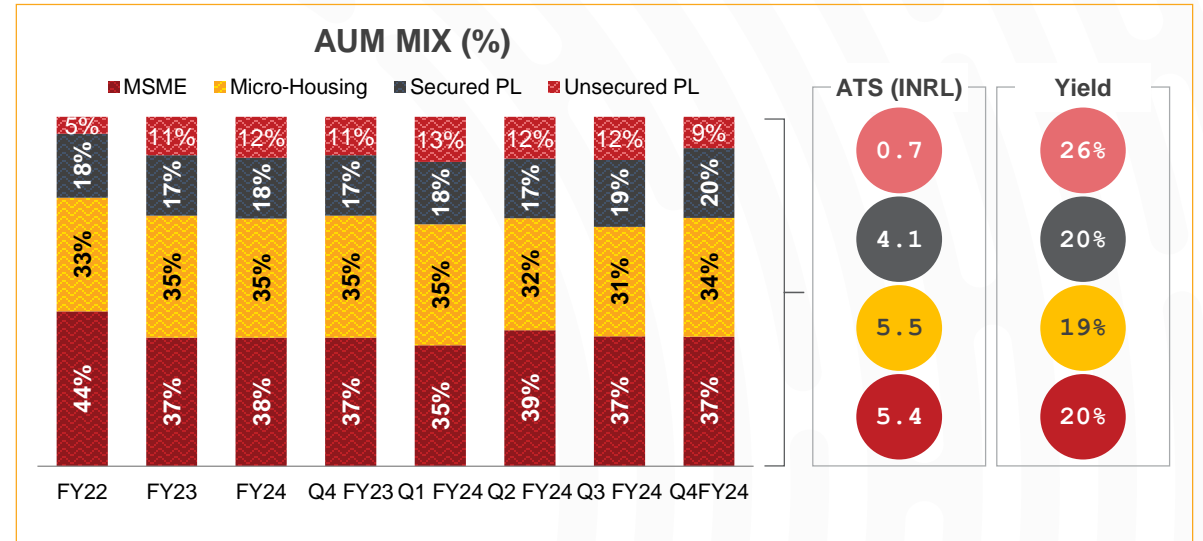
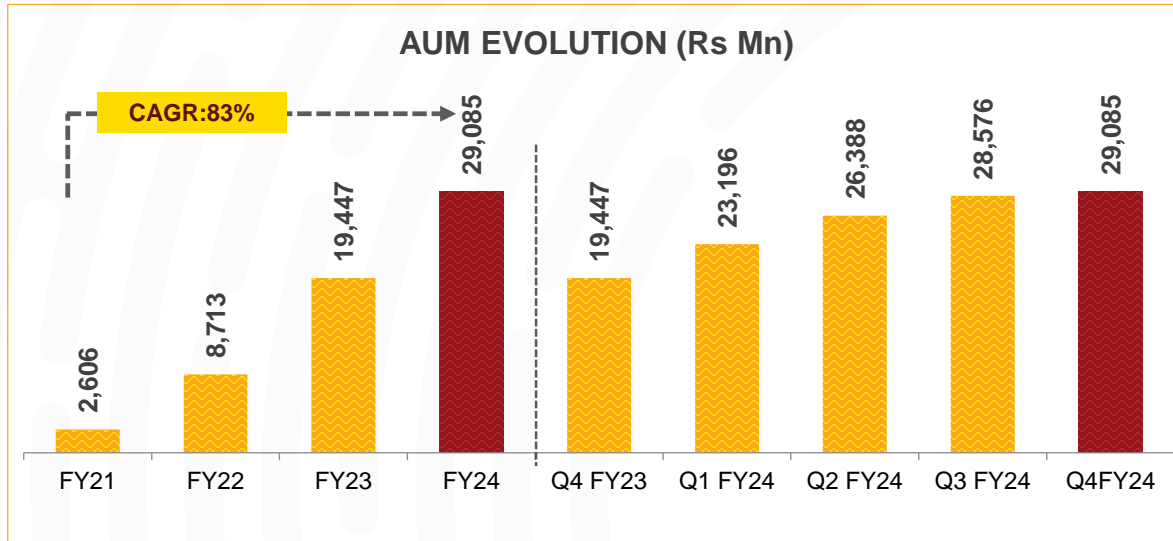
PROFIT OPTIMIZERS



