Integrated Filing (Finance) NBFC

MANAPPURAM FINANCE LIMITED

General Information

Scrip code*	531213	
NSE Symbol*	MANAPPURAM	
MSEI Symbol*	NOTLISTED	
ISIN*	INE522D01027	
Type of company	Main Board	
Class of security	Equity	
Date of start of financial year	01-04-2025	
Date of end of financial year	31-03-2026	
Date of board meeting when results were approved	30-10-2025	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	21-10-2025	
Description of presentation currency	INR	
Level of rounding	Crores	
Reporting Type	Quarterly	
Reporting Quarter	Second quarter	
Nature of report standalone or consolidated	Standalone	
Whether results are audited or unaudited for the quarter ended	Unaudited	
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited	
Segment Reporting	Single segment	
Description of single segment	Financial Services	
Start date of board meeting	30-10-2025	
Start time of board meeting	10:00:00	
End date of board meeting	30-10-2025	
End time of board meeting	15:35:00	
Whether cash flow statement is applicable on company	true	
Type of cash flow statement	Cash Flow Indirect	
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable	
Whether the company has any related party?	true	
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	true	
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA	
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA	
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	true	
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	true	
(b) If answer to above question is No, please explain the reason for not complying.		
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	true	
Latest Date on which RPT policy is updated	20-03-2025	
Indicate Company website link for updated RPT policy of the Company	www.manappuram.com	
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	false	
No. of times funds raised during the quarter		
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	true	

Financial Results - NBFC

Amount in (Crores)

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	**Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.**		
1	**Income**		
	Revenue from operations		
(i)	Interest Income	1,829.27	3,578.51
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	0.00	0.00
(iv)	Fees and commission Income	0.20	0.43
(v)	Net gain on fair value changes	(0.88)	(0.73)
(vi)	Net gain on derecognition of financial instruments under amortised cost category	(11.01)	(18.29)
(vii)	Sale of products (including Excise Duty)	0.00	0.00
(viii)	Sale of services	0.00	0.00
ix	**Other revenue from operations**		
1	Other Operating Income	2.45	3.25
	Total other revenue from operations	2.45	3.25
	Total Revenue From Operations	1,820.03	3,563.17
	Other income	3.56	4.96
	Total income	1,823.59	3,568.13
2	**Expenses**		
	Cost of materials consumed	0.00	0.00
	Purchases of stock-in-trade	0.00	0.00
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00
	Employee benefit expense	304.07	615.00
	Finance costs	688.28	1,333.13
	Depreciation, depletion and amortisation expense	59.01	114.25
	Fees and commission expense	19.81	41.38
	Net loss on fair value changes	0.00	0.00
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	120.07	191.74
(f)	**Other Expenses**		
1	Other expenses	127.08	241.67
	Total other expenses	127.08	241.67
	Total expenses	1,318.32	2,537.17
3	**Total profit before exceptional items and tax**	505.27	1,030.96
4	Exceptional items	0.00	0.00
5	**Total profit before tax**	505.27	1,030.96
6	**Tax expense**		
7	Current tax	125.08	270.63
8	Deferred tax	4.32	(7.65)
9	**Total tax expenses**	129.40	262.98
10	**Net Profit Loss for the period from continuing operations**	375.87	767.98
11	Profit (loss) from discontinued operations before tax	0.00	0.00
12	Tax expense of discontinued operations	0.00	0.00
13	**Net profit (loss) from discontinued operation after tax**	0.00	0.00
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00
15	**Total profit (loss) for period**	375.87	767.98
16	Other comprehensive income net of taxes	34.96	9.53
17	**Total Comprehensive Income for the period**	410.83	777.51
18	**Total profit or loss, attributable to**		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
19	**Total Comprehensive income for the period attributable to**		
	Comprehensive income for the period attributable to owners of parent		
	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	**Details of equity share capital**		
	Paid-up equity share capital	169.29	169.29

	Face value of equity share capital	2.00	2.00
21	Reserves excluding revaluation reserve		
22	**Earnings per share**		
i	**Earnings per equity share for continuing operations**		
	Basic earnings per share from continuing operations	4.44	9.07
	Diluted earnings per share from continuing operations	4.44	9.07
ii	**Earnings per equity share for discontinued operations**		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	**Earnings per equity share (for continuing and discontinued operations)**		
	Basic earnings per share	4.44	9.07
	Diluted earnings per share	4.44	9.07
23	Debt equity ratio		
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Other Comprehensive Income

