



MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/093/2025-26
August 22, 2025

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	India International Exchange (IFSC) Ltd 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355
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Dear Sir/Madam,

Sub: Newspaper Advertisement for Launch of “Saksham Niveshak” Campaign.

Please find enclosed herewith the copy of Newspaper Advertisement published on August 22, 2025 in Business Line (All India Edition) for notice **Launch of “Saksham Niveshak” Campaign – Action Required for Unclaimed Divdends and KYC Updates.** Kindly take the same on your record.

Thanking you.

**Yours Faithfully,
For Manappuram Finance Limited**

**Manoj Kumar V.R
Company Secretary**

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

QUICKLY.

Bharti Hexacom gets nod for ₹2,200 cr Indus deal



New Delhi: Bharti Hexacom has received approval from shareholders to carry out related-party transactions of up to ₹2,200 crore with Indus Towers for sale, purchase and lease of assets and equipment, according to regulatory filings. The Bharti Airtel group firm in a regulatory filing said its resolution “to approve material related party transactions with Indus Towers Limited” has been approved with 88.28 per cent votes. PTI

Business activity grows at record pace in August

Bengaluru: India’s private sector activity expanded at the fastest pace on record in August, fuelled by a robust surge in demand led by the dominant services sector, a survey showed on Thursday. The latest results stand in contrast to expectations for a slowdown in economic growth in Asia’s third-largest economy to average 6.4 per cent this fiscal after an unexpectedly strong 7.4 per cent expansion during the first three months of 2025. REUTERS

‘Russia must import more from India to address trade imbalance’

BRIDGING THE GAP. Apart from skilled workforce, Moscow must focus on importing pharma, textiles

Amiti Sen
New Delhi

Russia must import much more from India, including items such as pharmaceuticals, agriculture and textiles, to address the glaring trade imbalance between the two countries, Minister of External Affairs S Jaishankar has said. It must also remove non-tariff barriers and other impediments

“We reaffirmed our shared ambition to expand bilateral trade in a balanced and sustainable manner, including by increasing India’s exports to Russia,” Jaishankar said at a joint press conference with his Russian counterpart Sergey Lavrov in Moscow following their bilateral meeting on Thursday.

SIGNIFICANT VISIT

Jaishankar, who is on three-day visit to Russia, also met President Vladimir Putin on Thursday. The Minister’s visit is significant as this month US President Donald Trump announced 50 per cent tariffs on India, which includes 25 per cent levies as a sanction against its purchase of oil from Russia.

While India has refused to bow down before the US by



FRESH BONHOMIE. External Affairs Minister S Jaishankar with Russian President Vladimir Putin during a meeting, in Moscow on Thursday ANI

stopping its purchase of discounted oil from Russia and there is general bonhomie over growing bilateral trade, it is concerned about its widening trade deficit with Moscow.

In FY25, Russia supplied goods, significantly oil, to India worth \$63.7 billion while it imported goods worth just \$4.88 billion leading to trade

deficit ballooning to \$59 billion. India’s oil purchase from Russia shot up since the Western countries imposed sanctions on Moscow in early 2022 for attacking Ukraine.

On Wednesday, in an interaction with Russian businesses, the Indian Minister pointed out that while bilateral trade had grown in recent years (from pre-pan-

demic \$10.1 billion to \$68.7 billion in FY25), the trade deficit had also ballooned. He warned that the gap had to be narrowed for sustaining the high growth.

“Both the diversification and balancing of trade now urgently mandate more strenuous efforts on our part. At the end of the day, they are essential not just to reach

higher trade targets but even to sustain the existing levels,” he said.

Over the last two years, Indian government and exporters have pursued the matter diligently with the Russian government and industry listing out possible items of Russian interest that could be supplied and also the existing non-trade barriers.

LONG-TERM SUPPLY

“Senior officials from the Commerce Department, who are part of the visiting delegation to Moscow, also stressed on the need and ways to increase Russian imports from India in their interactions with Russian trade officials and ministers,” a source, tracking the matter, said.

Jaishankar said that his discussions with Lavrov also focussed on steps to ensure long-term supply of fertilizers and supply of skilled work force from India to Russia.

“Indian skilled workers, especially in IT, construction and engineering, can address the labour needs in Russia and deepen collaboration. Sustaining energy co-operation through trade and investments is also important,” he said.

Tax experts welcome two-tier GST plan

Shishir Sinha
New Delhi

Tax experts have broadly welcomed the Centre’s proposal for a two-tier GST rate structure, saying it will simplify the system and boost consumption while cautioning that critical issues such as inverted duty structure need to be addressed for the reform to be fully effective.

They also noted that the changes are unlikely to materially impact government revenues.

Pratik Jain, Partner at Price Waterhouse & Co, said the GoM’s recommendations, while in line with expectations, are significant.