SCALE & STABILITY



STANDALONE MSME AND PERSONAL LOANS BUSINESS UPDATE FOR Q4 & FY2024



OPERATING OVERVIEW

- Portfolio is an amalgamation of multiple products started over 2019-2020
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (currently c.150+ branches for MSME, Micro-Housing Loans, Personal Loans; potential to scale further)
- Growing portfolio with stable asset quality
- Unsecured loan book includes “Digital Personal Loans”, disbursed through a mobile app, leveraging proprietary gold loan data & available customer info

MSME AND PERSONAL LOANS BUSINESS STRATEGY

Stronger in Rural and Semi Urban locations (tier-3 / 4); scope to increase penetration across additional branches



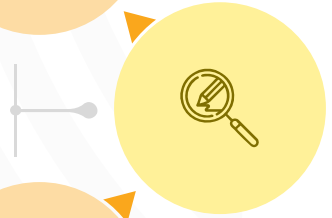
Different products are disbursed in 150+ branches across states at present; ramp-up across branches underway

Predominantly digital collections (80% overall) with 78% and 82% for secured and unsecured PL



Diverse product portfolio covering secured & unsecured loans for both salaried and self-employed customers (c.66% self-employed)

Huge cross-sell potential with existing gold loan customers; proprietary gold loan data used as input for underwriting

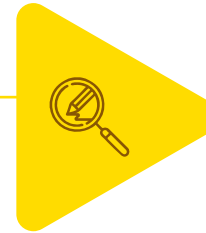


CRM tool integrated with loan management system to built relationship with customer from beginning



Origination and Sourcing

- Better penetration in 3-tier and 4-tier towns
- Direct sourcing through field-level marketing , digital marketing and cross selling (gold loan customers)



Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans in branch level
- Compliance with policy parameters via ground -level Credit Audit & Centralized credit monitoring.



Customer Servicing, Collections

- Strong Customer Relationship Management Team
- Digital payment platforms for managing EMI collections efficiently
- A dedicated in -house local collection team



Growth drivers for future expansion

- Geo expansion to existing gold loan branches pan-India, along with introduction of new schemes
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

CREATING A DIFFERENCE



- Donated Rs 10,00,000/- to 100 children who lost one or both parents due to covid-19 as part of Thrissur District Collector's 'Together For Thrissur' program.
- 100 children who lost their one or both parents due to covid-19 are benefited.



- Financial assistance to BPL/economically backward patients, 37 cheques through Manappuram Chikitsa Sahaya Padhathi
- 37 BPL / economically backward patients benefited



- 50% reimbursement to BPL category (last 3 months):192 BPL patients benefited
- Total accident cases attended free of cost (last 3 months) :2



- Manappuram Foundation extended its support to Adapt Society, Thrissur which works for differently abled people by providing them vocational training.
- 58 Differently abled students of this institution are benefited.



- Manappuram Foundation organized a mega quiz event in at St Thomas Autonomous College.
- About 500 students from various parts of Kerala attended the quiz program.



- Manappuram Foundation extended its support to APJ Abdul International Residential Tribal School, Attapady managed by Santhi Medical Information Centre.
- 151 students studying in this school benefited.

SENIOR MANAGEMENT TEAM



Mr. V. P. Nandakumar
Managing Director and CEO

- Postgraduate in Science
- Managing committee member of ASSOCHAM and FICCI



Dr. Sumitha Nandan
Executive Director

- MBBS from Rajiv Gandhi University of Science
- MS from Sri Ramachandra University and a fellowship in Cosmetic Gynecology



Mr. B.N. Raveendra Babu
MD – Asirvad Micro Finance Ltd

- Masters degree in commerce
- Director since July 1992



Mrs. Bindu A L
CFO

- Fellow member of the Institute of Chartered Accountants of India
- 25 years+ of work experience in various capacities
- Completed Senior Executive Leadership Programme from Harvard Business School and member of HBS Alumni



Mr. Raju Narayanan
Group Business Head

- Fellow member of the Institute of Chartered Accountants of India
- 18 years+ of work experience in various capacities
- Completed Executive Programme in Strategic Finance for Emerging CFOs and FNPA leaders from IIM - Lucknow

SENIOR MANAGEMENT TEAM

KEY BUSINESS HEADS



Mr. Kamal Parmar
Head – Vehicle and Equipment
Finance

- Over 28 years experience with organizations such as Citicorp Finance, Indiabulls, Fulletron, Timex etc.