Amount in (Crores)

	Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
	Other comprehensive income [Abstract]		
1	**Amount of items that will not be reclassified to profit and loss**		
1	Actuarial gain / (losses) on post retirement benefit plans	2.52	6.75
	Total Amount of items that will not be reclassified to profit and loss	2.52	6.75
2	Income tax relating to items that will not be reclassified to profit or loss	0.63	1.70
3	**Amount of items that will be reclassified to profit and loss**		
1	Fair value changes on derivatives designated as cash flow hedges, net	44.19	5.98
	Total Amount of items that will be reclassified to profit and loss	44.19	5.98
4	Income tax relating to items that will be reclassified to profit or loss	11.12	1.50
5	Total Other comprehensive income	34.96	9.53

Statement of Asset and Liabilities

Amount in (Crores)

	Particulars	Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
	Assets	
1	**Financial Asset**	
	Cash and cash equivalents	1,812.15
	Bank Balance other than (a) above	244.67
	Derivative financial instruments	209.07
	Receivables	
	(I) Trade Receivables	
	(II) Other Receivables	
	Loans	37,912.77
	Investments	2,568.70
	Other Financial assets	434.51
	Total Financial Asset	43,181.87
2	**Non Financial Asset**	
	Inventories	0.00
	Current tax assets (Net)	14.46
	Deferred tax Assets (Net)	98.11
	Investment Property	
	Biological assets other than bearer plants	
	Property, Plant and Equipment	419.00
	Capital work-in-progress	12.95
	Intangible assets under development	
	Goodwill	0.00
	Other Intangible assets	21.66
	Other non-financial assets (to be specified)	489.60
	Total Non-Financial Asset	1,055.78
	Total assets	44,237.65
	Equity and liabilities	
1	**Equity**	
	Equity attributable to owners of parent	
	Equity share capital	169.29
	Other equity	12,314.14
	Total equity attributable to owners of parent	12,483.43
	Non controlling interest	
	Total equity	12,483.43
2	**Liabilities**	
2.1	**Financial Liabilities**	
(a)	Derivative financial instruments	
(b)	Payables	
	(I)Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	112.75
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	
(c)	Debt Securities	7,240.24
(d)	Borrowings (Other than Debt Securities)	23,577.23
(e)	Deposits	
(f)	Subordinated Liabilities	
(g)	Other financial liabilities	715.77
	Total Financial Liabilities	31,645.99
2.2	**Non-Financial Liabilities**	
(a)	Current tax liabilities (Net)	
(b)	Provisions	49.89
(c)	Deferred tax liabilities (Net)	
(d)	Other non-financial liabilities	58.34
	Total Non-Financial Liabilities	108.23
	Total liabilities	31,754.22
	Total equity and liabilities	44,237.65
	Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Crores)

