MANAPPURAM FINANCE LIMITED
Registered Office: W-4/ 638A, Manappuram House, P.O. Valapad, Thrissur, Kerala - 680 567
CIN: L65910KL1992PLC006623, **Ph:** (0487) 3050348, 3050417
Email: cosecretary@manappuram.com, **Website:** www.manappuram.com

Notice of the 34th Annual General Meeting ("Notice")

Notice is hereby given that the **34th Annual General Meeting (AGM)** of the Members of Manappuram Finance Limited ("the Company") will be held on **Wednesday, August 12, 2026, at 11.00 a.m. (IST)** at Latha Convention Centre (formerly known as Anugraha Auditorium), Valapad, Thrissur, Kerala - 680 567, India to transact the following business:

ORDINARY BUSINESS

Item no.1 - Adoption of Financial Statements

To consider and adopt the audited Standalone as well as Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2026, together with Reports of the Board of Directors and Auditors thereon and if thought fit, to pass, the following resolution as an Ordinary Resolution:

"RESOLVED THAT

i) the audited standalone financial statements of the Company for the Financial Year ended March 31, 2026, and the reports of the Board of Directors and the Auditors thereon, as circulated to the Members; and

ii) the audited consolidated financial statements of the Company for the Financial Year ended March 31, 2026, and the reports of the Auditors thereon, as circulated to the Members, be and are hereby considered and adopted."

Item no. 2 - Appointment of Dr. Sumitha Nandan (DIN: 03625120) as a Director, liable to retire by rotation and being eligible, seeks re-appointment:

To consider and if thought fit, to pass, the following resolution as an Ordinary Resolution:

"RESOLVED THAT in accordance with the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013, read with the Articles of Association of the Company, Dr. Sumitha Nandan. (DIN: 03625120) who retires by rotation at this meeting, and being eligible for re-appointment, be and is hereby re-appointed as a Director of the Company liable to retire by rotation."

By order of the Board of Directors

Sd/-
Aparna Menon
Company Secretary

Place: Valapad, Thrissur
Date: July 20, 2026

Notes:

1. Proxy

A Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote instead of himself/ herself and the proxy need not be a Member of the Company. A Person can act as proxy on behalf of Members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the Company carrying Voting rights. Provided that a Member holding more than ten percent of the total share capital of the Company carrying Voting rights may appoint a single person as proxy and such person shall not act as proxy for any other person or Member. The instrument appointing proxy, in order to be effective, must be duly stamped, completed, signed and deposited at the registered office of the Company not less than 48 hours before the commencement of the AGM. A revenue stamp should be affixed on the Proxy Form. Forms which are not stamped are liable to be considered as invalid. It is advisable that the Proxy holder's signature may also be furnished in the Proxy Form, for identification purposes.

During the period beginning 24 hours before the time fixed for the commencement of the AGM and ending with the conclusion of the AGM, Members would be entitled to inspect the proxies lodged, between 9.00 a.m. to 6.00 p.m., at the registered office of the Company.

2. Explanatory Statement and Special Business

The Company has not proposed any item of special business at this Annual General Meeting. Accordingly, no Explanatory Statement is required to be annexed to this Notice.

3. Electronic dispatch of Notice and Annual Report

In compliance with the Circulars issued by the Ministry of Corporate Affairs and Regulation 36 of SEBI (Listing obligations and Disclosure Requirements) Regulations, the Notice of the 34th AGM of Manappuram Finance Limited along with the Annual Report for the FY 2025-26 are being sent only by electronic mode to the Members whose names/email addresses are registered with the Company (appears in the Register of Members)/ Depositories as on the benpos date, i.e., July 17, 2026.

Members may note that the Notice and Annual Report for FY 2025-26 will also be available on the Company's website www.manappuram.com ,websites of the Stock Exchanges, i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. Hard Copy will be sent to Shareholders upon request.

The Company will be publishing an advertisement in Newspapers (one English and one Malayalam) containing the details about the AGM, i.e., date and time of the AGM, details of e-voting, availability of notice of AGM at the Company's website, manner of registering the email IDs of those shareholders who have not registered their email addresses, manner of providing mandate for dividends and other matters as may be prescribed.

4. Particulars of Directors

The relevant details, pursuant to Regulation 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and Secretarial Standard on General Meetings (SS-2) issued by the Institute of Company Secretaries of India, in respect of Director seeking appointment/ re-appointment as set out at Item No.2 at this AGM are also annexed to this Notice as Annexure No.1.