Mr. Vijayakumar KB
Business Head - MSME

- 20 years+ experience and worked in various departments such as Gold Loan Operations, Marketing, Forex & Money Transfer, Finance & Accounts, Taxation etc.
- He holds bachelor degree in Arts and certifications from IIM in Management Development Programmes



Mr. Ratheesh PM
Business Head- Micro Home Finance

- 16 years+ experience and worked in various functions like Sales, Operation, Audit, Training etc.
- He holds Master's degree in Investment Management and certifications from IIM in Management Development Programmes



Mr. Vipin TS
Business Head - Secured Personal
Loan

- 13 years+ experience and worked in various functions like Operations, Sales, Money Transfer etc
- He holds Master's Degree in Financial Management and certifications from IIM in Management Development Programmes



Mr. Chinta Prasad
CEO – Asirvad Micro Finance

- He holds a bachelor's degree in commerce
- His key functions and areas of experience in the Company include achievement of asset under management growth, budget management and operations and control



Mr. Suveen P.S
CEO - Housing Finance

- B. Tech Graduate in Applied Electronics & Instrumentation engineering and Masters in Embedded System
- 6 years+ of experience in the field of operations

BOARD OF DIRECTORS



Dr. Shailesh J Mehta
Independent & Non-Executive Director

- B-tech in ME from IIT- B, MSc in Operations, PhD degree in Operation Research
- Over 38 years of experience, was President of Granite Hill Capital Ventures



Mr. Harshan Kollara
Independent & Non-Executive Director

- He holds a Masters in Economics from Bombay University.
- Board member-Fast Encash Money Transfer (UK), Abans Global Ltd (UK)



Mr. Abhijit Sen
Independent & Non-Executive Director

- B-Tech (Hons) from Indian Institute of Technology, Kharagpur , Post Graduate Diploma in Management from Indian Institute of Management, Kolkata
- Senior Advisor to E&Y
- Previously CFO Citibank, Indian subcontinent



Mr T C Susheel Kumar
Independent & Non-Executive Director

- Retired as the MD of LIC
- He has held positions on the Boards of several valuable companies including LIC, Axis Bank, LIC Lanka Limited, National Mutual Fund Mauritius etc



Dr. Sankaran Nair Rajagopal
Independent & Non-Executive Director

- A seasoned banking professional with over three decades of experience in Reserve Bank of India and three years with leading commercial banks.
- He also served as a Nominee Director on the Board of the Bank of Maharashtra and also as nominee Director of RBI in Global Trust bank

INDEPENDENT BOARD BENCH

BOARD OF DIRECTORS



Mrs. Pratima Ram
Independent & Non-Executive Director

- MA from University of Virginia, USA
- She was Country Head and CGM of the United States Operations of State Bank of India
- She is having wide experience in Corporate , International , Investment and Retail Banking



Mr V. R. Ramchandran
Independent & Non-Executive Director

- B. Sc.: Calicut University , B.A. LLB : Kerala University
- 36 years of work experience , civil lawyer enrolled with the Thrissur Bar Association



Mr. P. Manomohan
Independent & Non-Executive Director

- B.Com Kerala University, Diploma in Industrial finance, Certified Associate of the Indian Institute of Bankers
- Over 42 years work ex in RBI, NBFCs regulations



**Mr. Edodiyil Kunhiraman
Bharat Bhushan**
Independent & Non-Executive Director

- He played an important role in turning around of Kerala Minerals and Metals, the largest PSU in the state of Kerala from a BIFR company to a profit earning one
- He has had thirty-six years of experience as an officer of Indian Administrative Service with impactful roles.

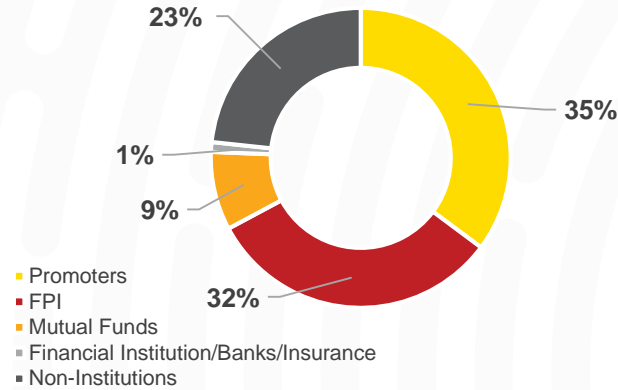


**Adv. Veliath Pappu
Seemanthini** Independent & Non-Executive Director

- A law graduate and a Senior Advocate designated by High Court of Kerala
- She is also a Standing Counsel for various Central and State Government Inst. like High Court of Kerala, FCI etc