Particulars		Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
Part I	**Blue color marked fields are non-mandatory.**	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	1,030.96
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	1,333.13
	Adjustments for decrease (increase) in inventories	0.00
	Adjustments for decrease (increase) in trade receivables, current	0.00
	Adjustments for decrease (increase) in trade receivables, non-current	0.00
	Adjustments for decrease (increase) in other current assets	0.00
	Adjustments for decrease (increase) in other non-current assets	0.00
	Adjustments for other financial assets, non-current	51.77
	Adjustments for other financial assets, current	(4,881.62)
	Adjustments for other bank balances	0.00
	Adjustments for increase (decrease) in trade payables, current	12.36
	Adjustments for increase (decrease) in trade payables, non-current	0.00
	Adjustments for increase (decrease) in other current liabilities	0.00
	Adjustments for increase (decrease) in other non-current liabilities	0.00
	Adjustments for depreciation and amortisation expense	114.29
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	38.72
	Adjustments for provisions, current	(3.33)
	Adjustments for provisions, non-current	0.00
	Adjustments for other financial liabilities, current	(73.34)
	Adjustments for other financial liabilities, non-current	0.26
	Adjustments for unrealised foreign exchange losses gains	0.00
	Adjustments for dividend income	0.00
	Adjustments for interest income	3,503.33
	Adjustments for share-based payments	0.00
	Adjustments for fair value losses (gains)	0.00
	Adjustments for undistributed profits of associates	0.00
	Other adjustments for which cash effects are investing or financing cash flow	0.00
	Other adjustments to reconcile profit (loss)	(101.27)
	Other adjustments for non-cash items	0.00
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
	Total adjustments for reconcile profit (loss)	(7,012.36)
	Net cash flows from (used in) operations	(5,981.40)
	Dividends received	0.00
	Interest paid	1,274.84
	Interest received	3,836.33
	Income taxes paid (refund)	218.99
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) operating activities	(3,638.90)
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0.00
	Cash flows used in obtaining control of subsidiaries or other businesses	0.00
	Other cash receipts from sales of equity or debt instruments of other entities	0.00
	Other cash payments to acquire equity or debt instruments of other entities	0.00
	Other cash receipts from sales of interests in joint ventures	0.00
	Other cash payments to acquire interests in joint ventures	0.00
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
	Proceeds from sales of property, plant and equipment	1.24
	Purchase of property, plant and equipment	76.69
	Proceeds from sales of investment property	0.00
	Purchase of investment property	746.85
	Proceeds from sales of intangible assets	0.00
	Purchase of intangible assets	0.00
	Proceeds from sales of intangible assets under development	0.00
	Purchase of intangible assets under development	0.00

	Proceeds from sales of goodwill	0.00
	Purchase of goodwill	0.00
	Proceeds from biological assets other than bearer plants	0.00
	Purchase of biological assets other than bearer plants	0.00
	Proceeds from government grants	0.00
	Proceeds from sales of other long-term assets	0.00
	Purchase of other long-term assets	0.00
	Cash advances and loans made to other parties	0.00
	Cash receipts from repayment of advances and loans made to other parties	0.00
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
	Dividends received	0.00
	Interest received	72.04
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	(19.68)
	Net cash flows from (used in) investing activities	(769.94)
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0.00
	Payments from changes in ownership interests in subsidiaries	0.00
	Proceeds from issuing shares	0.00
	Proceeds from issuing other equity instruments	0.00
	Payments to acquire or redeem entity's shares	(2.26)
	Payments of other equity instruments	0.00
	Proceeds from exercise of stock options	0.00
	Proceeds from issuing debentures notes bonds etc	0.00
	Proceeds from borrowings	2,507.92
	Repayments of borrowings	(1,084.71)
	Payments of lease liabilities	74.31
	Dividends paid	84.64
	Interest paid	0.00
	Income taxes paid (refund)	0.00
	Other inflows (outflows) of cash	0.00
	Net cash flows from (used in) financing activities	3,435.94
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(972.90)
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0.00
	Net increase (decrease) in cash and cash equivalents	(972.90)
	Cash and cash equivalents cash flow statement at beginning of period	2,789.57
	Cash and cash equivalents cash flow statement at end of period	1,816.67

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the auditor		
				Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditors Comments on (i) or (ii) above
No records available							

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Amount in (Crores)

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In ar pa
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
1	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Any other transaction	RENT RECEIVED	0.01	Approved			0.01	
2	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Any other transaction	REIMBURSEMENT OF EXPENSES	0.01	Approved			0.01	
3	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Loan		100.00	Approved			100.00	
4	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Investment		500.00	Approved			500.00	
5	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Interest received		2.11	Approved			2.11	
6	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Any other transaction	INTEREST ACCRUED ON SUBORDINATED DEBT	6.38	Approved			6.38	
7	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	RENT RECEIVED	0.25	Approved			0.25	
8	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	REIMBURSEMENT OF EXPENSES	0.10	Approved			0.10	
9	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	SALE OF MADU PLATFORM	0.07	Approved			0.07	
10	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	IT SUPPORT COST	5.73	Approved			5.73	
11	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	RECOVERY OF INCOME	3.00	Approved			3.00	
12	Manappuram Finance Limited	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	subsidiary	Any other transaction	AMOUNT PAYABLE	1.92	Approved			1.92	
13	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	RENT RECEIVED	0.12	Approved			0.12	
14	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	REIMBURSEMENT OF EXPENSES	0.04	Approved			0.04	
15	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	ASSIGNMENT TRANSACTION (INTEREST REPAYMENT)	0.06	Approved			0.06	
16	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	SERVICE FEE	0.01	Approved			0.01	
17	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	ASSIGNMENT TRANSACTION (PRINCIPAL REPAYMENT)	0.31	Approved			0.31	
18	Manappuram Finance Limited	Manappuram Home Finance Limited	subsidiary	Any other transaction	ASSIGNMENT TRANSACTION	0.06	Approved			0.06	
19	Manappuram Finance Limited	MANAPPURAM INSURANCE BROKERS LIMITED	subsidiary	Any other transaction	RENT RECEIVED	0.08	Approved			0.08	
20	Manappuram Finance Limited	MANAPPURAM INSURANCE BROKERS LIMITED	subsidiary	Any other transaction	REIMBURSEMENT OF EXPENSES	0.02	Approved			0.02	