5. Inspection of documents

The Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Companies Act, 2013 and the Register of Contracts or Arrangements in which the Directors are interested, maintained under Section 189 of the Act along with all documents referred to in the Notice will be available for inspection by the Members from the date of circulation of this Notice up to the date of AGM. Members seeking to inspect such documents can send an email to cosecretary@manappuram.com.

6. Dematerialisation of Shares

SEBI has mandated the Listed Companies to process service requests (i.e., Request for issue of duplicate securities certificate, claim from unclaimed suspense account, renewal/ exchange of securities certificate, endorsement, sub-division/ splitting of securities certificate, consolidation of securities certificates/ folios, transmission and transposition) for issue of securities in dematerialized form only, subject to folio being KYC compliant. Accordingly, Members are requested to submit duly filled and signed Form ISR-4. The Forms are available on the website of Company at https://www.manappuram.com/know-your-forms-security-holders and RTA at https://web.in.mpms.mufg.com/KYC-downloads.html.

Further, transfer, transmission and transposition of securities shall be effected only in dematerialized form. In view of the same and to eliminate all risks associated with physical shares and avail various benefits of dematerialization, Members are advised to dematerialize the shares held by them in physical form. Members can contact the Company/ RTA for assistance in this regard. [Regulation 40(1) of the SEBI Listing Regulations]

7. For the convenience of the Members and for proper conduct of the Meeting, entry to the place of the Meeting will be restricted by the Attendance Slip and photo ID proof. Members are requested to write their Client ID and DP ID numbers/ Folio Number (as applicable) on the Attendance slip, affix their signature and hand it over at the entrance hall.

8. **Registrar and Transfer Agent ("RTA"):**

The name of the RTA changed from "Link Intime India Private Limited" to "MUFG Intime India Private Limited" (MUFG Intime/RTA) with effect from December 31, 2024, upon acquisition of Link group by Mitsubishi UFJ Trust & Banking Corporation.

9. With effect from April 1, 2024, dividend to security holders (holding securities in physical form), shall be paid only through electronic mode. Such payment shall be made upon folio being KYC compliant i.e., the PAN, contact details including mobile no., bank account details and specimen signature are registered with the RTA/ Company.

10. **General Awareness on Tax Deducted at Source ("TDS") on Dividend**

For the prescribed rates for various categories, please refer to the Income Tax Act, 2025 and the Finance Acts of the respective years. The Members are requested to update their PAN with the Depository Participants (DPs) (if shares held in dematerialized form) and the Company/ RTA (if shares are held in physical mode).

To claim exemption from Tax Deduction at Source (TDS), shareholders are requested to submit the requisite documents/ declarations by uploading them on the link: https://web.in.mpms.mufg.com/formsreg/submission-of-Form-121-41.html. The necessary documents are available on the Company's website and can be accessed at https://www.manappuram.com/investors/notice-to-shareholders?field_type_target_id=63.

For further details on the submission of exemption documents, Members may refer to the email sent to their registered email address.

Category of Shareholder	Document(s) to be submitted/ uploaded
Resident Individual shareholders with PAN* and whose income does not exceed maximum amount not chargeable to tax or who is not liable to pay income tax	i. Form No. 121
Non-resident shareholders [including Foreign Portfolio Investors (FPIs)] who can avail beneficial rates under tax treaty between India and their country of tax residence	i. No Permanent Establishment Declaration ii. Beneficial Ownership Declaration iii. Tax Residency Certificate iv. Copy of electronically filed Form 41(earlier Form 10F) v. Any other document which may be required

Shareholders eligible for any tax exemption or concessional tax deduction(TDS) under the Income-tax Act, 2025, or any applicable notification, circular or certificate are requested to furnish the necessary supporting documents/certificates for availing such benefits.

*If PAN is incorrect/ invalid/ inoperative then tax will be deducted at higher rates and credit of TDS will not be available. [Section 397 of the Income Tax Act, 2025]

11. **Unclaimed Dividends and IEPF**

Pursuant to the provisions of Section 124 of the Companies Act, 2013 read with respective rules, Dividends, if not encashed for a period of 7 years from the date of transfer to Unpaid Dividend Account of the Company, are liable to be transferred to the Investor Education and Protection Fund ("IEPF"). Further, the shares in respect of which dividend has remained unclaimed for 7 consecutive years or more from the date of transfer to unpaid dividend account shall also be transferred to IEPF. In view of this, Members who have not encashed the dividend warrants/ cheques so far for the above years are requested to make their claim to the Company/ RTA immediately within the stipulated timeline. For more details, please see the link https: https://www.manappuram.com/transfer-shares-iepf.