“This will simplify the tax structure, reduce the disputes on classification of products and also boost consumption. Since more than 70 per cent GST collections come from 18 per cent slab (which is not proposed to be changed in general) the revenue impact of GST cuts may be limited, particularly because reduced prices will also spur the demand,” he said.

Others warned that structural problems could blunt the benefits of rationalisation. Mahesh Jaising, Partner with Deloitte India, pointed to the long-pending issue of duty inversion, where inputs are taxed at a higher rate than final products.

“With rate changes, industry awaits clarity and guidelines on areas of passing on the benefits. Industry does look forward to addressing duty inversion refund process comprehensively too and this has been identified by the Finance Ministry as a key structural issue,” he said.

DUTY STRUCTURE

Saurabh Agarwal, Tax Partner at EY India, said inverted duty structure may even worsen under the new slabs if not carefully handled.

“The most immediate effect would be inverted duty structure which may arise on account of movement to lower tax slabs,” he said.

Agarwal added that transitional measures to protect distributors and branches will be critical, along with a strong anti-profiteering framework to ensure tax reductions are passed on.

From a broader perspective, Manoj Mishra, Partner with Grant Thornton Bharat LLP, said the move will provide tangible relief for households and MSMEs.

At the same time, he warned: “Careful calibration will be essential to preserve revenue neutrality and avoid inflationary pressures. With the Council now set to take a final call, the GoM’s recommendations reflect pragmatism in shaping the next phase of GST reform.”

‘USAID did not provide \$21 m to India for voter turnout from 2014 to 2024’

Amiti Sen
New Delhi

Six months after a controversy erupted over the US government’s announcement that it would cancel \$21 million aid for funding voter turnout in India, the Ministry of External Affairs (MEA) informed Parliament on Thursday that the US Embassy had said there was no such funding to the country between 2014 and 2024.

On July 2, 2025, the US Embassy shared data on USAID funding in India from 2014 to 2024, which clearly mentioned that no funds were provided for voter turnout, Minister of State (MoS) for External Affairs, Kirti Vardhan Singh, said in a reply in Parliament on Thursday.

“The embassy also maintains that USAID/India did not receive or provide funding of \$21 million for voter turnout in India from 2014 to 2024, nor has it implemented any voter turnout-related activities in India,” Singh said.

DETAILS SOUGHT

The MEA had requested the US Embassy in New Delhi on February 28 to urgently furnish details of expenditure incurred on all USAID-assisted/funded projects in India over the last 10 years (other than those being implemented under the seven partnership agreements with the Government of India), the MoS said. The period for which the government sought data from the US Embassy covers the period after the BJP govern-

ment came to power in India.

This followed a post by the US Department of Government Efficiency on X on February 16, where it announced the cancellation of \$486 million in USAID funding for Consortium for Elections and Political Process Strengthening projects worldwide, including \$21 million for increasing “voter turnout in India”.

The MoS informed Parliament that USAID had closed its operations in India with effect from August 15, 2025.

“On 11 August 2025, the US Embassy in New Delhi, in a letter to the Department of Economic Affairs, conveyed that all seven partnership agreements signed with the Government of India would stand closed with effect from 15 August 2025,” the MoS noted.

Shishir Sinha
New Delhi

India’s economy is likely to have grown between 6.7 per cent and 7 per cent during the April-June quarter of FY26, according to various agencies.

The government will officially release the data at the end of this month. The growth rate, based on gross domestic product (GDP) expansion, was 6.5 per cent.

During the quarter under review, key high-frequency economic indicators showed good performance.

For example, Purchasing Managers’ Index (PMI) for manufacturing during the April-June quarter was between 58.1 and 58.6.

Similarly, the Services PMI started on a strong note in April at 58.7, then moved

up slightly to 58.8 in May before surging to 60.4 in June.

Inflationary pressures continued to recede in Q1 of FY26, with CPI inflation falling to a 77-month low of 2.1 per cent in June 2025.

TRADE RESILIENT

Amid shifting global trade patterns, India’s trade performance remains resilient in the first quarter of FY26. Total exports (goods and services) grew by 5.9 per cent (y-o-y), while core merchandise exports rose by 7.2 per cent (y-o-y). Foreign exchange reserves remained at a comfortable level, providing an import cover of more than 11 months.

“Overall, the first quarter of FY26 presents a picture of resilient domestic supply and demand fundamentals,” a Finance Ministry report said.



Based on various indicators, a research report by SBI said, “Initial estimates show-case Q1 FY26 GDP could be at 6.8-7 per cent.”

However, the gap between real and nominal GDP, which was as large as 12 percentage points in Q1 FY23, dropped sharply to 3.4 percentage points in Q4 FY25.

Going forward, as inflation is historically low, the deflator will decrease, and the gap between real and nominal values will narrow. “This may mask the cur-

rent deceleration in growth momentum going forward. Nominal GDP could drop to 8 per cent in Q1,” it said.