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In ar pa
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
21	Manappuram Finance Limited	MANAPPURAM JEWELLERS LIMITED	Entity owned by promoter	Any other transaction	RENT RECEIVED	0.08	Approved			0.08	
22	Manappuram Finance Limited	MANAPPURAM JEWELLERS LIMITED	Entity owned by promoter	Any other transaction	REIMBURSEMENT OF EXPENSES	0.02	Approved			0.02	
23	Manappuram Finance Limited	MANAPPURAM JEWELLERS LIMITED	Entity owned by promoter	Any other transaction	SALE OF MADU PLATFORM	0.04	Approved			0.04	
24	Manappuram Finance Limited	MANAPPURAM HEALTH CARE	Entity owned by promoter	Any other transaction	SALE OF MADU PLATFORM	0.02	Approved			0.02	
25	Manappuram Finance Limited	MANAPPURAM GROUP GRATUITY TRUST	Promoter is the managing trustee of Manappuram Group Gratuity Trust	Any other transaction	GRATUITY	23.45	Approved			23.45	
26	Manappuram Finance Limited	MANAPPURAM FOUNDATION	Promoter is the managing trustee of Manappuram Foundation	Any other transaction	CSR PAYMENT	15.00	Approved			15.00	
27	Manappuram Finance Limited	MANAPPURAM FOUNDATION	Promoter is the managing trustee of Manappuram Foundation	Any other transaction	WAIVER OF RENT AND REIMBURSEMENT	0.56	Approved			0.56	
28	Manappuram Finance Limited	MANAPPURAM FOUNDATION	Promoter is the managing trustee of Manappuram Foundation	Any other transaction	WAIVER OF RENT OF AQUATIC COMPLEX	0.08	Approved			0.08	
29	Manappuram Finance Limited	MANAPPURAM FOUNDATION	Promoter is the managing trustee of Manappuram Foundation	Any other transaction	WAIVER OF PRINTING NOTICED AND BILL BOOK	0.13	Approved			0.13	
30	Manappuram Finance Limited	MANAPPURAM CHITS INDIA LIMITED	A public Company in which director is director	Any other transaction	SALE OF MADU PLATFORM	0.01	Approved			0.01	
31	Manappuram Finance Limited	Manappuram Asset Finance Limited	Entity owned by promoter	Any other transaction	SALE OF MADU PLATFORM	0.08	Approved			0.08	
32	Manappuram Finance Limited	MANAPPURAM AGRO FARMS	Entity owned by promoter	Any other transaction	SALE OF MADU PLATFORM	0.01	Approved			0.01	
33	Manappuram Finance Limited	MANAPPURAM AGRO FARMS	Entity owned by promoter	Any other transaction	RENT PAID	0.38	Approved			0.38	
34	Manappuram Finance Limited	MANAPPURAM AGRO FARMS	Entity owned by promoter	Any other transaction	RENT PAYABLE	0.04	Approved			0.04	
35	Manappuram Finance Limited	MABEN NIDHI LIMITED	Entity owned by promoter	Any other transaction	SALE OF MADU PLATFORM	0.05	Approved			0.05	
36	Manappuram Finance Limited	INFOMERICS VALUATION AND RATING PRIVATE LIMITED	Director of Subsidiary hold Directorship in the company	Any other transaction	RATING FEE	0.03	Approved			0.03	
37	Manappuram Finance Limited	STALLION ONEBYTE PRIVATE LIMITED	Director of Subsidiary hold Directorship in the company	Any other transaction	STATIONERY ITEMS	0.01	Approved			0.01	
38	Manappuram Finance Limited	ABHIJIT SEN	Director	Any other transaction	SITTING FEE	0.04	Approved			0.04	
39	Manappuram Finance Limited	BINDU A.L	CFO	Remuneration		0.84	Approved			0.84	
40	Manappuram Finance Limited	Dr. Sankaran Nair Rajagopal	Director	Any other transaction	SITTING FEE	0.02	Approved			0.02	