The Members whose unclaimed dividends and/or shares have been transferred to IEPF, may contact the Company or RTA and submit the required documents for issue of Entitlement Letter. The Members can attach the Entitlement Letter and other required documents and file web Form IEPF-5 for claiming the dividend and/ or shares available on www.mca.gov.in.

Details of Unclaimed Dividend for the last Seven Years:

Financial Year	Date of Declaration of Dividend	Dividend Amount per share (Rs.)	Dividend yield (in %)	Last date for claiming unpaid dividend
2020	May 15, 2019	0.55	27.50%	June 18, 2026
2020	August 13, 2019	0.55	27.50%	September 18, 2026
2020	November 06, 2019	0.55	27.50%	December 12, 2026
2020	January 28, 2020	0.55	27.50%	March 04, 2027
2020	February 27, 2020	0.55	27.50%	March 30, 2027
2021	November 06, 2020	0.60	30.00%	December 07, 2027
2021	January 29, 2021	0.65	32.50%	March 06, 2028
2022	May 26, 2021	0.75	37.50%	July 01, 2028
2022	August 10, 2021	0.75	37.50%	September 15, 2028
2022	November 13, 2021	0.75	37.50%	December 18, 2028
2022	February 14, 2022	0.75	37.50%	March 22, 2029
2023	May 18, 2022	0.75	37.50%	June 23, 2029
2023	August 04, 2022	0.75	37.50%	September 09, 2029
2023	November 12, 2022	0.75	37.50%	December 17, 2029
2023	February 03, 2023	0.75	37.50%	March 11, 2030
2024	May 12, 2023	0.75	37.50%	June 17, 2030
2024	August 10, 2023	0.80	40.00%	October 11, 2030
2024	November 13, 2023	0.85	42.50%	December 19, 2030
2024	February 07, 2024	0.90	45.00%	March 15, 2031
2025	May 24, 2024	1.00	50.00%	July 24, 2031
2025	August 13, 2024	1.00	50.00%	September 13, 2031
2025	November 05, 2024	1.00	50.00%	Jan 13, 2032
2025	February 13, 2025	1.00	50.00%	March 15, 2032
2026	May 09, 2025	0.50	25.00%	June 13, 2032
2026	August 8, 2025	0.50	25.00%	September 08, 2032
2026	October 30, 2025	0.50	25.00%	December 01, 2032
2026	January 29, 2026	0.50	25.00%	March 02, 2033
2026	May 4, 2026	0.50	25.00%	June 05, 2033

12. **Members to intimate change in their details:**

Members are requested to intimate changes, if any, pertaining to their name, postal address, e-mail ID, telephone/ mobile no., PAN, mandates, choice of nominations, power of attorney, bank details viz., name of the bank and branch details, bank account, MICR code, IFSC code, etc.

a. **For shares held in electronic mode:** to their DPs

b. **For shares held in physical mode:** to the Company/ RTA in prescribed Form ISR-1 and other forms. [SEBI Master Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023]

The facility for making nomination is available for the Members in respect of the shares held by them.

Members who have not yet registered their nomination are requested to register the same by submitting Form No. SH-13. [Section 72 of the Act]

If a Member desires to opt out or cancel the earlier nomination and record a fresh nomination, he/ she may submit the same in Form ISR-3 or SH-14 as the case may be. The said forms can be downloaded from the Company's website https://www.manappuram.com/know-your-forms-security-holders . Members are requested to submit the said details to their DP in case the shares are held by them in dematerialized form and to RTA in case the shares are held in physical form.

13. Members may kindly update regularly the changes in bank account with the following information in your DP account for the shares held in dematerialized form and with RTA in case of shares held in physical form;

- Bank account Number in full,
- MICR Code,
- IFS Code,
- Full name of the Bank and address of the branch,
- email address.

The correct and complete particulars will help us to serve you better by timely credit of your future dividends immediately on payment by means of electronic credit.

14. Dispute Resolution:

SEBI has established a common Online Dispute Resolution Portal ("ODR Portal - https://smartodr.in/login") to raise disputes arising in the Indian Securities Market. Post exhausting the option to resolve their grievances with the RTA/Company directly and through SCORES platform, the investors can initiate dispute resolution through the ODR Portal. [SEBI Master Circular No. SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2023/195 dated December 28, 2023].

15. Members holding shares in dematerialized form are requested to write their Client ID and DP ID Numbers in attendance slip and in all their correspondence with the Company. Those who hold shares in physical form are requested to write their folio number in the attendance slip.

