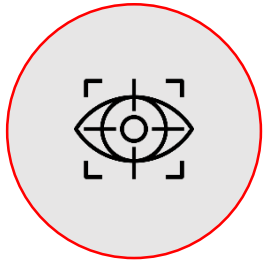


Investor Presentation **Q3 & 9M FY2023**



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**VISION AND
STRATEGY**



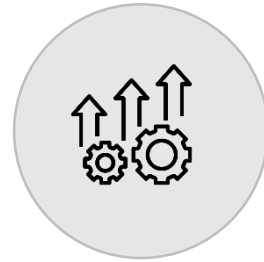
04



**FINANCIAL
SNAPSHOT**



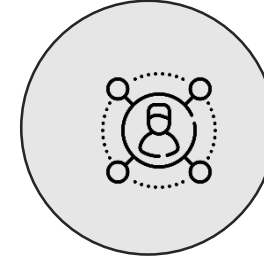
05



**SEGMENTAL
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SAFE HARBOUR STATEMENT



This presentation may include statements, which may constitute forward-looking statements. All statements that address expectations or projections about the future, including, but not limited to, statements about the strategy for growth, business development, market position, expenditures, and financial results, are forward looking statements. Forward-looking statements are based on certain assumptions and expectations of future events. The company cannot guarantee that these assumptions and expectations are accurate or will be realized. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements.



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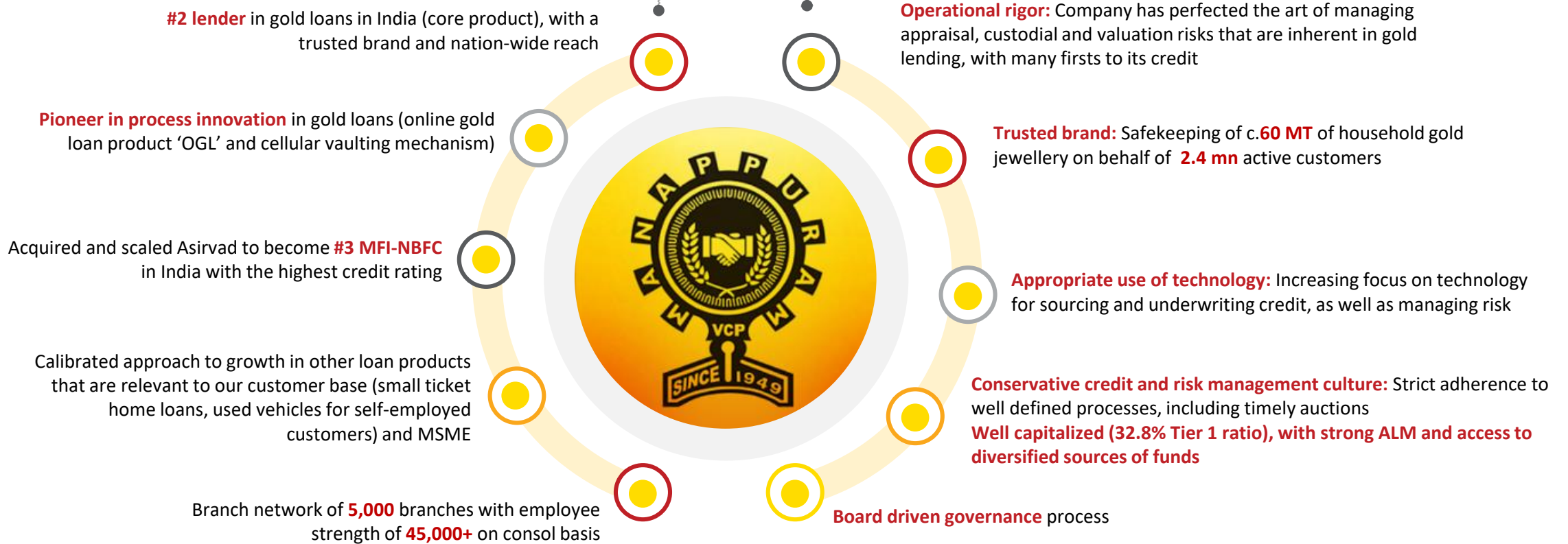
Actual results could differ materially from those expressed or implied. Important factors that could make a difference to the company's operations include global and Indian demand supply conditions, finished goods prices, feed stock availability and prices, cyclical demand and pricing in the company's principal markets, changes in Government regulations, tax regimes, economic developments within India and the countries within which the company conducts business and other factors such as litigation and labour negotiations.



VISION: TO BECOME FINANCIAL PARTNER OF CHOICE FOR UNDER-BANKED CUSTOMERS ACROSS THEIR LIFECYCLE

MANAPPURAM TODAY

COMPANY DNA



GROWTH STRATEGY

- Create market for gold loans as a mainstream, convenient and affordable product
- One stop shop for meeting customer's borrowing and protection needs (small ticket loans to underbanked customers)

FINANCIAL HIGHLIGHTS

Q3 - FY2023





KEY PERFORMANCE HIGHLIGHTS FOR Q3 FY2023

Consol business performance: 51% YoY increase in PAT

- Consolidated AUM for QE Dec'22 was INR 318 bn representing 4% growth sequentially and 4.9% YoY growth
- Consol PAT grew by 51% YoY to INR 3,935 mn (- 3.9% QoQ)
- Company is currently holding excess liquidity of c. INR 20,000 mn in FDs, to meet redemptions of the 3y senior secured fixed rate notes issued in the global bond market, due in Jan 2023; negative carrying cost of excess liquidity has also had an impact on this quarter's profitability

Gold Loan Growth and Yields : Gold Loan Performance

- Gold Loan AUM has de-grown by 3% sequentially and by 9% YoY.
- Net yields on Gold Loans is at 22.4% during this quarter vs 21.9% in Q2FY23.
- Gold Loan LTV is at 62% as on 31st Dec 2022 (vs. 66% in QE Sep'22)
- Reason for the decline in gold loan tonnage are :
 - (a) As gold price have increased , borrowers need lower collateral to borrow similar amount
 - (b) High Competitive intensity
- We expect gold AUM to stabilise/grow modestly in the near term

Asirvad Performance: Steady improvement in asset quality, PAT up to INR 705 mn

- As we are coming to the end of COVID-related provisioning cycle in Asirvad, PAT for MFI business has increased to INR 705 mn in Q3 FY23 vs PAT of INR 566 mn in Q2 FY23. Expect further reduction in credit costs and return to pre-COVID provisioning levels over coming quarters
- After equity infusion of INR 250 Cr by parent, Manappuram Finance through a rights issue; Asirvad's CRAR currently stands at 21.6%
- Collections have recovered and stabilized; collection efficiency for the quarter was at 104% vs. 103% and 99% Q2 FY23 and Q4 FY22 respectively
- NNPA is at 1.7% in QE Dec'22
- Given stability in asset quality, Asirvad has resumed growth trajectory. Asirvad's AUM has increased by 13% sequentially in Q3 FY23, on the back of strong disbursements of INR 23,818 mn

Well positioned on liquidity

- Consol cost of borrowing has gone up by 40 bps sequential basis during 3QFY23. Despite rate cycle uptick, we have been able to control the impact on our borrowing costs
- The Company has fully repaid USD 300 mn of Medium Term Notes issued in FY 20.
- Strong ALM position maintained; proportion of CPs (standalone basis) is NIL of total liabilities, and provides buffer to mitigate the risk of rising rate cycle
- Cash & Cash Equivalents on consol. basis at the end of QE Dec'22 stood at Rs 48,788 mn
- CRAR for Manappuram Finance stands at 32.86%. The company has maintained quarterly dividend payout at **75 paise** per share



CONSOLIDATED FINANCIAL OVERVIEW – Q3 FY2023

Particulars (Rs. Mn)	Q3 FY23	Q2 FY23	Q-o-Q %	Q3 FY22	Y-o-Y %	9M FY23	9M FY22	Y-o-Y %
CONSOLIDATED AUM (Rs. Bn)	319	307	4.0%	304	4.9%	319	304	4.9%
NET INTEREST INCOME	11,484	11,679	-1.7%	9,534	20.5%	33,137	30,631	8.2%
OPEX	5,769	5,525	4.4%	5,228	10.3%	16,185	13,541	19.5%
PPOP #	5,919	6,332	-6.5%	4,530	30.7%	17,342	17,644	-1.7%
PAT (Rs. Mn) **	3,935	4,095	-3.9%	2,610	50.8%	10,849	10,677	1.6%
EPS *	18.6	19.3	-3.6%	12.3	50.8%	16.3	16.8	-3.0%
ROA %	4.2	4.6	-8.7%	3.1	36.8%	4.0	4.4	-7.7%
ROE %	17.2	18.6	-7.6%	12.9	32.9%	16.4	18.4	-11.1%
BVPS (In Rs.)	109.6	105.8	3.6%	96.4	13.7%	109.6	96.4	13.7%
NETWORTH (Rs. Mn)	92,794	89,577	3.6%	81,604	13.7%	92,794	81,604	13.7%
COST OF FUNDS %	8.5	8.1	5.0%	8.4	0.5%	8.4	8.6	-2.8%

AUM: Assets Under Management | ** Net Profit: PAT (Before OCI and MI) | # PPOP : (PBT+Provision) |
*Annualised EPS



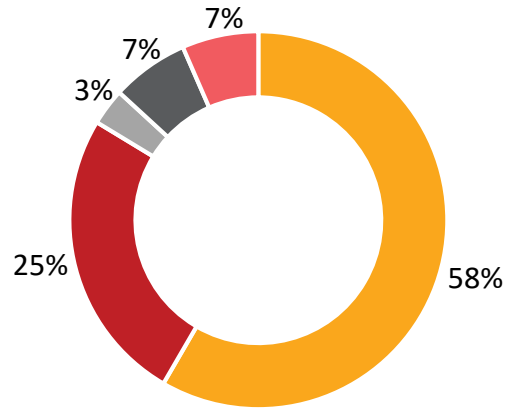
CONSOLIDATED OPERATIONAL OVERVIEW – Q3 FY2023

Particulars	Q3 FY23	Q2 FY23	Q-o-Q %	Q3 FY22	Y-o-Y %
GOLD AUM (Rs. Bn)	186	192	-3.0%	205	-9.0%
GOLD TONNAGE	60	63	-4.5%	70	-14.5%
GOLD BRANCHES (Nos)	3,950	3,897	1.4%	3,773	4.7%
GOLD CUSTOMERS (in Mn)	2.4	2.4	-1.9%	2.5	-6.0%
NON-GOLD AUM (Rs Bn)	133	115	15.6%	100	33.3%
NON-GOLD BRANCHES (Nos)	1,253	1,245	0.6%	1,178	6.4%
MFI CUSTOMERS (in Mn)	2.9	2.7	7.2%	2.6	11.9%
VEF/SME CUSTOMERS (in Mn)	0.3	0.2	53.8%	0.1	99.6%

Note – In Asirvad Microfinance Ltd , we have opened 426 nos dedicated Gold Loan Branches as on 31st Dec,2022

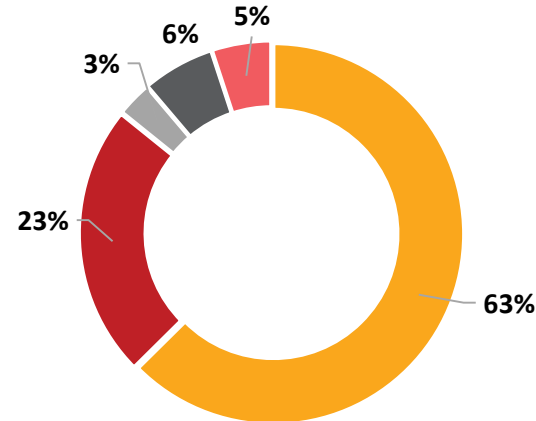


Q3 FY23



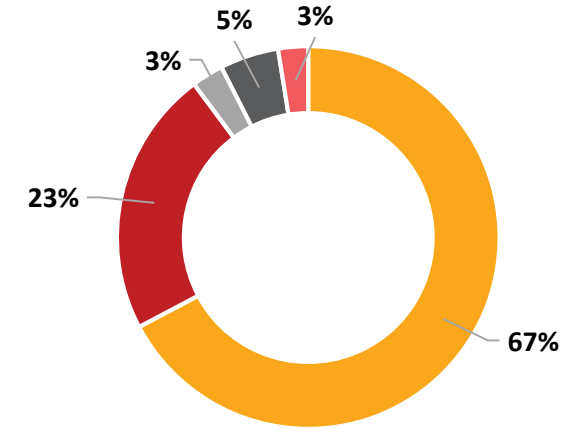
■ Gold ■ MFI ■ HFC ■ VEF ■ Others

Q2 FY23



■ Gold ■ MFI ■ HFC ■ VEF ■ Others

Q3 FY22



■ Gold ■ MFI ■ HFC ■ VEF ■ Others

Particulars (Rs. Mn)	Q3 FY23	Q2 FY23	Q-o-Q %	Q3 FY22	Y-o-Y %
Gold	1,86,141	1,91,903	-3.0%	2,04,517	-9.0%
MFI	80,655	71,181	13.3%	68,591	17.6%
HFC	10,048	9,216	9.0%	8,167	23.0%
VEF	21,121	18,855	12.0%	15,097	39.9%
MSME and Others	20,868	15,494	34.7%	7,700	171.0%
Total	3,18,834	3,06,650	4.0%	3,04,071	4.9%