SERVICES ON TOP

Economic research firm ICRA has projected the y-o-y GDP expansion to ease to 6.7 per cent in Q1 FY26 from 7.4 per cent in Q4 FY25, while outpacing the Monetary Policy Committee’s recent forecast of 6.5 per cent.

Further, the rating agency projects the growth in gross value added (GVA) to dip to 6.4 per cent in Q1 FY26 from 6.8 per cent in Q4 FY25.

“Lower expansion in the industrial sector (to 4 per cent in Q1 FY26 from 6.5 per cent in Q4 FY25), and agriculture (to 4.5 per cent from 5.4 per cent), is likely to outweigh a pick-up in the performance of the services sector (to an eight-quarter high

8.3 per cent from 7.3 per cent),” it said.

A research report by HDFC Bank expects growth to be 6.9 per cent.

“Despite tariff headwinds in Q1, growth is expected to draw support from improved rural activity (demand and agricultural production), healthy government expenditure and with export of goods and services broadly holding up due to stocking up by US buyers,” it said.

From the supply side, it estimates GVA growth at 6.7 per cent y-o-y.

INDIRECT TAXES

The gap between GDP and GVA is likely to driven by improved net indirect taxes as subsidy payout growth was lower compared to same time last year (GDP =GVA+taxes-subsidies), it added.

Insurers welcome move to scrap GST on health, life insurance premiums

G Naga Sridhar
Hyderabad

The much-awaited move to scrap GST on health and life insurance for individuals will go a long way in making insurance more affordable to the middle class and underprivileged sections of society, say insurers, while welcoming a suggestion from the Group of Ministers (GoM) in this regard.

PROGRESSIVE STEP

“We appreciate the government’s suggestion to abolish GST on life and health insurance premiums, as this progressive step will make protection solutions much more affordable and accessible to millions of Indians. Insurance is not just a product, it is an essential safety net that enables people and families to face life with confidence,” Jude Gomes, MD & CEO, Ageas Federal Life Insurance, told *businessline*.

By abolishing the GST tax, the government has made a customer-centric move that will encourage more families, particularly from the middle class and underprivileged sections, to obtain proper insurance, he added.

GST is levied at a rate of 18 per cent on both health and life insurance policy premiums. While the move will benefit policyholders, it is also important to examine aspects such as input tax credit for insurance companies, which may be passed on to customers by insurers.

Narendra Bhariindwal,



President, Insurance Brokers Association of India, said the proposal for the complete exemption from GST on health and life insurance premiums is certainly welcome and was a step forward in favour of policyholders and society at large.

CHALLENGES REMAIN

GST on health insurance premiums was an issue of concern for middle-income families and senior citizens for so many years. However, there are some challenges as well. If the GST is made zero, standalone health insurance companies will face challenges in the input tax credit (ITC), and they would eventually increase premiums and pass the burden to policyholders, he added.

According to a senior official with a health insurance company, the full benefit of 18 GST cut might not go to the customer. “GST should not be fully waived. It could be kept at 5 per cent to allow the insurers to get the benefit of ITC and maintain operational efficiency. In a zero per cent GST regime, ITC costs have to be borne by a policyholder sooner or later,” he added.

MANAPPURAM FINANCE LIMITED
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Email: cosecretary@manappuram.com, Website: www.manappuram.com

**NOTICE TO SHAREHOLDERS :
Launch of “Saksham Niveshak” Campaign –
Action Required for Unclaimed Dividends and KYC Updates**

Dear Shareholders,

Pursuant to Investor Education and Protection Authority (IEPFA), Ministry of Corporate Affairs (MCA) letter dated 16th July 2025, Manappuram Finance Limited are pleased to inform you of the commencement of a 100-days special outreach initiative titled “Saksham Niveshak”, starting from 28th July 2025 to 6th November 2025.

This campaign is being undertaken to facilitate shareholders in updating

- Know Your Customer (KYC) details including:
- Bank account mandates
- Nominee Registration
- Contact information (email, mobile number, address)

This campaign is also being undertaken to facilitate the shareholders to claim their Unpaid/ Unclaimed Dividends for any financial year in order to prevent their dividend amount shares being transferred to IEPFA.

Action Required
Shareholders who have not claimed their dividends or have incomplete KYC records are requested to contact the Company's Registrar and Transfer Agent (RTA) at the earliest:

MUFG Intime India Private Limited
"Surya" 35, Mayflower Avenue, Behind Senthil Nagar
Sowripalayam Road, Coimbatore 641028
T: +91 422 2314792, 2539835 / 836, 4958995
https://web.in.mpmf.com/helpdesk/Service_Request.html

Additionally, shareholders are encouraged to register and track their requests through the SWAYAM portal: https://swayam.in.mpmf.com

Important Advisory
Please note that as per applicable provisions, if dividends remain unclaimed for a period of seven consecutive years, the dividend amounts, and corresponding base shares (if available) are liable to be transferred to the Investor Education and Protection Fund Authority (IEPFA).