16. Members who would like to ask questions on accounts are requested to send their questions to the Registered Office of the Company at least 10 days before the date of Annual General Meeting/ email at cosecretary@manappuram.com to enable the Company to prepare suitable replies to such questions.

17. Instructions for e-voting:

i. In compliance with the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of SEBI (LODR) Regulations, 2015, the Company is pleased to offer the facility of Voting through electronic means, to all its Members to enable them to cast their votes electronically. Members who have not voted through electronic means or Members who have no access to electronic Voting can vote at the AGM, electronically. The cut-off date for recognizing Voting rights of Members to vote by electronic means (remote e-voting) as well as at the Annual General Meeting is August 05, 2026, in terms of Companies (Management and Administration) Amendment Rules, 2015 ('cut-off date').

ii. The remote e-voting period commences on Saturday, August 08, 2026 from 9.00 a.m. (IST) and ends on Tuesday, August 11, 2026 till 5.00 p.m. (IST). During this period, Members holding shares either in physical form or in dematerialized form, as on Wednesday, August 05, 2026, i.e. cut-off date, may cast their vote electronically. The e-voting module shall be disabled for Voting thereafter. Members attending the AGM who have not previously cast their votes through remote e-voting and are not otherwise restricted from doing so shall be eligible to exercise their Voting rights through the e-voting system during the AGM.

iii. A person who is not a Member as on the cut-off date should treat this Notice for information purposes only.

iv. The Members who have cast their vote by remote e-voting prior to the AGM may also attend/ participate in the AGM but shall not be entitled to cast their vote again.

v. The Voting rights of Members shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date.

vi. In case of Individual shareholders holding securities in dematerialized mode and who acquires shares of the Company and becomes a Member of the Company after sending of the Notice and holding shares as of the cut-off date may follow steps mentioned under "Login method for remote e-voting".

vii. In case of joint holders attending the meeting, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company as on August 05, 2026 (cut-off date) will be entitled to vote during the AGM.

viii. The Company has appointed Mr. Suresh M V, FCS, Senior Partner, SMS & Co Company Secretaries LLP to act as the Scrutinizer for conducting the electronic Voting process in a fair and transparent manner.

ix. At the AGM, prior to/ at the end of the discussion on the resolutions on which Voting is to be held, the Chairman shall, with the assistance of the Scrutinizer, order electronic Voting system for all those Members who are present but have not cast their votes electronically using the remote e-voting facility.

x. The Scrutinizer shall, after the conclusion of electronic Voting at the AGM, count the votes cast at the AGM and thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in employment of the Company. The Scrutinizer shall submit a consolidated Scrutinizer's Report of the total votes cast in favour of or against, if any, not later than two working days after the conclusion of the AGM to the Chairman/ Managing Director of the Company. The Chairman/ Managing Director, or any other person authorised by the Chairman/ Managing Director, shall declare the result of the Voting forthwith.

xi. Institutional shareholders/ Corporate shareholders (i.e., other than Individuals, HUFs, NRIs, etc.) are required to send a scanned copy (PDF/ JPG Format) of their respective Board or Governing Body Resolution/ Authorization etc., authorizing their representative to attend the AGM physically on their behalf and to vote through remote e-voting. The said Resolution/ Authorization shall be sent to the Scrutinizer by e-mail on its registered e-mail ID to smscollp@gmail.com with a copy marked to cosecretary@manappuram.com. Institutional shareholders/ Corporate shareholders can also upload their Board Resolution/ Power of Attorney/ Authority Letter, etc. by clicking on "Upload Board Resolution/ Authority Letter" displayed under "e-voting" tab in their login.

xii. The result, along with the Scrutinizer's Report, will be placed on the Company's website, www.manappuram.com and on the website of Central Depository Services (India) Limited ('CDSL') immediately after the result is declared by the Chairman/ Managing Director or any other person authorised by the Chairman/ Managing Director, and the same shall be communicated to BSE & NSE.

xiii. The facility for Voting electronically, will also be made available at the AGM and the Members who have not already cast their votes by remote e-voting shall be able to exercise their right at the AGM through electronic Voting system using DP ID or PAN or Folio No. as user ID and onetime password which will be shared with Members upon their registration at the AGM. Members who already cast their votes by remote e-voting prior to the AGM may attend the AGM but shall not be entitled to cast their votes again.

xiv. Any person who acquires shares of the Company and becomes its Member after the dispatch of the notice for the annual general meeting and continues to hold the shares of the Company as on the cut-off date may obtain login id and password by sending a request at investor.helpedesk@in.mpms.mufg.com or helpdesk.eVoting@cdslindia.com

xv. The Company has engaged the services of CDSL as an authorised agency to provide the remote e-voting and electronic Voting facilities at the venue of AGM. The procedure and instructions for Voting through electronic (remote e-voting) means are as follows:

THE INTRUCTIONS OF SHAREHOLDERS FOR REMOTE E-VOTING:

Step 1 : Access through Depositories CDSL/NSDL e-voting system in case of Individual shareholders holding shares in demat mode.