CONSOLIDATED PROFIT & LOSS STATEMENT FOR Q3 FY2023

Particulars (Rs. Mn)	Q3 FY23	Q2 FY23	Q-o-Q %	Q3 FY22	Y-o-Y %	9M FY23	9M FY22	YoY %
Closing AUM (Rs. Bn)	319	307	4.0%	304	4.9%	319	304	4.9%
Income from Operations	17,141	16,963	1.1%	14,845	15.5%	49,124	45,797	7.3%
Finance expenses	5,657	5,284	7.1%	5,311	6.5%	15,987	15,165	5.4%
Net interest income	11,484	11,679	-1.7%	9,534	20.5%	33,137	30,631	8.2%
Employee expenses	3,857	3,642	5.9%	3,057	26.2%	10,637	8,239	29.1%
Other operating expenses	1,913	1,883	1.6%	2,171	-11.9%	5,548	5,302	4.6%
Pre provision profit	5,715	6,154	-7.1%	4,306	32.7%	16,952	17,090	-0.8%
Provisions/Bad debts	509	805	-36.7%	1,048	-51.4%	2,598	3,348	-22.4%
Other Income	204	179	14.2%	224	-9.0%	390	553	-29.5%
Profit before Tax	5,410	5,527	-2.1%	3,482	55.4%	14,745	14,296	3.1%
Tax	1,475	1,432	3.0%	872	69.2%	3,896	3,618	7.7%
PAT before OCI	3,935	4,095	-3.9%	2,610	50.8%	10,849	10,677	1.6%



CONSOLIDATED BALANCE SHEET FOR Q3 FY2023

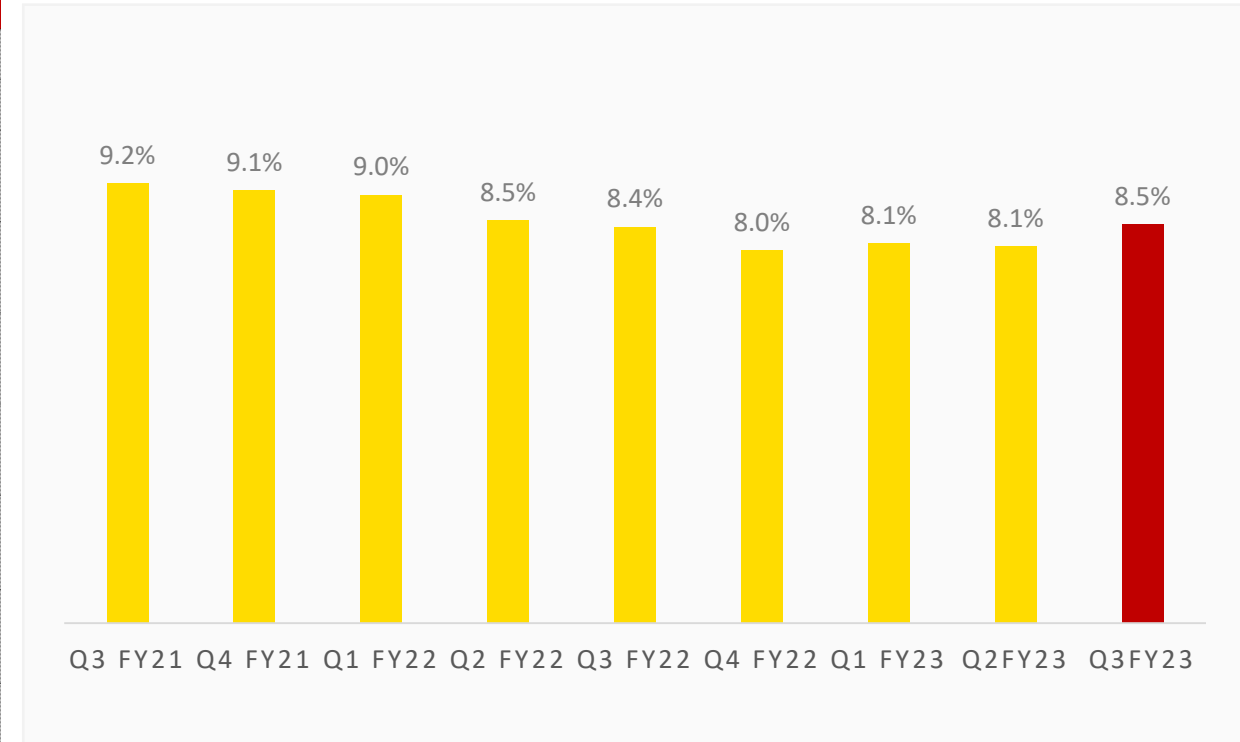
Particulars (Rs. Mn)	Dec-22	Sep-22	Q-o-Q %	Dec-21	Y-o-Y %
Cash & Bank Balances	48,788	56,339	-13.4%	16,540	195.0%
Investments	4,134	4,156	-0.5%	4,240	-2.5%
Loans & Advances	3,04,497	2,90,762	4.7%	2,98,213	2.1%
Fixed Assets	4,080	3,815	6.9%	3,431	18.9%
Other Assets	14,666	14,959	-2.0%	13,991	4.8%
Total Assets	3,76,165	3,70,032	1.7%	3,36,415	11.8%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	91,101	87,884	3.7%	79,911	14.0%
Borrowings	2,70,187	2,67,567	1.0%	2,40,819	12.2%
Other Liabilities & Provisions	13,001	12,716	2.2%	13,831	-6.0%
Minority Interest	184	171	7.3%	161	14.3%
Total Liabilities	3,76,165	3,70,032	1.7%	3,36,415	11.8%



WELL CAPITALIZED, PRUDENT LIABILITIES STRATEGY WITH REDUCING COF

Cost of borrowing (Consolidated)

Access to diversified sources of funding (Consolidated, Rs Mn)						
Borrowing Mix	Q3 FY22		Q2 FY23		Q3 FY23	
	Amount	%	Amount	%	Amount	%
WCDL / CC	71,995	29.9%	61,792	23.1%	53,518	19.8%
Term Loan	50,356	20.9%	1,03,140	38.5%	1,19,294	44.2%
NCD & Bond	75,926	31.5%	67,980	25.4%	67,201	24.9%
ECB	27,550	11.4%	27,919	10.4%	28,703	10.6%
Commercial Paper	14,901	6.2%	6,720	2.5%	494	0.2%
Others	91	0.0%	16	0.0%	977	0.4%
Total	2,40,819	100.0%	2,67,567	100.0%	2,70,187	100.0%



Received rating upgrade from S&P to BB- from B+ in Oct 2021

Received rating upgrade from CRISIL to AA in Sep 2019

Raised \$100 mn Debt from IFC in July, 2022

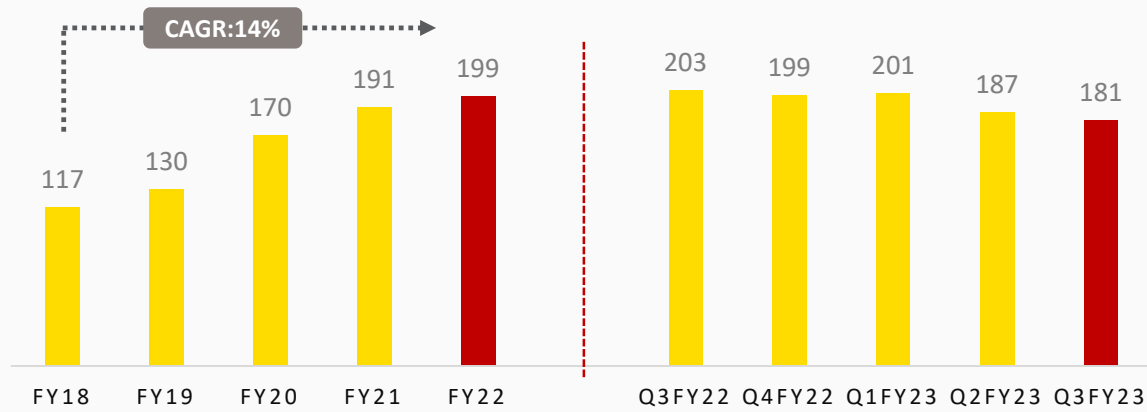
Rated BB- by S&P and Fitch

Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

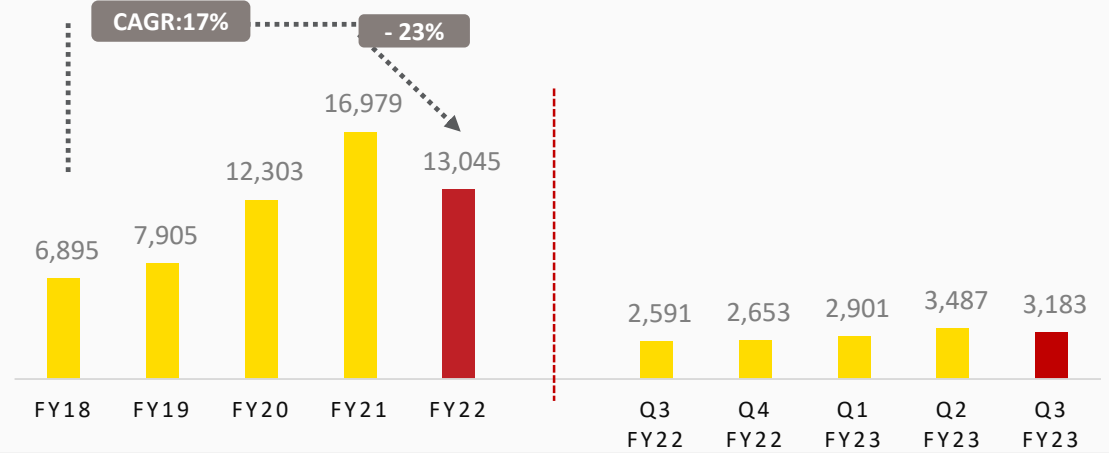


STANDALONE RESULT ANALYSIS Q3 & 9M FY2023

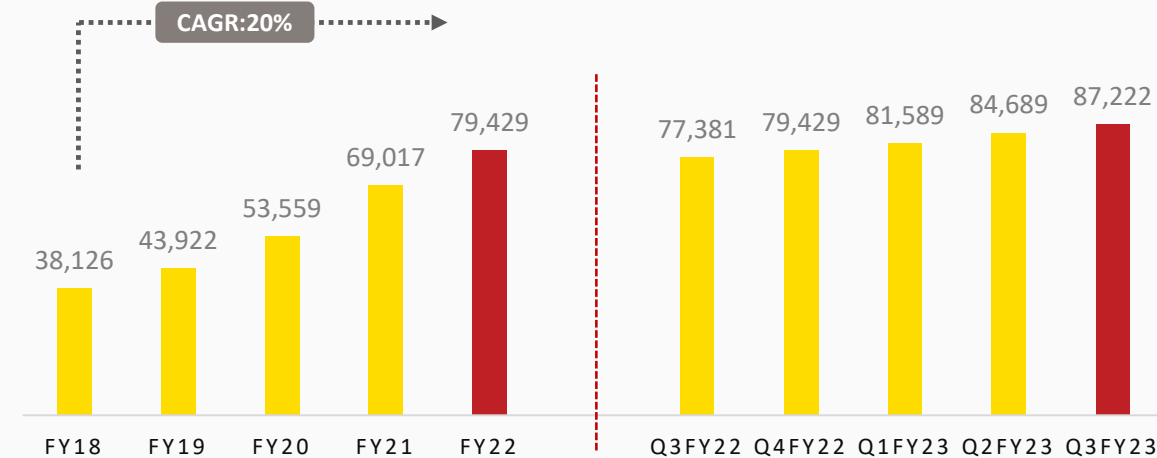
GOLD LOAN AUM (Rs. Bn)



