



MANAPPURAM[®] FINANCE LIMITED

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Ref: Sec/SE/347/2021-22
30-12-2021

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
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Dear Madam/Sir

Sub: Intimation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations 2015 ("SEBI LODR Regulations")

Ref: Our Intimations Ref: Sec/SE/336/2021-22 & Sec/SE/340/2021-22

Pursuant to regulation 30 of the SEBI LODR Regulations, we wish to inform you that Financial Resources and Management Committee of the Board of Directors of Manappuram Finance Limited ("Company") at its meeting held on December 30, 2021, approved the allotment of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures of face value of Rs.10,00,000/- (Rupees Ten Lakh Only) each for an amount of Rs.250,00,00,000/- (Rupees Two Hundred and Fifty Crores Only) on private placement basis to be Listed on BSE Ltd. Details of the issue is given under in Annexure A

India's First Listed and Highest Credit Rated Gold Loan Company

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com



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Annexure-A

Series Name	MAFIL PVT NCD-01/2021-22
Kinds of securities offered	Secured, rated, listed redeemable Non-convertible debentures (NCD)
Face value	Rs.10,00,000/-
ISIN	INE522D07BY4
Allotment size	2500 NCDs
Tenure of the instrument date of allotment and date of maturity	3 years Date of Allotment: December 30,2021 Date of maturity: December 30,2024
Coupon/interest offered schedule of payment of coupon/interest and principal;	Coupon Rate: 6.95% p.a Coupon Payment Frequency: Annual Payment dates: December 30,2022, December 30,2023, and December 30,2024
charge/security, if any, created over the assets	The principal amount of the Debentures to be issued in together with all interest due on the Debentures shall be secured by a first ranking pari-passu charge on all current assets, book debts, receivables (both present and future) of the Company, including all rights in relation to present and future gold loans 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% of the outstanding principal amounts of the Debentures and interest thereon is maintained at all times until the maturity date
special right /interest/ privileges attached to the instrument and changes thereof	Nil
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;	Upon the occurrence of an Event of Default the Debenture Trustee shall (subject to the approval of the Debenture Holders) be authorized to enter into inter creditor agreement with other existing lenders of the Company in accordance with the terms of the SEBI Circular

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	SEBI/HO/MIRSD/CRADT/CIR/P/2020/203 Dated October 13, 2020 and as provided under the framework specified by the Reserve Bank of India in this behalf. The Company hereby undertakes to provide all co-operation to the Debenture Trustee to give effect to the aforesaid.
details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/or the assets along with its comments thereon, if any;	Nil
details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Nil
Object of the issue	The net proceeds from the subscription of the NCDs shall be exclusively utilized for refinancing of existing debt, augment the resources of the company and towards onward lending in gold loan, loan against properties, vehicle financing. Provided 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, real estate, on lending, speculative purposes and other activities not permitted by RBI for bank finance

For Manappuram Finance Limited

Manojkumar V.R
Company Secretary

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