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In ar pa
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
41	Manappuram Finance Limited	Dr.Sumitha Nandan	Director	Remuneration		1.33	Approved			1.33	
42	Manappuram Finance Limited	E K BHARAT BHUSHAN	Director	Any other transaction	SITTING FEE	0.02	Approved			0.02	
43	Manappuram Finance Limited	HARSHAN KOLLARA	Director	Any other transaction	SITTING FEE	0.06	Approved			0.06	
44	Manappuram Finance Limited	MANOJ KUMAR V R	CS	Remuneration		0.24	Approved			0.24	
45	Manappuram Finance Limited	T C Suseel Kumar	Director	Any other transaction	SITTING FEE	0.04	Approved			0.04	
46	Manappuram Finance Limited	PRATIMA RAM	Director	Any other transaction	SITTING FEE	0.04	Approved			0.04	
47	Manappuram Finance Limited	V P SEEMANDHINI	Director	Any other transaction	SITTING FEE	0.04	Approved			0.04	
48	Manappuram Finance Limited	SHAILESH J MEHTA	Director	Any other transaction	SITTING FEE	0.05	Approved			0.05	
49	Manappuram Finance Limited	SUHAS NANDAN	Promoter Group	Remuneration		0.07	Approved			0.07	
50	Manappuram Finance Limited	SUHAS NANDAN	Promoter Group	Any other transaction	RENT PAID	0.01	Approved			0.01	
51	Manappuram Finance Limited	V P NANDAKUMAR	Director	Remuneration		6.07	Approved			6.07	
52	Manappuram Finance Limited	V P NANDAKUMAR	Director	Any other transaction	REIMBURSEMENT	0.04	Approved			0.04	
53	Manappuram Finance Limited	V P NANDAKUMAR	Director	Any other transaction	TRADEMARK	5.16	Approved			5.16	
54	Manappuram Finance Limited	DEEPAK REDDY	CEO	Remuneration		0.50	Approved			0.50	
55	Manappuram Finance Limited	Asirvad Micro Finance Limited	Subsidiary	Any other transaction	SALE OF MADU PLATFORM	1.76	Approved			1.76	
56	Manappuram Finance Limited	FEDERATION OF INDIAN CHAMBERS OF COMMERCE & INDUSTRY(FICCI)	Promoter serves as co-chairman of FECCI.	Any other transaction	DELEGATE FEE	0.04	Approved			0.04	
57	Manappuram Finance Limited	FINANCE INDUSTRY DEVELOPMENT COUNCIL	Promoter serves as Directorship of FIDC	Any other transaction	MEMBERSHIP/SUBSCRIPTION FEE	0.02	Approved			0.02	
58	Manappuram Finance Limited	Manikandan and Associates	Partner hold Directorship in Subsidiary Compnay	Any other transaction	Professional Fee	0.03	Approved			0.03	
59	Manappuram Finance Limited	INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE	Promoter is a member of Board of Governors	Any other transaction	TRAINING FEE	0.08	Approved			0.08	
60	Asirvad Micro Finance Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary	Any other transaction	Annual/monthly charges related to Software	40.00	Approved			2.13	
61	Asirvad Micro Finance Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary	Any other transaction	Software development charges	40.00	Approved			8.00	
62	Asirvad Micro Finance Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary	Any other transaction	Office Expenses	40.00	Approved			0.02	
63	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Software Purchase	1.92	Approved			1.92	
64	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Rent Payable	0.40	Approved			0.02	
65	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Rent Receivable(Including Reimbursement)	0.25	Approved			0.00	
66	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Training Expense	0.00	Approved			0.00	