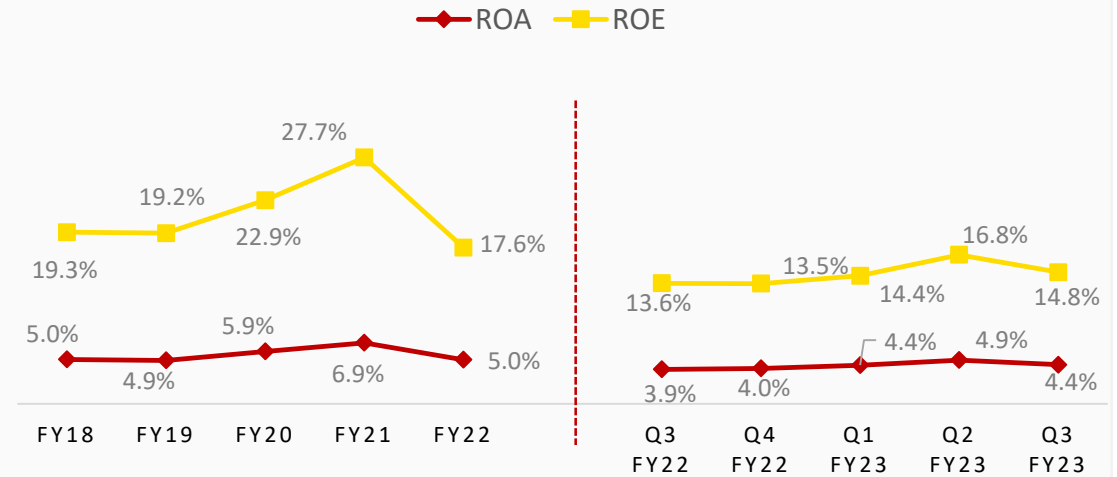
NET PROFIT (Rs. Mn)



NET WORTH (Rs. Mn)



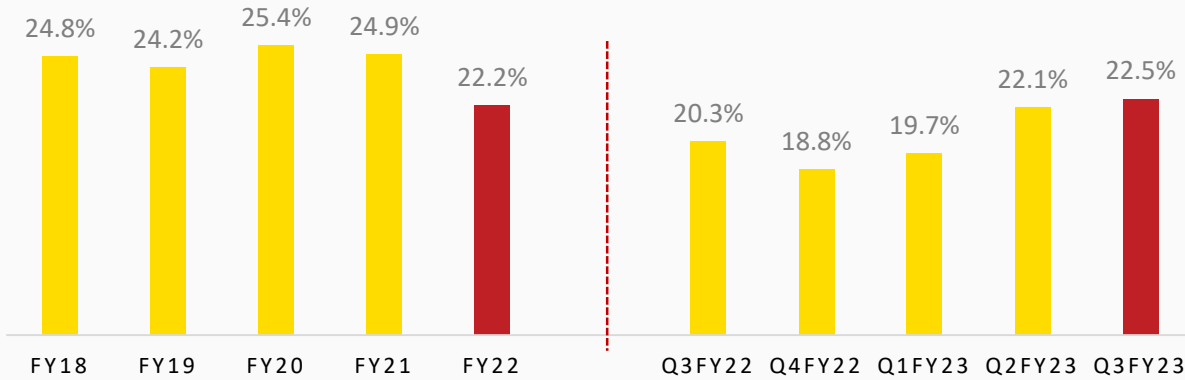
RETURN RATIOS %



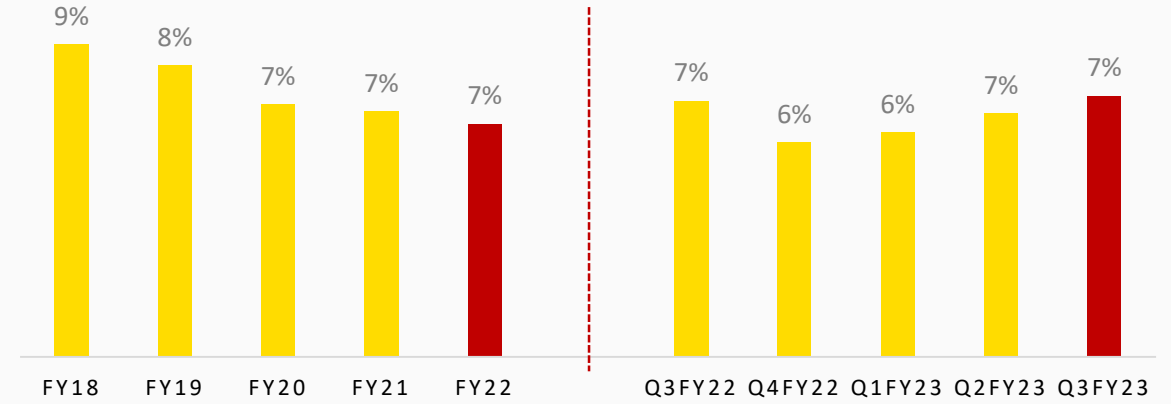


STANDALONE RESULT ANALYSIS Q3 FY2023

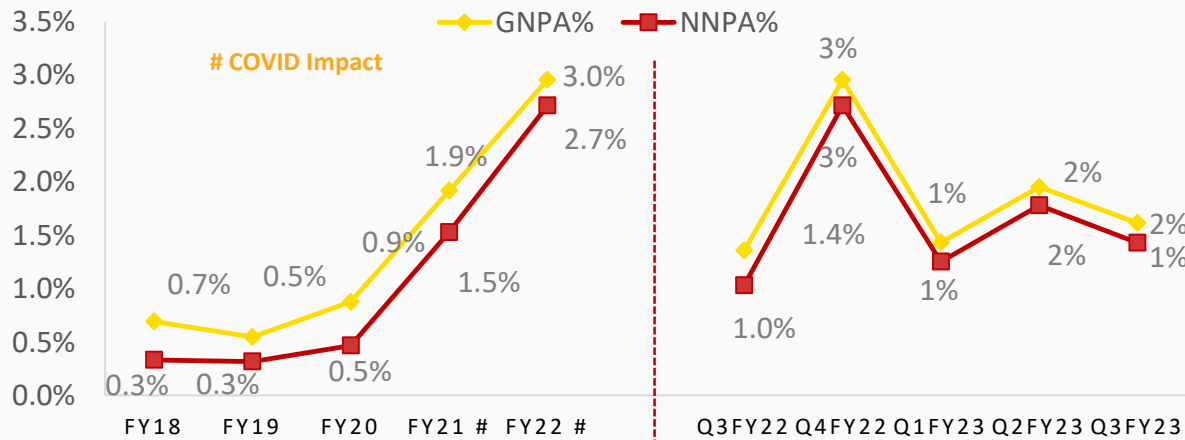
NET YIELD (%)



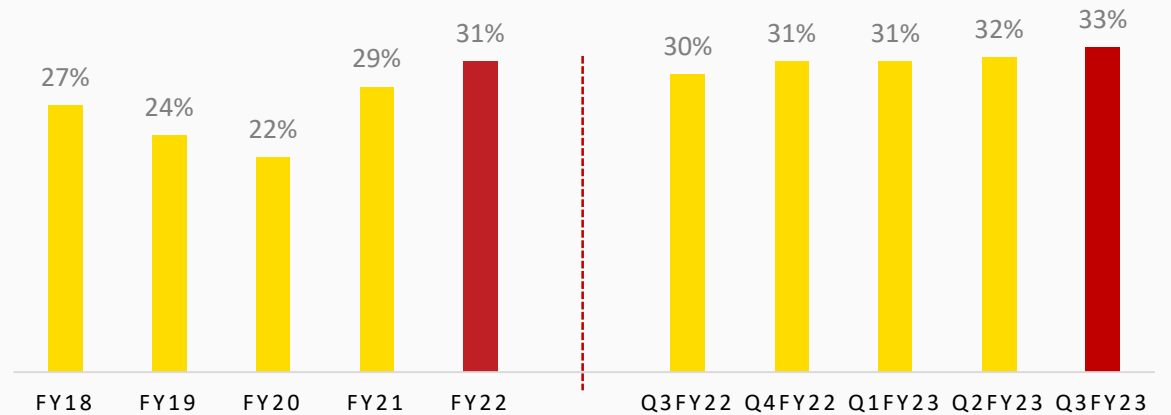
OPEX TO AUM %



NPA ANALYSIS %



CAPITAL ADEQUACY RATIO %



Note- -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms

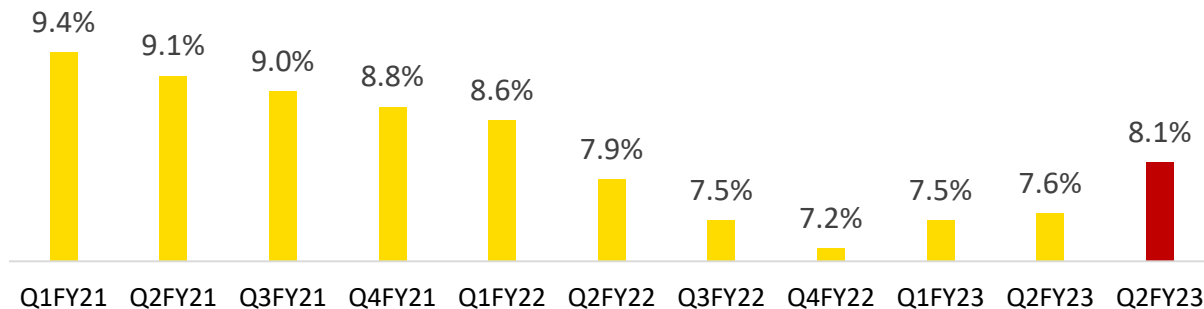


STANDALONE BORROWING PROFILE FOR Q3 FY2023

Access to diversified sources of funding (Standalone, Rs Mn)

Borrowing Mix	Q3FY22		Q2FY23		Q3FY23	
	Amount	%	Amount	%	Amount	%
WCDL/CC	71,838	39.6%	61,497	29.9%	53,241	27.3%
Term Loan	12,491	6.9%	62,957	30.7%	67,205	34.5%
NCD & Bonds	55,865	30.8%	51,262	25.0%	48,873	25.1%
ECB	26,253	14.5%	24,666	12.0%	25,449	13.1%
Commercial Paper	14,901	8.2%	4,976	2.4%	0	0.0%
Others	15	0.0%	15	0.0%	0	0.0%
Total	1,81,363	100.0%	2,05,372	100.0%	1,94,768	100.0%