Step 2 : Access through CDSL e-voting system in case of shareholders holding shares in physical mode and non-Individual shareholders in demat mode.

(i) The Voting period begins on Saturday, August 08, 2026 (9:00 a.m. IST) and ends on Tuesday, August 11, 2026 (5:00 p.m. IST). During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of Wednesday, August 05, 2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for Voting thereafter.

(ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

(iii) Pursuant to SEBI Circular **No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020,** under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/ retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the Voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants.** Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

Step 1: Access through Depositories CDSL/NSDL e-voting system in case of Individual shareholders holding shares in demat mode.

(iv) In terms of **SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020** on e-voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with

Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-voting facility.

Pursuant to abovesaid SEBI Circular, Login method for e-voting **for Individual shareholders holding securities in Demat mode CDSL/NSDL** is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with **CDSL Depository**	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-voting page without any further authentication. The users to login to Easi / Easiest are requested to visit cdsl website www.cdslindia.com and click on login icon & My Easi New (Token) Tab. 2) After successful login the Easi / Easiest user will be able to see the e-voting option for eligible companies where the e-voting is in progress as per the information provided by Company. On clicking the e-voting option, the user will be able to see e-voting page of the e-voting service provider for casting your vote during the remote e-voting period or joining virtual meeting & Voting during the meeting. Additionally, there is also links provided to access the system of all e-voting Service Providers, so that the user can visit the e-voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at cdsl website www.cdslindia.com and click on login & My Easi New (Token) Tab and then click on registration option. 4) Alternatively, the user can directly access e-voting page by providing Demat Account Number and PAN No. from a e-voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-voting option where the e-voting is in progress and also able to directly access the system of all e-voting Service Providers.
Individual Shareholders holding securities in demat mode with **NSDL Depository**	1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-voting services. Click on "Access to e-voting" under e-voting services and you will be able to see e-voting page. Click on Company name or e-voting service provider name and you will be re-directed to e-voting service provider website for casting your vote during the remote e-voting period. 2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-voting page. Click on Company name or e-voting service provider name and you will be redirected to e-voting service provider website for casting your vote during the remote e-voting period. 4) For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-voting page. Click on **Company name or e-voting service provider name** and you will be re-directed to **e-voting service provider website** for casting your vote during the remote e-voting period or joining virtual meeting & Voting during the meeting.
Individual Shareholders (holding securities in demat mode) login through their **Depository Participants (DP)**	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-voting facility. After Successful login, you will be able to see e-voting option. Once you click on e-voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-voting feature. Click on Company name or e-voting service provider name and you will be redirected to e-voting service provider website for casting your vote during the remote e-voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at : 022 - 4886 7000 and 022 - 2499 7000

Step 2 : Access through CDSL e-voting system in case of shareholders holding shares in physical mode and non-Individual shareholders in demat mode.

(v) Login method for Remote e-voting for Physical shareholders and shareholders other than Individual holding in Demat form.

1) The shareholders should log on to the e-voting website www.evotingindia.com.

2) Click on "Shareholders" module.

3) Now enter your User ID

a. For CDSL: 16 digits beneficiary ID,

b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,

c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4) Next enter the Image Verification as displayed and Click on Login.

5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any Company, then your existing password is to be used.

6) If you are a first-time user follow the steps given below:

	For Physical shareholders and other than Individual shareholders holding shares in Demat.
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the Company records in order to login. • If both the details are not recorded with the depository or Company, please enter the Member id / folio number in the Dividend Bank details field.

(vi) After entering these details appropriately, click on "SUBMIT" tab.

(vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for Voting for resolutions of any other Company on which they are eligible to vote, provided that Company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

(viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

(ix) Click on the EVSN for <Manappuram Finance Limited> on which you choose to vote.

(x) On the Voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/NO" for Voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

(xi) Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.

(xii) After selecting the resolution, you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.

(xiii) Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

(xiv) You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.

(xv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

(xvi) There is also an optional provision to upload BR/ POA which will be made available to Scrutinizer for verification.