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In ar pa
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
67	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Sub Debt	0.00	Approved			0.00	(1
68	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Interest approved is 11.25% for Sub Debt amount Rs. 15000 Lakh	20.00	Approved			8.46	(
69	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Right Issue	0.00	Approved			500.00	
70	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Loan	500.00	Approved			100.00	
71	Asirvad Micro Finance Limited	Manappuram Finance Limited	Parent Company	Any other transaction	Interest Expense on Loan	0.03	Approved			0.03	
72	Asirvad Micro Finance Limited	Manappuram Foundation	A trust in which a Director is Managing Trustee	Any other transaction	CSR Fund Transferred	4.00	Approved			1.14	
73	Asirvad Micro Finance Limited	Mr. S V Raja Vaidyanathan	Director	Any other transaction	Sub Debt	0.00	Approved			0.00	
74	Asirvad Micro Finance Limited	Mrs. Girija Vaidyanathan	Relative of Director	Any other transaction	Sub Debt	0.00	Approved			0.00	
75	Asirvad Micro Finance Limited	Mr. S V Raja Vaidyanathan	Director	Any other transaction	Interest approved is 13.5% for Sub Debt amount Rs. 340 Lakh	0.60	Approved			0.23	
76	Asirvad Micro Finance Limited	Mrs. Girija Vaidyanathan	Relative of Director	Any other transaction	Interest approved is 13.5% for Sub Debt amount Rs. 30 Lakh	0.06	Approved			0.02	
77	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	Rent	0.60	Approved			0.15	
78	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	EDUCATION AND TRAINING SERVICES	0.15	Approved			0.00	
79	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	DA Fees	0.01	Approved			0.01	
80	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	Receipt of Principal on account of Assignment Transactions (receivable)	4.50	Approved			0.31	
81	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	Interest received on account of assignement transaction	0.00	Approved			0.06	
82	Manappuram Home Finance Limited	Manappuram Finance Limited	Holding	Any other transaction	Penalty Received on assignement of transaction	0.00	Approved			0.00	
83	Manappuram Home Finance Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary	Any other transaction	IT Support Cost	9.70	Approved			4.01	
84	Manappuram Home Finance Limited	Manappuram Travels	Others related group associates with whom transactions are held	Any other transaction	Traveling Expenses	0.15	Approved			0.04	
85	Manappuram Home Finance Limited	Gautam Saigal	Director	Any other transaction	Sitting Fees	0.00	Approved			0.04	
86	Manappuram Home Finance Limited	Pratima Ram	Director	Any other transaction	Sitting Fees	0.00	Approved			0.05	
87	Manappuram Home Finance Limited	Mayurakshi Ray	Director	Any other transaction	Sitting Fees	0.00	Approved			0.04	
88	Manappuram Home Finance Limited	Suresh Paul Antony	Director	Any other transaction	Sitting Fees	0.00	Approved			0.02	
89	Manappuram Home Finance Limited	Tom Jose	Director	Any other transaction	Sitting Fees	0.00	Approved			0.03	

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	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
90	Manappuram Home Finance Limited	Manappuram Foundation	Others related group associates with whom transactions are held	Any other transaction	CSR	0.58	Approved			0.06	
91	Manappuram Insurance Brokers Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary Company	Any other transaction	Approval granted for IT Support service charge	0.10	Approved			0.05	
92	Manappuram Insurance Brokers Limited	Manappuram Comptech and Consultants Limited	Fellow Subsidiary Company	Any other transaction	Approval granted for Using Paperless office module	0.01	Approved			0.01	
93	Manappuram Insurance Brokers Limited	Manappuram Finance Limited	Holding company	Any other transaction	Rent & reimbursement of expenses	0.23	Approved			0.10	
94	Manappuram Insurance Brokers Limited	Manappuram Foundation	CSR body of Holding company	Any other transaction	CSR Activity implementation	1.20	Approved			0.66	
95	Manappuram Insurance Brokers Limited	Jyothi Prasannan	Director	Any other transaction	Sitting Fees to Director	0.10	Approved			0.02	
96	Manappuram Insurance Brokers Limited	Mr. Jayaprasad K J	KMP	Remuneration		0.17	Approved			0.07	
97	Manappuram Insurance Brokers Limited	Mrs. Anjurose Paulson	KMP	Remuneration		0.22	Approved			0.10	
98	Manappuram Insurance Brokers Limited	Mr. Bhavin Venugopal	KMP	Remuneration		0.30	Approved			0.15	
99	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S ASIRVAD MICROFINANCE LIMITED	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	9.58	Approved			9.58	
100	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S MANAPPURAM CHITS KARNATAKA PVT LTD	A Private Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.16	Approved			0.16	
101	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S Manappuram Finance Limited	Holding Company	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	5.06	Approved			5.06	
102	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S Manappuram Finance Limited	Holding Company	Any other transaction	Payables	0.53	Approved			0.00	
103	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S MANAPPURAM FOUNDATION	A trust in which director is a trustee	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.34	Approved			0.34	
104	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S Manappuram Home Finance Ltd	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	4.05	Approved			4.05	
105	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	M/S MUKUNDAPURAM EDUCATIONAL AND CULTURAL SOCIETY(MPS)	A society in which director can exercise control	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.01	Approved			0.01	
106	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MABEN NIDHI LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	1.33	Approved			1.33	