COST OF BORROWING %



DOMESTIC RATING



INTERNATIONAL RATING



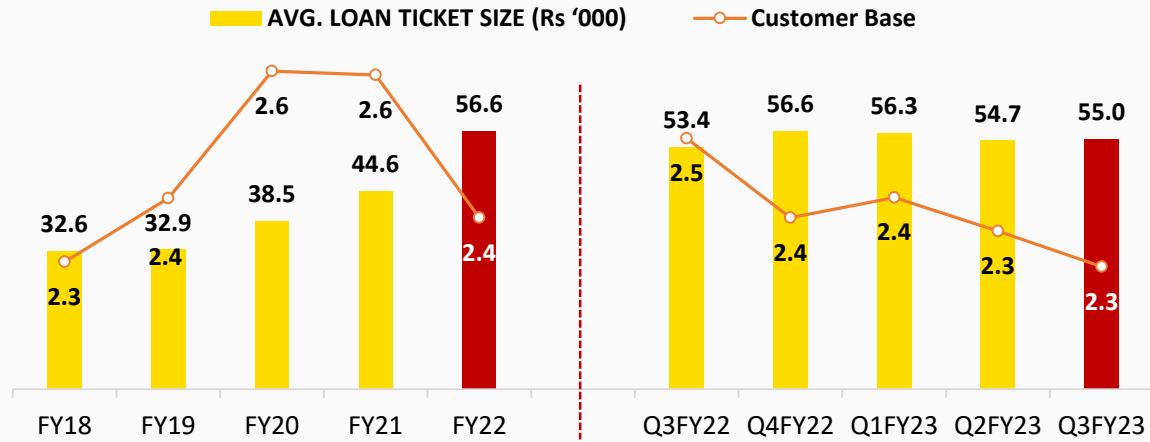
SEGMENTAL PERFORMANCE



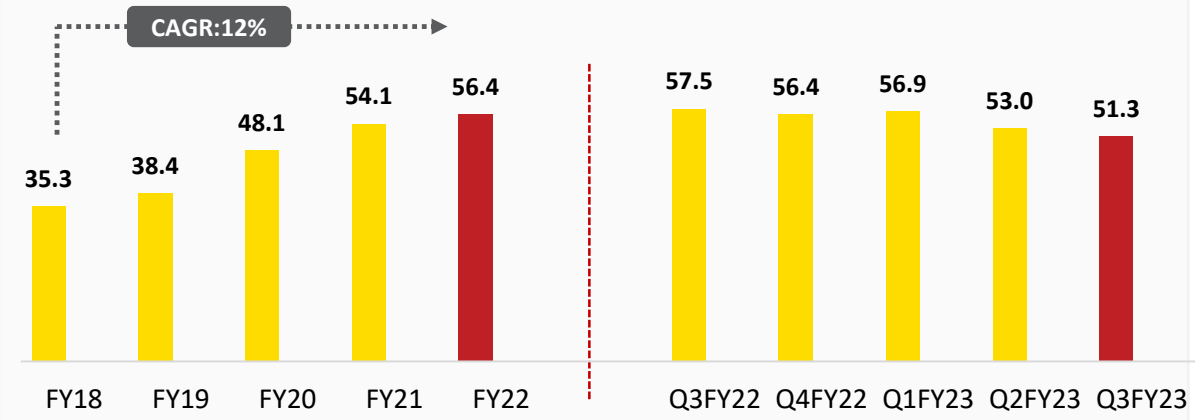


GOLD AUM UPDATE FOR Q3 FY2023

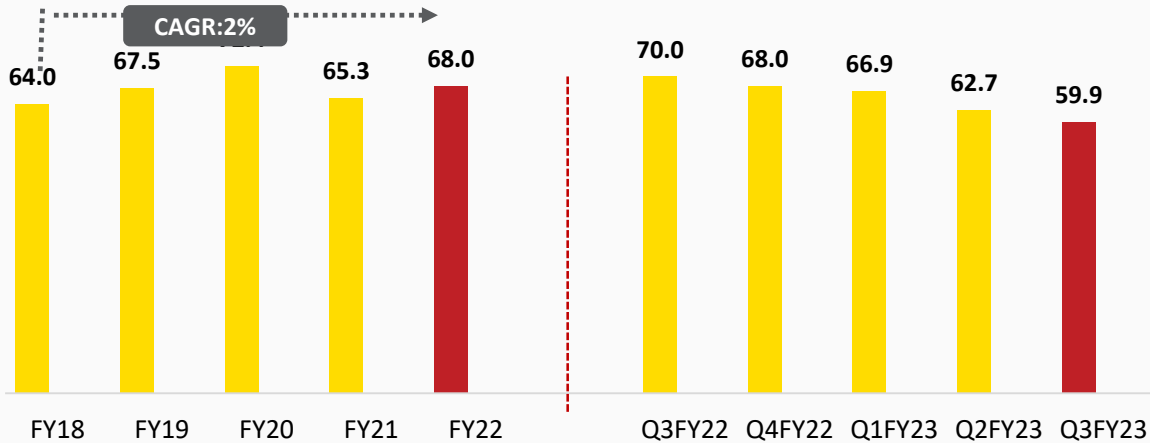
AVG. LOAN TICKET SIZE (Rs '000) CUSTOMER BASE (Mn)



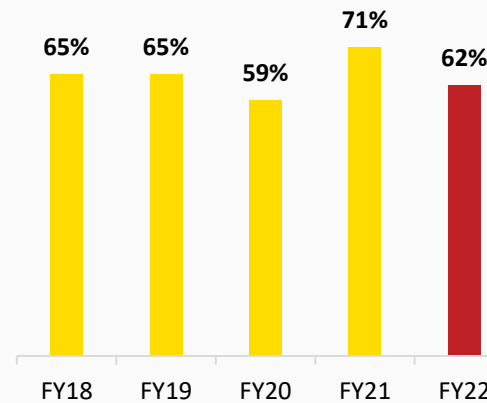
Gold AUM PER BRANCH (Rs Mn)



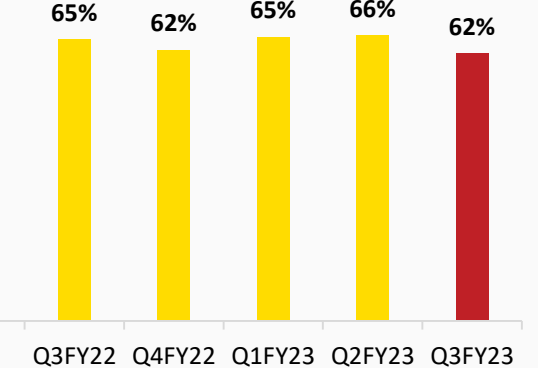
GOLD HOLDINGS (TONNAGE)



LTV (%)



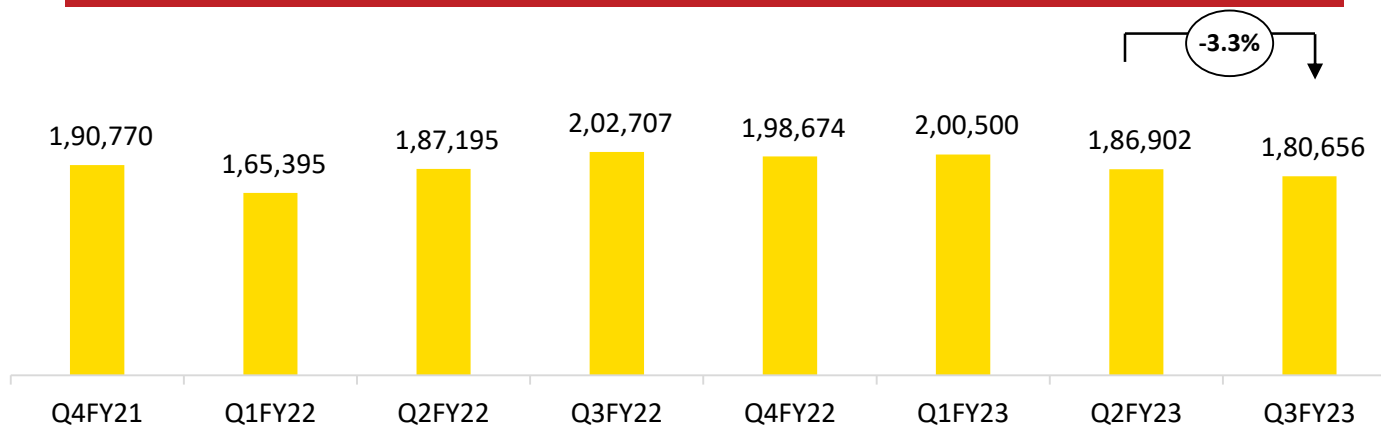
Quarterly LTV (%)



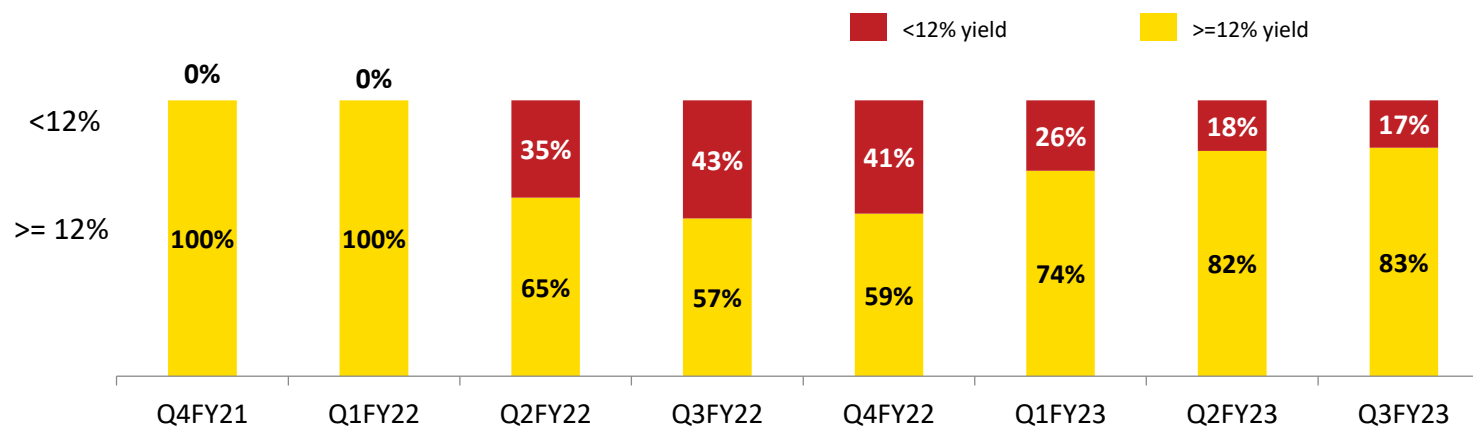


GOLD AUM: AUM SPLIT BY YIELD %

Gold AUM, Quarterly (Rs Mn)



AUM split by Yield %



- Company had launched <12% yielding schemes in the face of heightened competitive intensity from Banks and Fintechs in H2 FY22 (as called out previously)
- Conscious rationalization of low-yielding schemes from over last 2 quarters has resulted in loss of AUM in more competitive, low-yielding segments



GOLD LOAN GROWTH LEVERS



**Online
Gold Loan**



**Digital
Marketing**



**Local Marketing
Activities**



**Celebrity
Endorsement**



**Business
Associates /
DSA Channel
Business**



**Doorstep
Gold Loan**



**Relocation &
Revitalization of
Non-performing
branches**

- Low interest rate sensitivity given small ticket size, short tenor and convenience of product



- Significant operating expense leverage as new branches mature
- Manappuram has undertaken various cost rationalization initiatives e.g. introduction of cellular vaults which has resulted in INR 521m average opex saving annually



GOLD LOAN PAN INDIA PRESENCE (Q3 FY2023)