We urge all shareholders to take prompt action during the campaign period to safeguard their entitlement and ensure compliance with statutory requirements.

For Manappuram Finance Limited

Date : August 21, 2025
Place: Valapad

Sd/-
MANOJ KUMAR V R
Company Secretary

TVS SRICHAKRA LIMITED
CIN: L25111TN1982PLC009414
Regd. Office : TVS Building, 7-B West Vell Street, Madurai 625 001, Phone : 0452 2443300
Website : www.tvseurogrip.com, E-mail ID : secretarial@eurogriptyes.com

42ND ANNUAL GENERAL MEETING

Dear Member(s),

It is hereby informed that the 42nd Annual General Meeting ("AGM") of the Company will be convened on Wednesday, 17th September 2025 at 10.30 A.M. (IST) through Video Conference ("VC") / Other Audio-Visual Means ("OAVM") in compliance with the applicable provisions of the Companies Act, 2013 and Rules framed thereunder and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with the Ministry of Corporate Affairs and SEBI Circulars issued from time to time, without the physical presence of the members at a common venue.

2. The Notice of the 42nd AGM and the Annual Report for the year ended 31st March 2025 will be sent via e-mail to all members whose e-mail addresses are registered with the Company or their respective Depository Participants ("**Depository**") and for members without registered e-mail addresses, a letter containing the web link and detailed path to access the said Notice and Annual Report will be sent by Courier / Post, in accordance with applicable laws. Members can join and participate in the AGM through VC/ OAVM only. The instructions for joining the AGM and the manner of participation in the remote electronic voting or casting vote through the e-voting system during the AGM will be provided in the Notice of the AGM. Members participating through the VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013. The Notice will also be made available on the websites of the Company viz., www.tvseurogrip.com and also on the website of Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of National Securities Depository Limited (NSDL) (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com.

3. Members holding shares in physical form who have not registered their email addresses with the Company / Depository can register for obtaining soft copies of the Notice of the 42nd AGM, Annual Report and/or login details for joining the AGM through VC/OAVM and e-voting, by sending scanned copy of the following documents by email to einward@integratedindia.in.

- a) signed request letter mentioning your name, folio number, complete address, email address to be registered;
- b) scanned copy of the share certificate (front and back);
- c) self-attested scanned copy of PAN; and
- d) self-attested scanned copy of Driving Licence / Passport / Bank Statement / AADHAR, supporting the registered address of the member.

4. Members holding shares who have not updated their mandate for receiving the dividends directly in their bank account through Electronic Clearing Service or any other means ("Electronic Bank mandate"), can register their Electronic Bank mandate to receive dividends directly into their bank account electronically, by sending KYC documents (Form ISR-1, ISR-2 and ISR-3 or SH-13) in addition to the documents mentioned in para 3 above by e-mail to einward@integratedindia.in.

5. Members holding shares in demat form are requested to update their e-mail addresses and KYC documents with their Depository.

6. Members holding equity shares of the Company in physical form are requested to kindly get their equity shares converted into demat / electronic form for availing inherent benefits of dematerialisation.

SPECIAL WINDOW FOR RE-LODGE MENT OF TRANSFER REQUESTS

Pursuant to the SEBI Circular No. SEBI/HO/MRSD/MRSD-PoD/PCIR/2025/97 dated 27th July 2025, all shareholders are hereby informed that a Special Window being opened from 7th July 2016 till 6th January 2026, to facilitate re- lodgement of transfer request of physical shares.

This facility is available for transfer deeds lodged prior to 1st April 2019 and which were rejected, returned or not attended due to deficiencies in documents process / otherwise.

During this period, the securities that are re- lodged for transfer shall be issued only in demat mode. Investors must have a demat account and provide its Client Master List ("**CMIL**"), along with the transfer documents and share certificate, who are re-lodging the transfer request with Company's Registrar and Share Transfer Agent ("**RTA**"). Due process shall be followed for such transfer-cum-demat requests. Investors are encouraged to take advantage of this opportunity by furnishing the necessary documents to the RTA.

RTA address for Communication:
Unit - TVS Srichakra Limited, Integrated Registry Management Services Private Limited, 2nd Floor, Kences Towers, No.1, Ramakrishna Street, North Usman Road, T Nagar, Chennai - 600 017. Phone No(s) : 2814 0801-0803, email id: einward@integratedindia.in

For TVS SRICHAKRA LIMITED
Sd/-
Chinmoy Patnaik
Company Secretary
M No. ACS - A14724

Place : Madurai
Date : 21.08.2025