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107	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MACARE DENTAL CARE PRIVATE LTD	A Private Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.03	Approved			0.03	
108	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MAGRO FINANCE	Proprietorship of a director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.05	Approved			0.05	
109	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM AGRO FARMS LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.23	Approved			0.23	
110	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM ASSETS FINANCE LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	1.43	Approved			1.43	
111	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM CHITS (INDIA) LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.10	Approved			0.10	
112	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM CONSTRUCTION & PROPERTIES LIMITED	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.02	Approved			0.02	
113	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM HEALTH CARE LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.04	Approved			0.04	
114	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM INSURANCE BROKERS LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.05	Approved			0.05	
115	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM JEWELLERS LTD	A public Company in which director is director	Any other transaction	Provision of IT and other consultancy service in the ordinary course of business	0.42	Approved			0.42	
116	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM FINANCE LIMITED	Holding Company	Any other transaction	Rent Expenses-INR 25 per Sq. Feet for space availed based on valuation report and increase of 15% rent every three year.	0.25	Approved			0.25	
117	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM FINANCE LIMITED	Holding Company	Any other transaction	Electicity Charges paid based on actuals	0.16	Approved			0.16	
118	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM FINANCE LIMITED	Holding Company	Any other transaction	Training expesnes for digital platform	0.07	Approved			0.07	
119	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	A K MOHANAN	Independent Director	Any other transaction	Sitting Fees	0.01	Approved			0.01	
120	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	SUSHAMA NANDAKUMAR	Director	Any other transaction	Sitting Fees	0.01	Approved			0.01	
121	MANAPPURAM COMPTECH	SREEDHARAN RADHAKRISHNAN	Independent Director	Any other transaction	Sitting Fees	0.01	Approved			0.01	

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	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary								Op ba
	AND CONSULTANTS LIMITED	NAIR									
122	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	T BALAKRISHNAN	Independent Director	Any other transaction	Sitting Fees	0.01	Approved			0.01	
123	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	SHANTO PAUL	KMP	Remuneration		0.15	Approved			0.15	
124	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	JOJO MATHEW	KMP	Remuneration		0.08	Approved			0.08	
125	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	NITHIN MOHAN	KMP	Remuneration		0.06	Approved			0.06	
126	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	DEEPKUMAR K R	Managing Director and CEO	Remuneration		0.35	Approved			0.35	
127	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM FINANCE LIMITED	Holding Company	Any other transaction	Accrued Recievable	1.40	Approved			0.00	
									Total value of transaction during the reporting period	1,328.78	

Objects for which funds have been raised and where there has been a deviation, in the following table:

Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
No records available							

Format for Disclosing Outstanding Default on Loans and Debt Securities

Amount in (Crores)

Sr.	Particulars	Amount	Remarks
1.	**Loans / revolving facilities like cash credit from banks / financial institutions**		
A	Total amount outstanding as on date	7,248.77	
B	Of the total amount outstanding, amount of default as on date	0.00	
2.	**Unlisted debt securities i.e. NCDs and NCRPS**		
A	Total amount outstanding as on date	1.30	
B	Of the total amount outstanding, amount of default as on date	0.00	
3.	**Total financial indebtedness of the listed entity including short - term and long - term debt**	30,817.47	