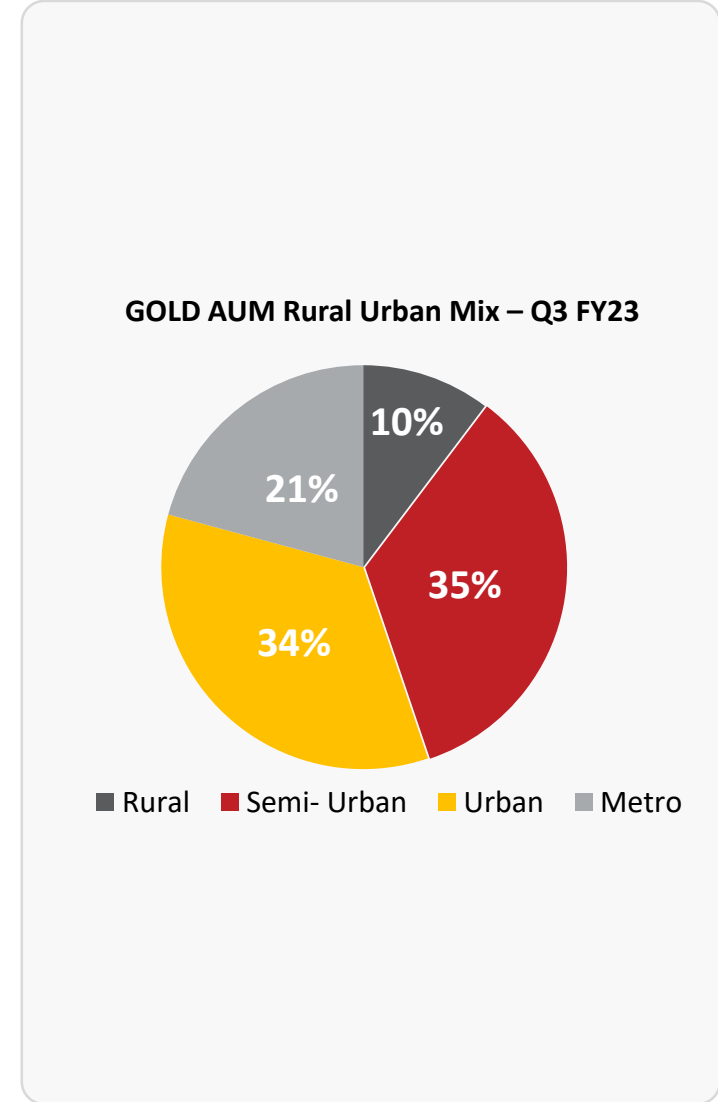
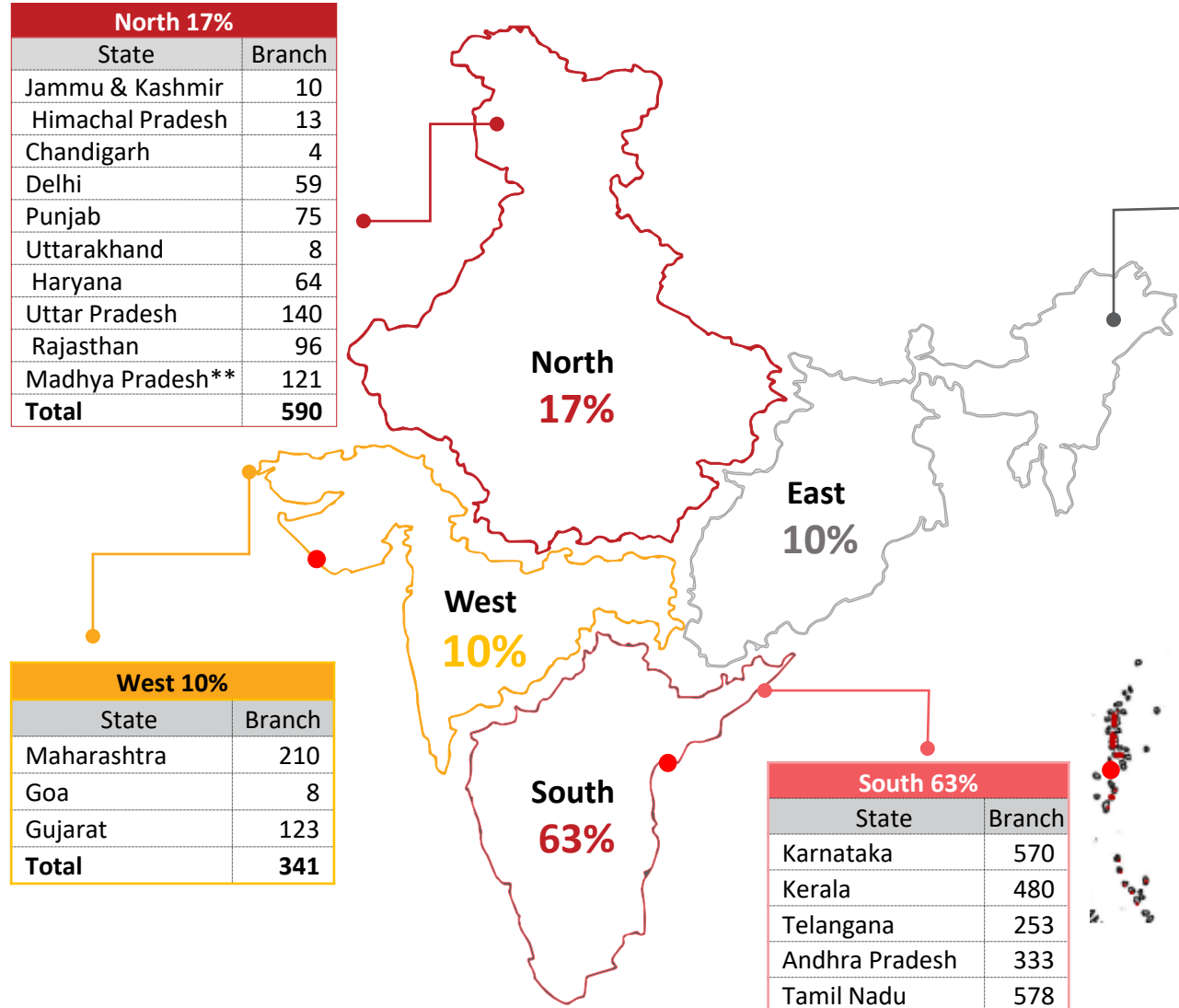
North 17%	
State	Branch
Jammu & Kashmir	10
Himachal Pradesh	13
Chandigarh	4
Delhi	59
Punjab	75
Uttarakhand	8
Haryana	64
Uttar Pradesh	140
Rajasthan	96
Madhya Pradesh**	121
Total	590

East 10%	
State	Branch
Assam	18
Bihar	24
Tripura	2
Jharkhand	12
West Bengal	105
Chhattisgarh	51
Odisha	150
Total	362

West 10%	
State	Branch
Maharashtra	210
Goa	8
Gujarat	123
Total	341

Union Territories	
State	Branch
Daman Diu	3
Andaman & Nicobar	5
Puducherry	9
Total	17

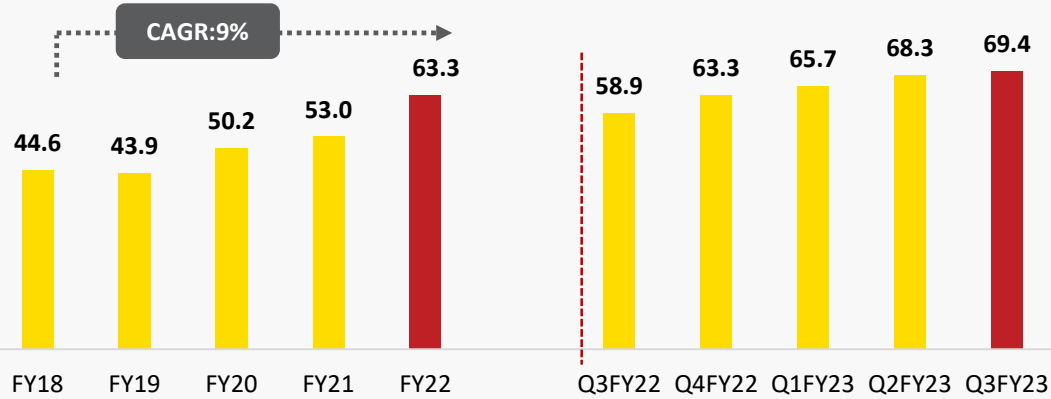
South 63%	
State	Branch
Karnataka	570
Kerala	480
Telangana	253
Andhra Pradesh	333
Tamil Nadu	578
Total	2,214



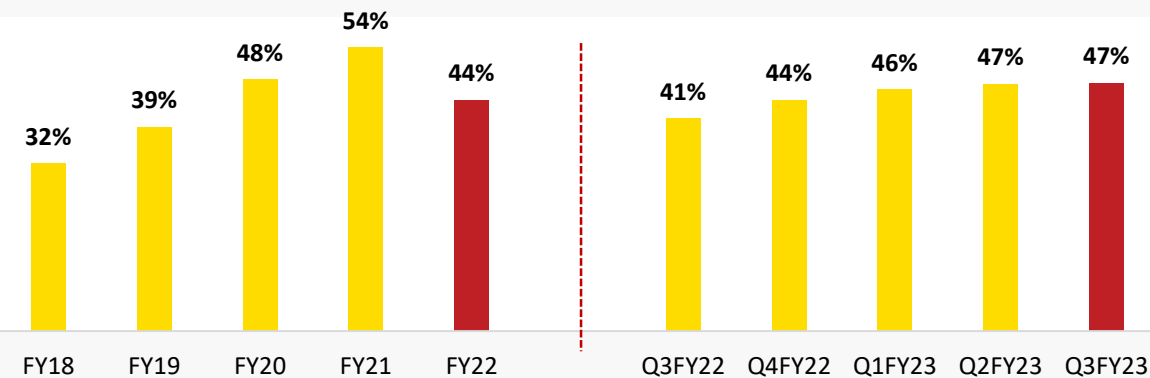
** - Considering Madhya Pradesh in North Region



Avg. ticket size (Rs 000)



% SHARE OF OGL IN THE OVERALL GOLD AUM



ONLINE GOLD LOANS SUPERIOR FOR CUSTOMERS

- 1 First NBFC to launch Online Gold Loan (OGL) in September 2015
- 2 Facility enables customers to avail a gold loan anytime, from anywhere in the world against gold stored in Manappuram branch
- 3 Instant fund transfer upto pre-approved limits
- 4 Online APP is available in different regional languages for ease of customers
- 5 Easy documentation, instant approval, convenient 24x7 online repayment
- 6 Hassle-free, paper-less transactions online



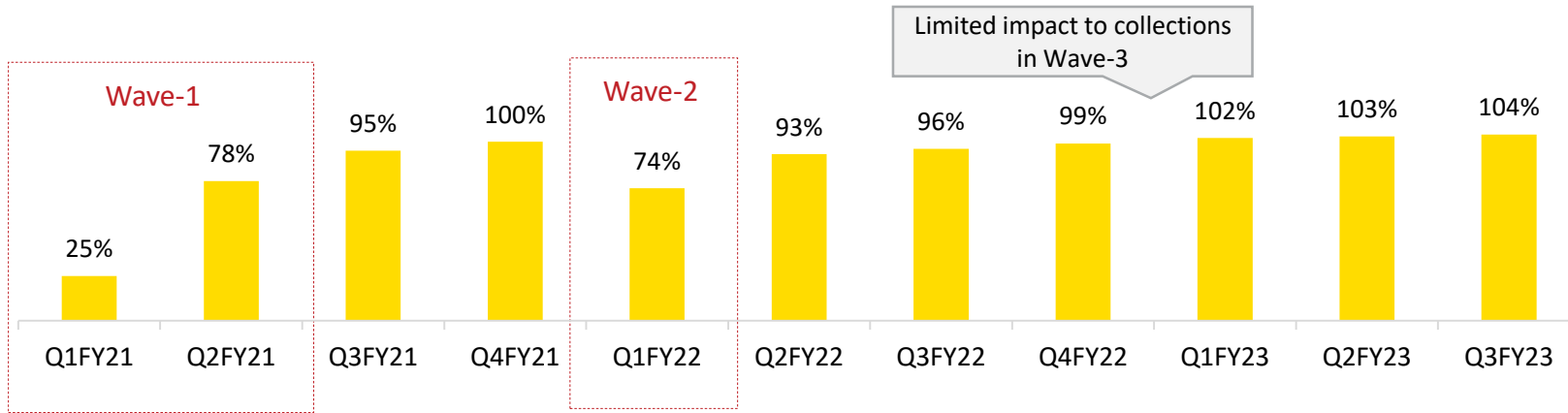
ASIRVAD MICROFINANCE RESULTS FOR Q3FY2023

Particulars (Rs in Mn)	Q3 FY23	Q2 FY23	Q-o-Q %	Q3 FY22	Y-o-Y %	9M FY23	9M FY22	Y-o-Y %
Closing AUM	86,535	76,606	13.0%	70,901	22.0%	86,535	70,901	22.0%
Income from Operations	4,308	4,055	6.2%	3,473	24.1%	11,969	9,762	22.6%
Finance expenses	1,543	1,462	5.5%	1,664	-7.2%	4,400	4,277	2.9%
Net interest income	2,765	2,593	6.6%	1,809	52.8%	7,570	5,486	38.0%
Employee expenses	1,072	1,043	2.7%	701	52.8%	2,888	1,888	52.9%
Other operating expenses	424	349	21.6%	389	9.1%	1,143	1,015	12.6%
Pre provision profit	1,269	1,201	5.7%	719	76.4%	3,539	2,582	37.1%
Provisions/Bad debts	379	575	-34.1%	843	-55.0%	2,141	2,710	-21.0%
Other Income	150	108	38.5%	132	13.8%	265	413	-35.8%
Profit before Tax	1,039	734	41.6%	8	13276.7%	1,663	285	482.7%
Tax	334	168	99.3%	2	21030.5%	475	80	494.8%
PAT before OCI	705	566	24.5%	6	11294.0%	1,188	206	478.0%
Borrowings	68,493	56,171	21.9%	53,495	28.0%	68,493	53,495	28.0%
Net Worth	14,413	13,763	4.7%	10,718	34.5%	14,413	10,718	34.5%