(xvii) Additional Facility for Non – Individual Shareholders and Custodians –For Remote Voting only.

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
- It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the Scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required to mandatorily send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; cosecretary@manappuram.com, if they have voted from Individual tab & not uploaded same in the CDSL e-voting system for the Scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO. ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to cosecretary@manappuram.com.

2. For Demat shareholders - Please update your email id & mobile no. with your respective Depository Participant (DP)

3. For Individual Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e-voting & joining virtual meetings through Depository.

   If you have any queries or issues regarding e-voting from the CDSL e-voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33

   All grievances connected with the facility for Voting by electronic means may be addressed to Mr. Rakesh Dalvi, AVP, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911

Annexure 1

Additional information on Directors recommended for appointment/ re-appointment as required under Regulation 36 of the SEBI (LODR) Regulations, 2015 and applicable Secretarial Standards issued by the Institute of Company Secretaries of India (ICSI)

Dr. Sumitha Nandan

(DIN: 03625120)
Executive Director and Vice Chairperson

Dr. Sumitha Nandan has held various executive roles at Manappuram Finance Limited, including Chief Executive Officer of Online Gold Loan (OGL). She has also served as a Whole-Time Director at Manappuram Health Care Limited and held directorships in several other companies, including Manappuram Home Finance Limited, Manappuram Agro Farms Limited, Systemic Ayurvedic Research Private Limited, and Macare Dental Care Private Limited.

Qualification: Dr. Nandan is a medical professional with an MBBS degree from Rajiv Gandhi University of Science & Research Institute, Karnataka, and an MS degree from Sri Ramachandra University, Chennai. She has also completed a fellowship in Cosmetic Gynaecology. Her medical experience includes working as a consultant Gynaecologist at Trikakkara Co-operative Hospital, Cochin, and KIMS Hospital, Cochin. Additionally, she has served as an Assistant Professor at Amrita Institute of Medical Sciences and as a Gynaecologist and Cosmetologist at Cimar Hospital, Cochin.

DIN: 03625120

Age & Date of Birth: 46 years, May 30, 1980

Nationality: Indian

Nature of expertise in specific functional areas:

Dr. Sumitha Nandan has held various executive positions at Manappuram Finance Limited, including Chief Executive Officer of Online Gold Loan (OGL), where she demonstrated strong business acumen and managerial skills.

With her experience in healthcare, which emphasizes intense consumer focus and regulatory oversight, combined with her experience in financial services, Dr. Nandan is well-attuned to consumer expectations - a critical area of regulatory focus and concern.

Appointed as Whole-time Director of the Company in 2023, Dr. Nandan has been responsible for overseeing business operations, including various IT and digital initiatives. Her oversight has been effective, leading to significant improvements in the assigned areas over the years. She has also successfully managed critical IT and operational issues, completing tasks to the satisfaction of the Board of Directors of the Company.

Disclosure of inter-se relationships between Directors and KMP: Dr. Sumitha Nandan is the daughter of Mr. V P Nandakumar, the Chairman & Managing Director of Manappuram Finance Limited.

Listed entities* (other than Manappuram Finance Limited) in which Dr. Sumitha Nandan holds directorship and committee Membership: Nil

Listed entities* from which Dr. Sumitha Nandan has resigned in the past three years: Asirvad Micro Finance Limited

Directorship in other Companies: Manappuram Comptech and Consultants Ltd

Membership/ Chairmanship of Audit Committee and Stakeholders Relationship Committee of the Board of Directors of other Companies of which he/ she is a Director: Nil

*Listed entities means entities which have Outstanding Equity or Debt Securities

Membership/ Chairmanship of Committees of other Boards not mentioned above: Member, Finance Committee, MACOM

Shareholding in the Company: Nil

Remuneration proposed to be paid: Remains same as approved by the shareholders at the Extra-Ordinary General Meeting held on January 22, 2026.

Key terms and conditions of appointment: As per the resolution in item no. 3 of notice of Extra-Ordinary General Meeting held on January 22, 2026 https://www.manappuram.com/investors/notice-to-shareholders

Date of first appointment to the Board, last drawn remuneration and number of Board meetings attended: Dr. Sumitha Nandan was appointed as an Additional Director to the Board of Directors of the Company with effect from January 1, 2023. Subsequently, the shareholders approved her appointment as a Whole-time Director for a period of five years, effective January 1, 2023, through a postal ballot. As per the terms of appointment, she is liable to retire by rotation. The details of her remuneration and attendance at Board meetings are provided in the Corporate Governance Report section of the Annual Report 2025-26.