SHAREHOLDING AND STOCK PERFORMANCE

Shareholding Pattern as on 31st Mar, 2024



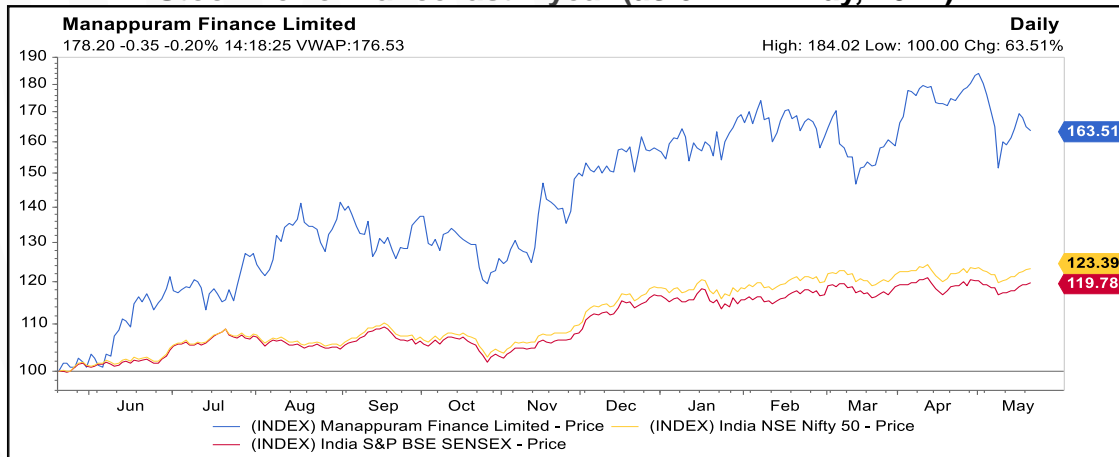
Top Shareholders holding more than 1%(other than promoters)

Shareholder	%
BOFA Securities	1.36
St James Emerging Market	1.28
DSP Small Cap	1.27
Bandhan Small Cap	1.03

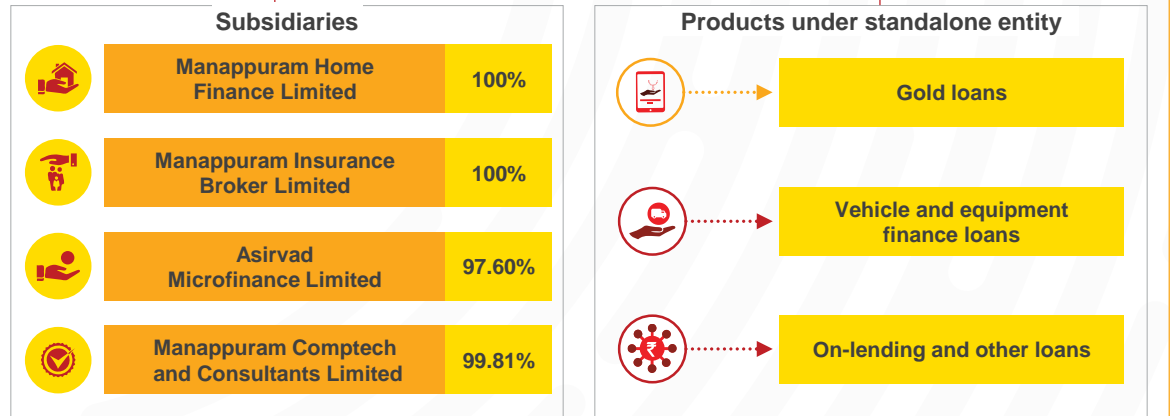
Stock Data

Market Cap as on 22 May-24	₹ 15,045 Crs
Stock Price as on 22 May -24	178.55
52 Week (High/Low)	₹ 207.30 / ₹ 109.10
NSE/BSE Symbol	MANAPPURAM / 531213
No. of Shares Outstanding	84,63,94,729
Average Daily Volume (3 months)	48,81,23,484

Stock Performance last 1 year (as on 22nd May, 2024)



Group structure Manappuram Finance





Thank

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Mrs. Bindu A.L.

CFO

Contact No : +914873050000

Email – bindhu@manappuram.com

Mr. Susil Kumar Mishra

Head – Investor Relations & Treasury

Contact No : +919967405163

Email – susilmishra@manappuram.com

Nikunj Seth

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