ASIRVAD MICROFINANCE: COLLECTION EFFICIENCY AND ASSET QUALITY STEADILY IMPROVING

Quarterly Collection Efficiency¹ (%) for Asirvad



Evolution of Asset Quality

Particulars	Q2FY21	Q3FY22	Q4FY22	Q1FY23	Q2FY23	Q3FY23
Stage - I	88.7%	93.2%	87.1%	86.8%	87.3%	90.3%
Stage - II	10.2%	5.6%	11.2%	5.4%	3.9%	3.0%
Stage III	1.1%	1.3%	1.7%	7.7%	8.8%	6.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

COVID related disruptions had impacted Asirvad profitability; recovery continues

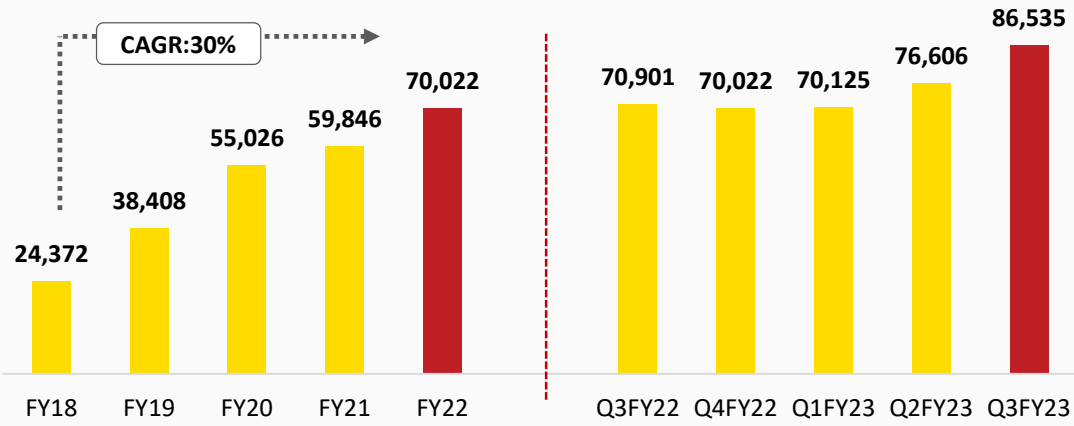
- Collections took a hit with strict lockdowns in COVID Waves 1 & 2
- While GNPA is still optically high, it has been adequately provided for. NNPA is c.1.7%. Since Jun 22, flows across buckets have stabilized and the Company is of the view that the provisioning cycle is largely complete
- Provisioning likely to normalize to pre-COVID levels over coming quarters

(1) Collection Efficiency including overdue collections

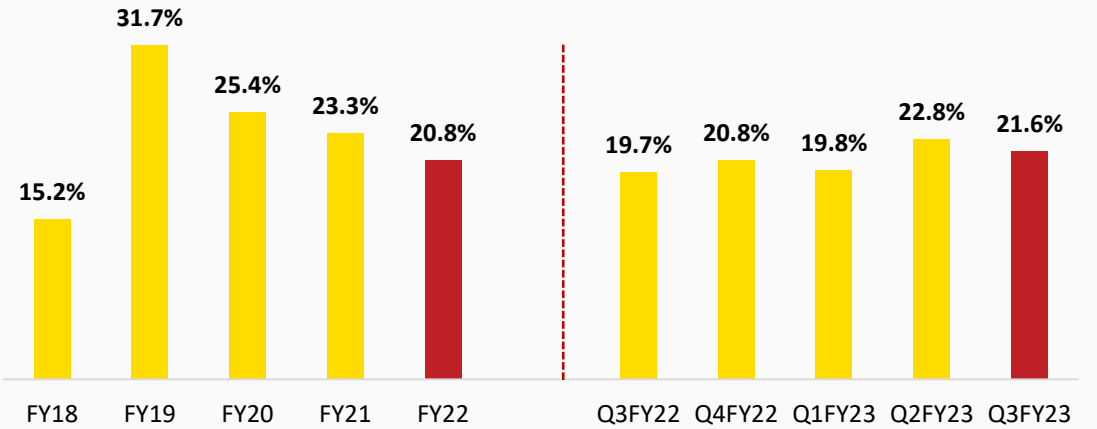


ASIRVAD MICROFINANCE RESULT ANALYSIS FOR Q3FY2023

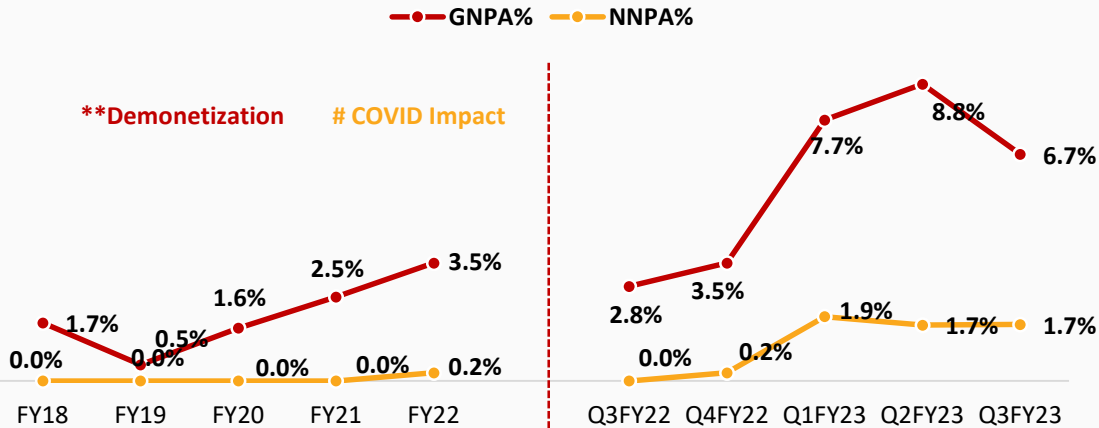
ASIRVAD AUM (Rs Mn)



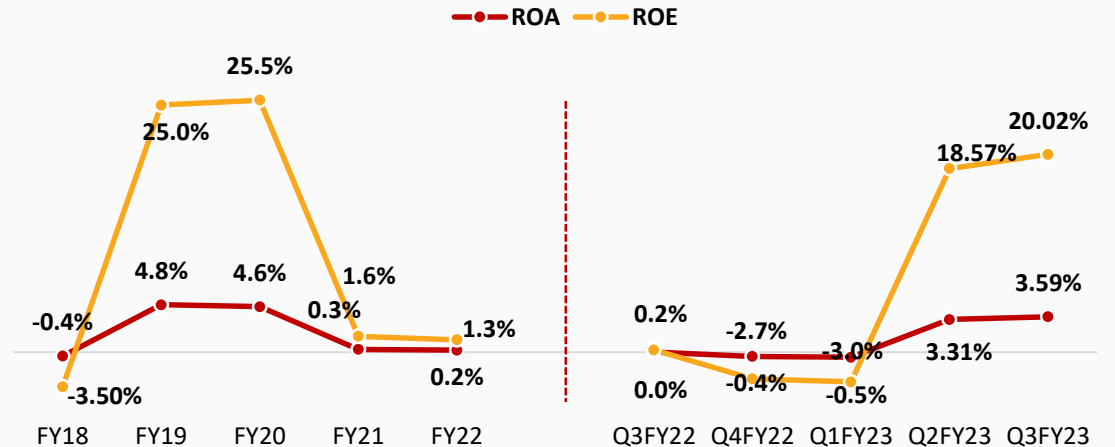
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *



RETURN RATIOS %



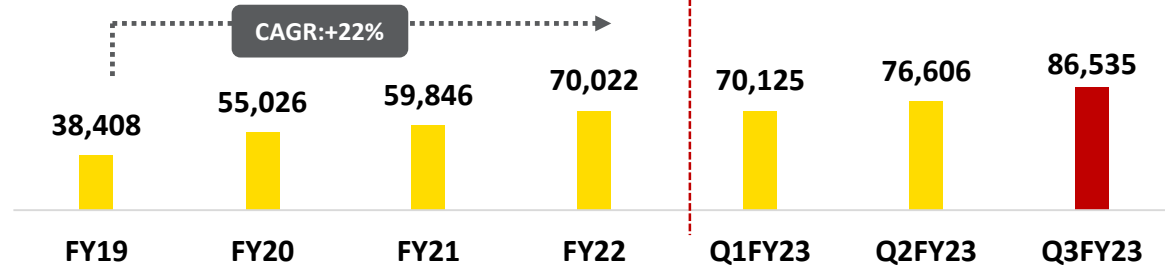
* NPA recognized at 90 Days



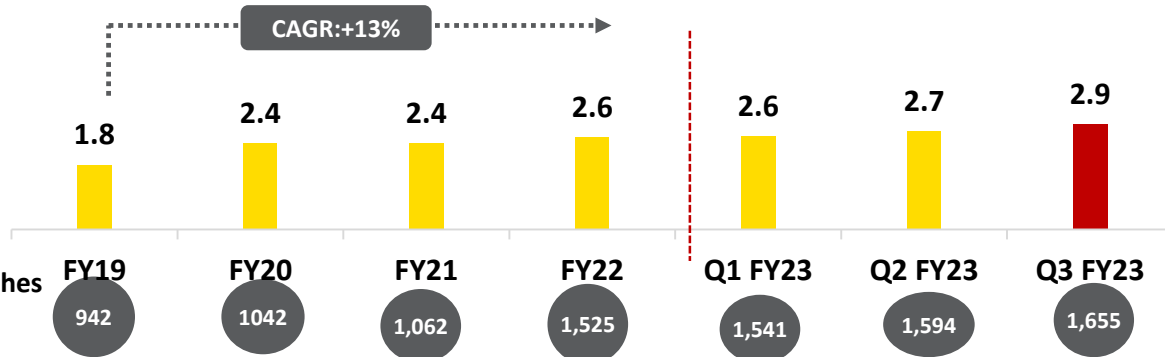
ASIRVAD MICROFINANCE BUSINESS AND PRODUCTIVITY METRICS

GROWTH

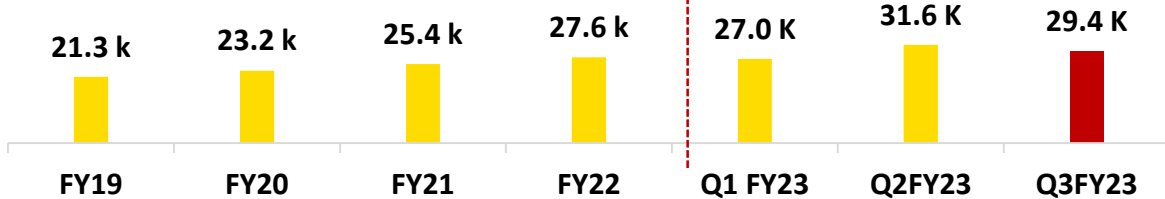
AUM (INR mn)



Number of borrowers (mn)

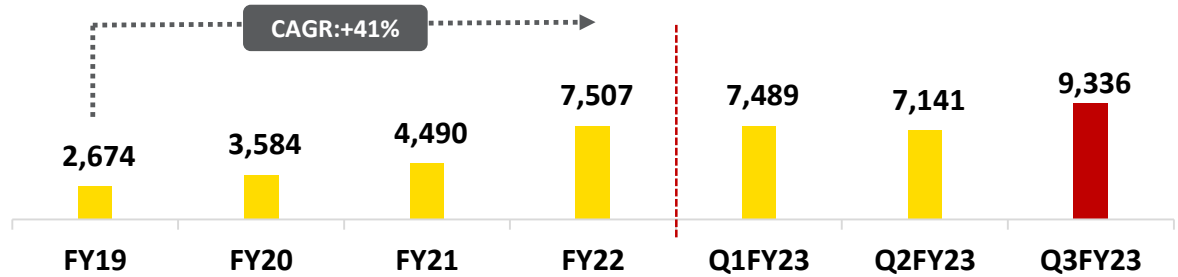


AUM / borrower (thousands)