By order of the Board of Directors

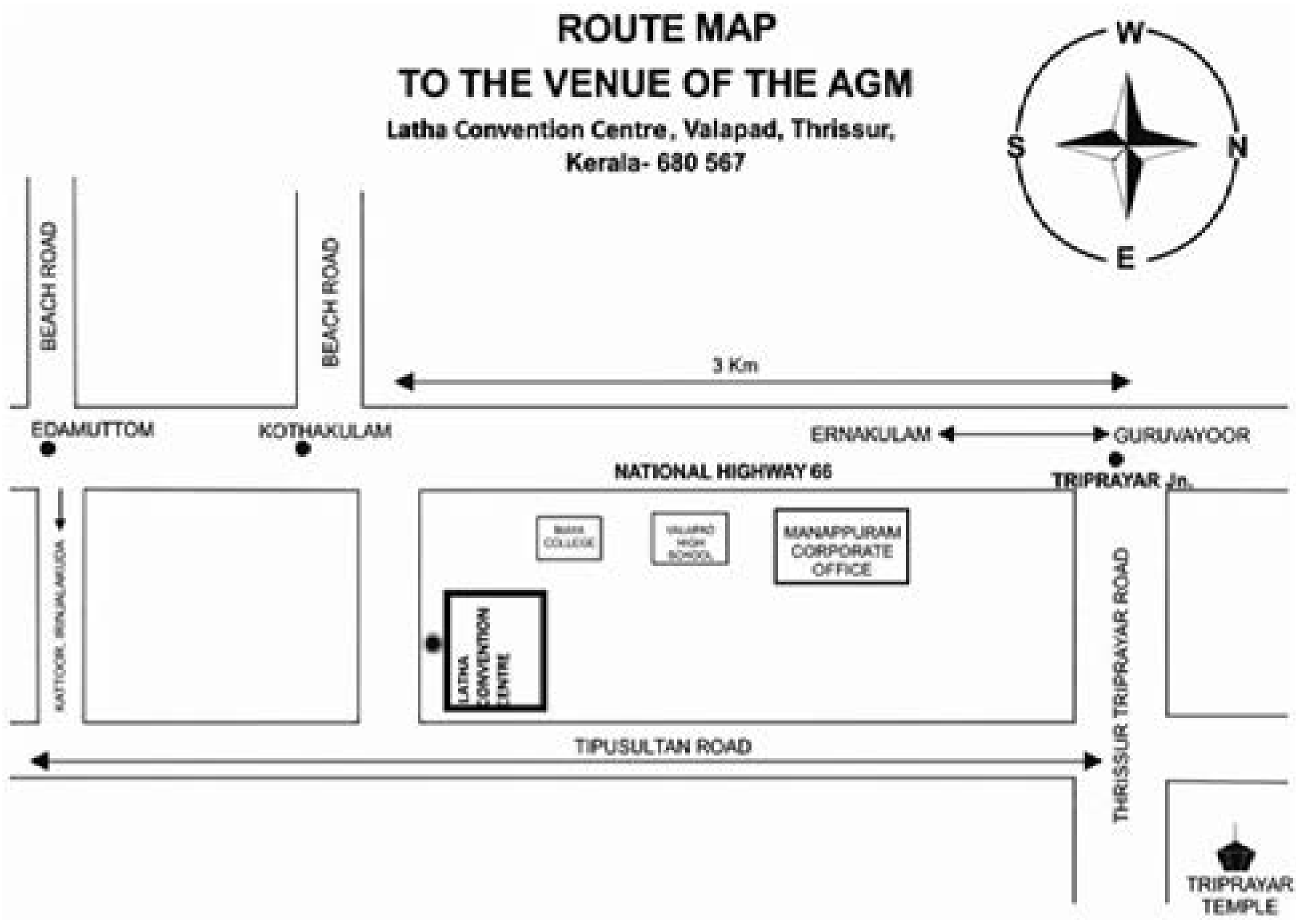
Sd/-

Aparna Menon

Company Secretary

Place: Valapad, Thrissur

Date: July 20, 2026


ROUTE MAP
TO THE VENUE OF THE AGM
Latha Convention Centre, Valapad, Thrissur,
Kerala- 680 567
W
S
N
E
BEACH ROAD
BEACH ROAD
3 Km
EDAMUTTOM
KOTHAKULAM
ERNAKULAM
GURUVAYOOR
NATIONAL HIGHWAY 66
TRIPRAYAR Jn.
MANAPPURAM CORPORATE OFFICE
LATHA CONVENTION CENTRE
TIPUSULTAN ROAD
THRISSUR TRIPRAYAR ROAD
TRIPRAYAR TEMPLE

