



MANAPPURAM FINANCE LIMITED



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Reference No.: SEC/ SE/ 144/ 2025-26

Date: December 15, 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

Dear Sir/Madam,

Subj:- Outcome of the Meeting of Financial Resources and Management Committee of the Board of Directors of Manappuram Finance Limited ("the Company") under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI LODR Regulations"), regarding issue of Debentures (as defined below)

Ref.: our letter no. SEC/ SE/ 140/ 2025 – 26 dated December 05, 2025

Pursuant to Regulations 30 and 51 and other applicable provisions of the SEBI LODR Regulations, we wish to inform you that Financial Resources and Management Committee of the Board of Directors of the Company at its meeting held on Monday, December 15, 2025, inter-alia has considered and approved the allotment of secured, non-cumulative, redeemable, listed, rated, non-convertible taxable debentures of face value of Rs. 1,00,000 (Indian Rupees one lakh only) for an aggregate amount up to Rs. 500,00,00,000 (Indian Rupees Five Hundred Crores only) ("Debentures") on a private placement basis. The Debentures shall be listed on BSE Limited. Details of the issue is given under in Annexure A.

This is for your information and records.

Thanking you.

Yours Faithfully,

For Manappuram Finance Limited

MANOJKUMAR V R

Manoj Kumar V R
Company Secretary

Digitally signed by MANOJKUMAR V R
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Annexure A

Details under Regulation 30 of SEBI Listing Regulations read with Master circular for compliance with the provisions of the SEBI Listing Regulations by listed entities no. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024:

| Sl. No. | Particulars | Details |
|---------|---|---|
| 1 | Series Name | MAFIL PVT NCD-01/2025-26 |
| 2 | Kinds of securities offered | Secured, Non-Cumulative, Redeemable, Listed, Rated, Non-Convertible Taxable Debentures |
| 3 | Face value | Rs 1,00,000 |
| 4 | ISIN | INE522D07CI5 |
| 5 | Allotment size | Rs. 500,00,00,000 |
| 6 | Tenure of the instrument date of allotment and date of maturity | 730 days Date of allotment: 15.12.2025 Date of maturity: 15.12.2027 |
| 7 | Coupon/interest offered Schedule of payment of coupon/interest and principal; | Coupon Rate: 8.00% p.a. Coupon Payment Frequency: Annual Interest Payment dates: 15.12.2026 and 15.12.2027 |
| 8 | Charge/security, if any, created over the assets | 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% (one hundred percent) of the outstanding principal amounts of the Debentures and interest thereon is maintained at all times until the maturity date. |
| 9 | special right /interest/ privileges attached to the instrument and changes thereof | Nil |
| 10 | 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; | In case of default in payment of interest and/ or principal redemption on the due dates, the Company shall pay the Debenture Holders, an additional interest at the rate of 2% (two percent) per annum over the coupon rate (<i>mentioned hereinabove</i>), for the defaulting period i.e. the period commencing from and including the date on which such amount becomes due and up to excluding the date on which such amount is actually paid. |
| 11 | details of any letter or comments regarding payment/ non-payment of | In the event the net asset value of the security provided over the Secured Assets diminishes and the Company is |



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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; | <p>unable to maintain the minimum security cover in accordance with the applicable SEBI guidelines, the Company shall, immediately and no later than 15 (fifteen) calendar days from the date of such diminishment / reduction in the net asset value, ensure that the net asset value of the security provided by it, equals or exceeds the minimum security cover, by providing additional or new security (by way of hypothecation) over other similar assets sufficient to maintain the minimum security cover in accordance with the applicable SEBI guidelines. The Company shall promptly notify the Debenture Trustee in writing of the creation of the additional or new security, which notice shall include the description of such assets being provided as additional or new security.</p> <p>In case of default in payment of interest and/ or principal redemption on the due dates, the Issuer shall pay the Debenture Holders, an additional interest at the rate of 2% per annum over the coupon rate (<i>mentioned hereinabove</i>), for the defaulting period i.e. the period commencing from and including the date on which such amount becomes due and upto excluding the date on which such amount is actually paid.</p> |
| 12 | details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures; | <p>The redemption amount is repaid in full at maturity.</p> <p>Manner of redemption: out of the profits of the company</p> |
| 13 | Object of the issue | <p>The net proceeds from the subscription of the NCDs shall be exclusively utilized for deployment in business and growth of asset book of the Company.</p> <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> |



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| | | Pending full utilization of Issue proceeds, the Company shall be entitled to invest the Issue proceeds in money market instruments, mutual funds and/ or deposits with scheduled commercial banks. |
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We request you to kindly take the same on record.

Thanking you,

For **Manappuram Finance Limited**

MANOJKUMAR V R

Manoj Kumar VR

Company Secretary

Digitally signed by MANOJKUMAR V R
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