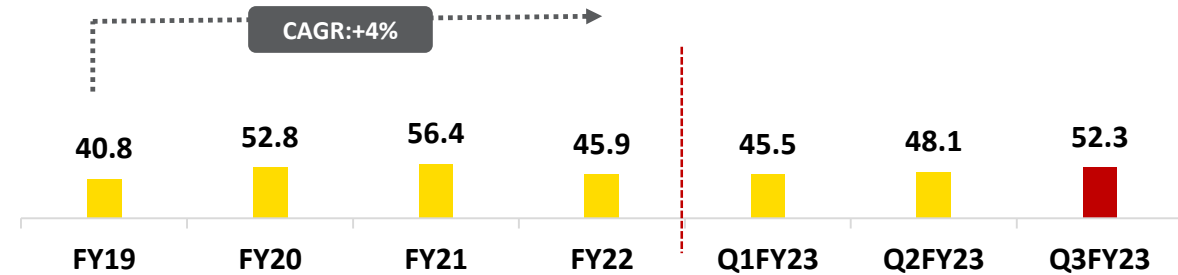


PRODUCTIVITY

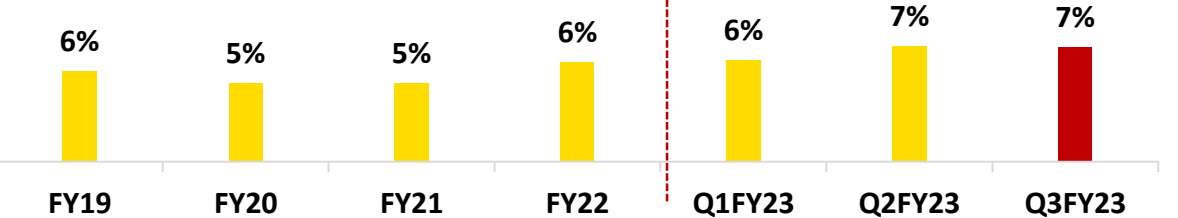
Number of loan officers



AUM / branch (INR mn)

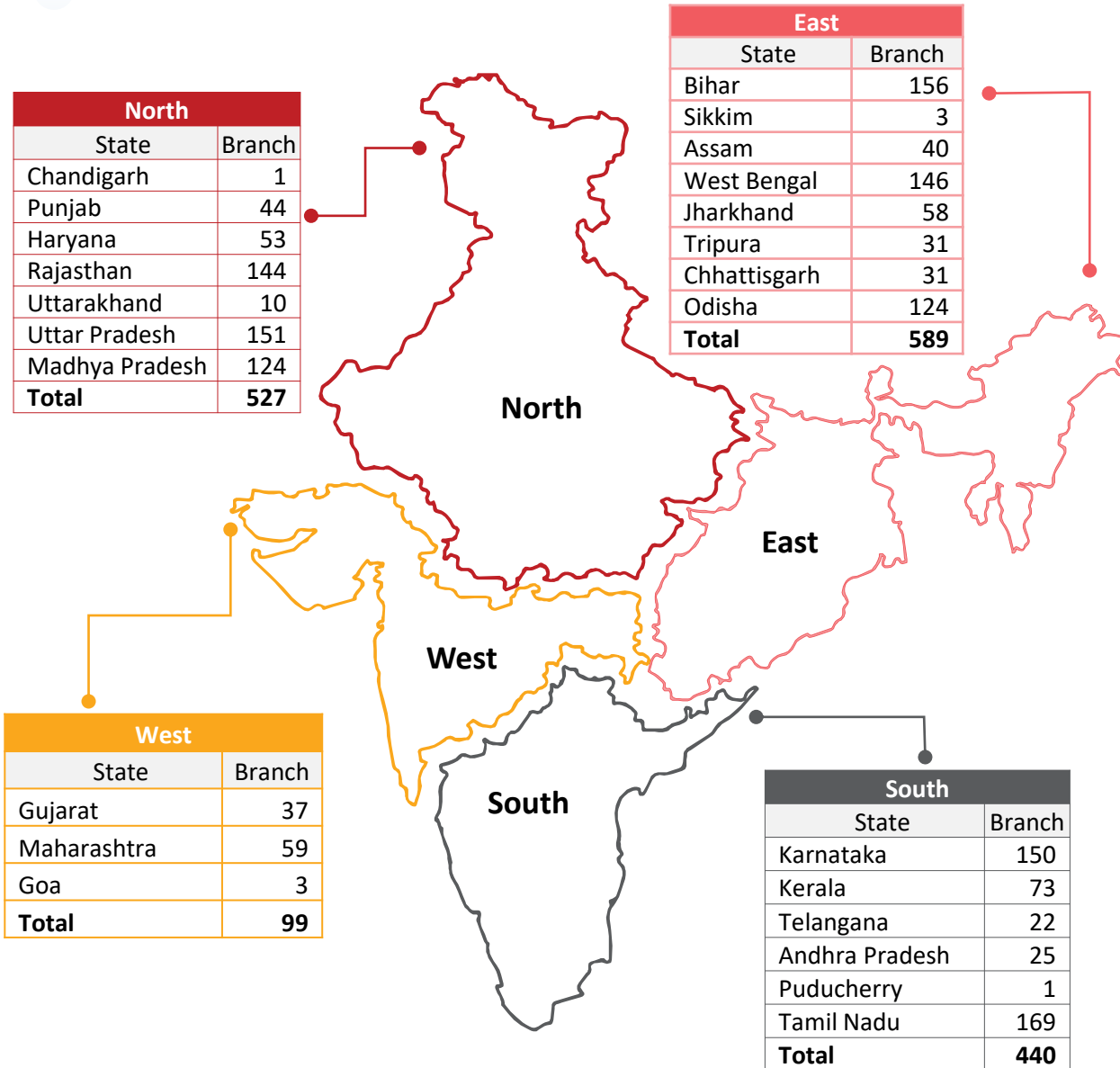


Opex / AUM





ASIRVAD MICROFINANCE PAN INDIA PRESENCE (Q3 FY2023)



MFI AUM - STATEWISE BREAKUP	
Tamil Nadu	16%
West Bengal	10%
Bihar	12%
Karnataka	9%
Uttar Pradesh	8%
Kerala	6%
Madhya Pradesh	6%
Jharkhand	6%
Rajasthan	6%
Odisha	5%
Maharashtra	4%
Others	12%

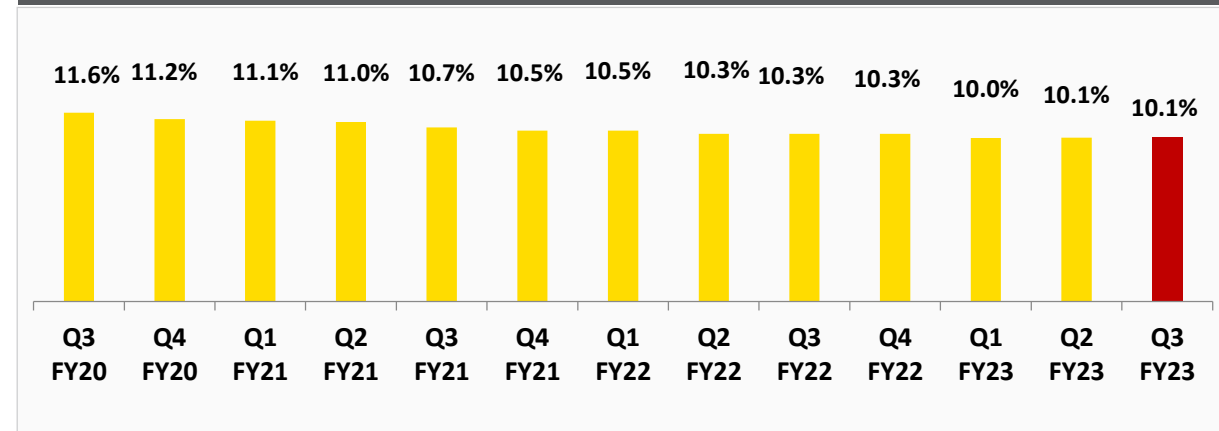


ASIRVAD MICROFINANCE LIABILITIES OVERVIEW FOR Q3FY2023

BORROWING MIX (Rs. Mn)

Borrowing Mix	Q3 FY22		Q2FY23		Q3FY23	
	Amount	%	Amount	%	Amount	%
Term Loan from Banks and FIs	30,169	56.4%	31,717	56.5%	43,025	62.8%
Refinance	4,575	8.6%	7,593	13.5%	7,093	10.4%
Debentures	16,126	30.1%	13,189	23.5%	13,248	19.3%
Tier II Sub Debt	2,626	4.9%	2,177	3.9%	3,657	5.3%
Commercial Paper	0	0.0%	1,495	2.7%	494	0.7%
Securitisation - PTC	0	0.0%	0	0.0%	976	1.4%
Total	53,495	100.0%	56,171	100.0%	68,493	100.0%

COST OF FUNDS



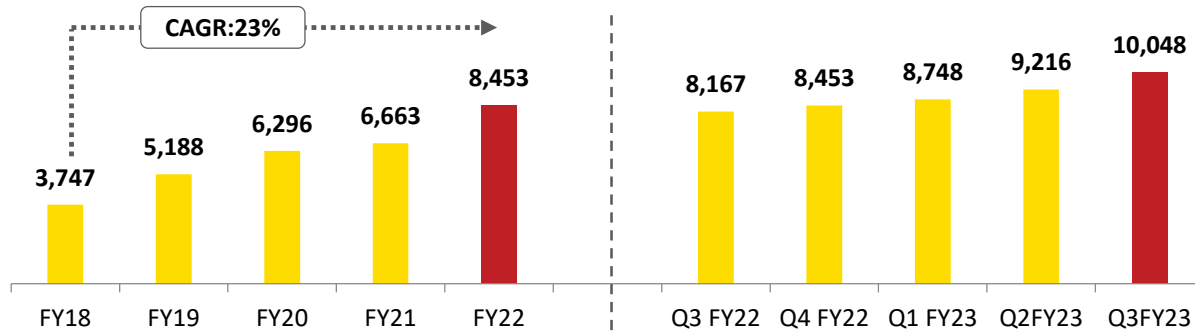
CREDIT RATING



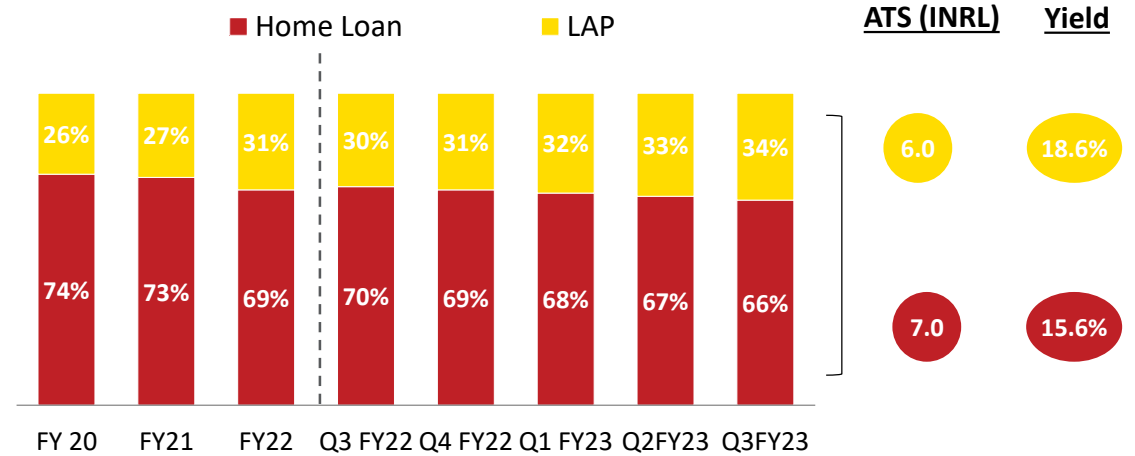


HOUSING FINANCE BUSINESS UPDATE FOR Q3FY2023

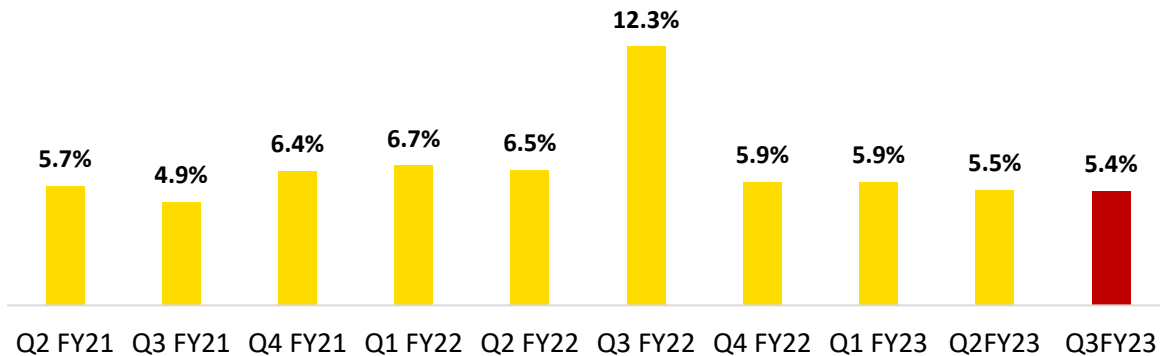
AUM EVOLUTION (Rs. Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