MANAPPURAM FINANCE LIMITED

Regd. Office: W - 4/638 A, Manappuram House, Valapad P.O., Thrissur - 680 567, Kerala, India
Ph: (0487) 3050413, 3050417, **CIN:** L65910KL1992PLC006623
Email: cosecretary@manappuram.com, **Website:** www.manappuram.com

ATTENDANCE SLIP

34th ANNUAL GENERAL MEETING - WEDNESDAY, AUGUST 12, 2026

DP ID		CLIENT ID	
FOLIO NO.		No. of shares	

I certify that I am a Member/ proxy/ authorized representative for the Member of the Company. I hereby record my presence at the 34th Annual General Meeting of the Company at Latha Convention Centre (formerly known as Anugraha Auditorium), Valapad, Thrissur - 680 567, Kerala held on Wednesday, August 12, 2026, at 11.00 A.M. (IST)

....

Signature of the Shareholder/ Proxy Name of the Shareholder/ Proxy

Note: Please fill up this Attendance Slip and hand it over at the entrance of the Meeting Hall.

ELECTRONIC VOTING PARTICULARS		
EVSN	**User ID**	**Sequence No.**

Note: Please read instructions given at Note No. 17 of the Notice of the 34th Annual General Meeting carefully before Voting electronically.

MANAPPURAM FINANCE LIMITED

Regd. Office: W - 4/638 A, Manappuram House, Valapad P.O., Thrissur - 680 567, Kerala, India
Ph: (0487) 3050413, 3050417, **CIN:** L65910KL1992PLC006623
Email: cosecretary@manappuram.com, **Website:** www.manappuram.com

PROXY FORM

34th ANNUAL GENERAL MEETING - WEDNESDAY, AUGUST 12, 2026

(Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014)

Name of the Member(s) :					
Registered Address :					
Email ID :					
DP ID:		CLIENT ID:		FOLIO NO.	

I/ We, being the Member (s) holding...no. of shares of Manappuram Finance Limited, hereby appoint:

(1) Name : ______________________________

Address : ______________________________

E-mail ID : ______________________________

Signature : ______________________________ or failing him/her; ______________________________

(2) Name : ______________________________

Address : ______________________________

E-mail ID : ______________________________

Signature : ______________________________ or failing him/her; ______________________________

3) Name : ______________________________

Address : ______________________________

E-mail ID : ______________________________

Signature : ______________________________ or failing him/her; ______________________________

And whose signatures are appended below as my / our proxy to attend and vote (on a poll) for me/ us and on my/ our behalf at the 34th Annual General Meeting of the Company, to be held on Wednesday, August 12, 2026 at 11.00 A.M. (IST) at Latha Convention Centre (formerly known as Anugraha Auditorium), Valapad, Thrissur - 680 567, Kerala, India and at any adjournment thereof in respect of such resolutions set out in the Notice convening the meeting, as are indicated below:

I wish my above proxy to vote in the manner as indicated in the box below

Sl No	Resolutions	*Vote	
		For	**Against**
	Ordinary Business		
1.	Adoption of Financial Statements		
2.	Appointment of Dr. Sumitha Nandan (DIN: 03625120) as a Director, liable to retire by rotation and being eligible, seeks re-appointment		

Signed this____________day of_______________2026

Signature of Shareholder: ________________________

Signature of Proxy Holder(s): ______________________

Affix
Revenue
Stamp

Notes:

1. This form of proxy in order to be effective should be duly completed and deposited at the Registered office of the Company, not less than 48 hours before the commencement of the Meeting.
2. For the Resolutions and Notes, please refer to the Notice of 34th AGM.
3. *Please put a tick mark (√) in the appropriate column against the resolutions indicated in the box. If a Member leaves the "For" or "Against" column blank against any or all the Resolutions, the proxy will be entitled to vote in the manner he/ she thinks appropriate. If a Member wishes to abstain from Voting on a particular resolution, he/ she should write "Abstain" across the boxes against the Resolution.
4. A Proxy need not be a Member of the Company.
5. A person can act as a proxy on behalf of Members not exceeding fifty and holding in the aggregate not more than 10% of the total share capital of the Company carrying Voting rights. A Member holding more than 10% of the total share capital of the Company carrying Voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.
6. Appointing a proxy does not prevent a Member from attending the meeting in person if they wish to do so.
7. In the case of joint holders, the signature of any one holder will be sufficient, but names of all the joint holders should be stated.