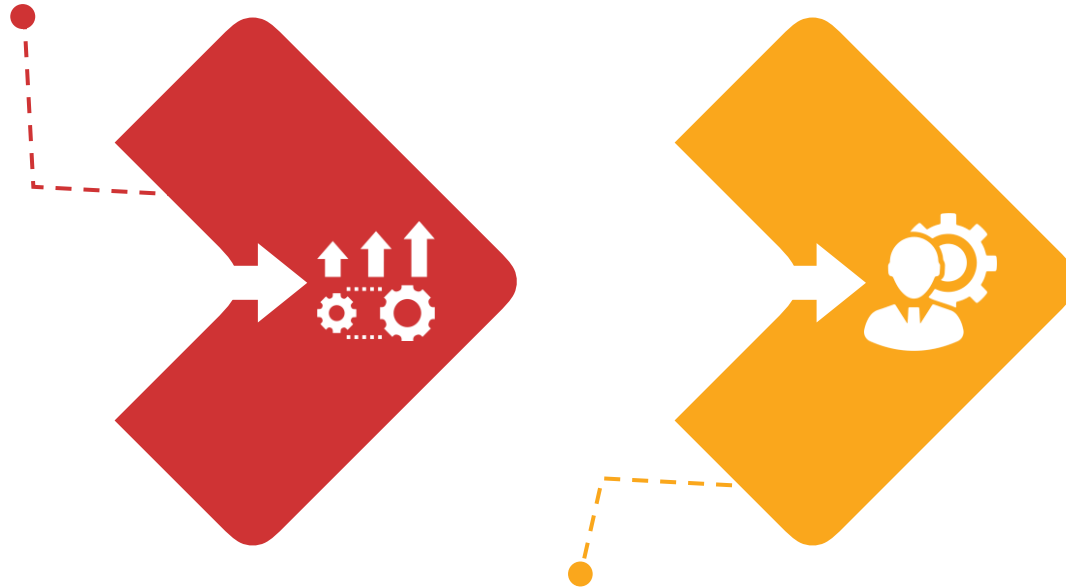
- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (78% self-employed)
- Focus on South and West India, 74 branches; 85% self sourced business
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE
- Rated AA - /(Stable) (Long Term) by Brickwork

Note- Q3 FY22 onwards -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms



4: Growth drivers for future expansion

- Riding on the parent's brand equity and pan India presence for scaling up the business
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

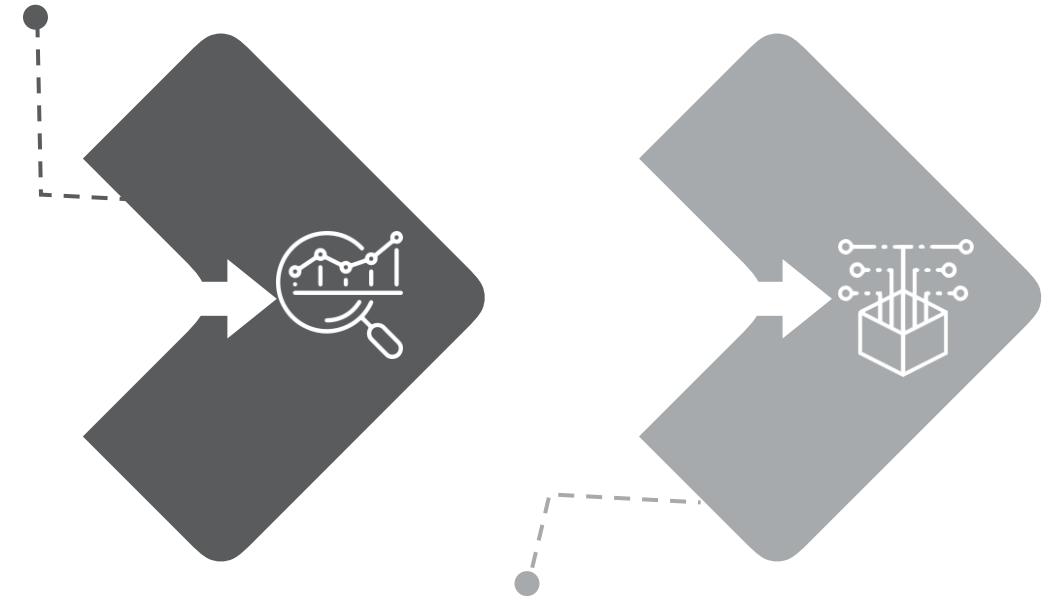


3: Customer Servicing and Collection management

- A Strong Customer Relationship Management Team
- Adopting digital payment platforms for managing EMI collections efficiently
- A dedicated in-house local collection team

2: Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans
- Compliance with policy parameters via ground-level Credit Audit and Centralized credit monitoring
- Focus on lower ticket size loans across all products



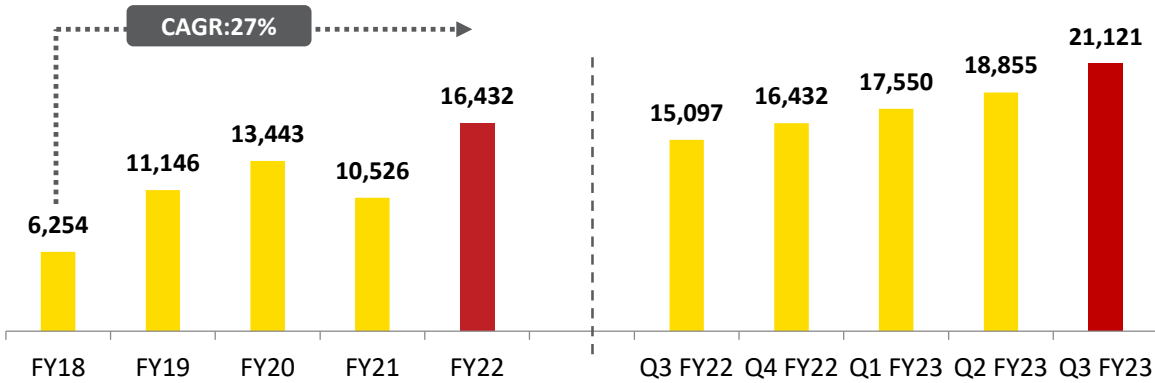
1: Origination and Sourcing

- Better penetration in 3-tier and 4-tier towns
- Increased emphasis on direct sourcing through ground-level marketing
- Prioritizing the marketing of PMAY scheme (Government Subsidy Scheme)
- Diverse product portfolio – Express loan and Mahila loan with significant benefits

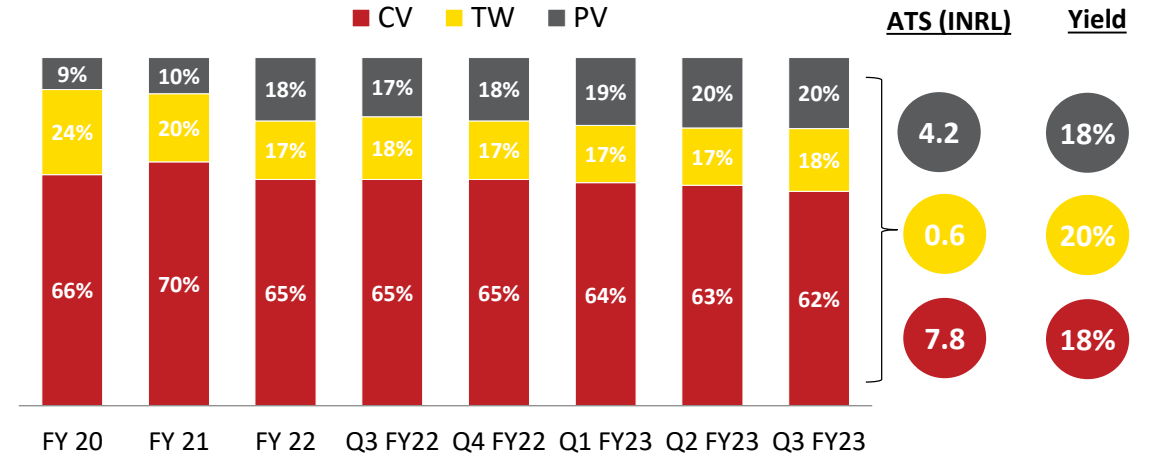


VEHICLE AND EQUIPMENT FINANCE BUSINESS UPDATE FOR Q3 FY2023

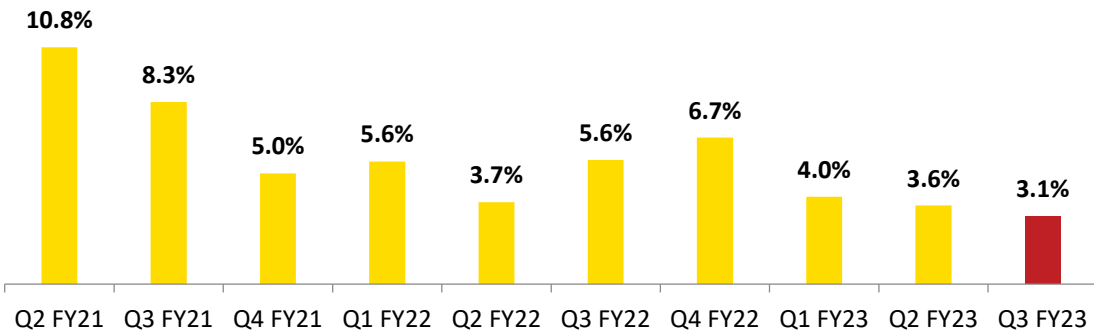
AUM EVOLUTION (Rs Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

- Started commercial operations in January 2015.
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (275 branches)
- Focus on used commercial vehicles in Semi urban and rural locations
- Moving customers into digital payment platforms for better operational efficiency

Note- Q3 FY22 onwards -GNPA as per RBI Circular dated Nov 12,2021 on IRACP norms



VEHICLE AND EQUIPMENT FINANCE BUSINESS STRATEGY



..... Increase penetration into Rural and Semi Urban locations



..... Covering 3000+ Co-located Gold loan branches for collection and marketing distribution



..... Digital Lending Platform and automated approval process in TW loans



..... Digital Loan Agreement Signing with E – Stamping to save the cost and making customer easy process



..... Brand Tie-ups – With Manufacturer for better reach



..... CRM tool integrated with loan management system to built relationship with customer from beginning

PROFIT OPTIMIZERS



Analytics

Use of Analytics for quicker decision making process leading to lesser sourcing cost



Mobility Solution

On the go solution with m-CAS/ m-Collect to reduce collection cost



Deep Penetration

Deeper penetration in existing location and Use of MAFIL (GL) branches as sourcing / collection point helping in cost optimization

SCALE & STABILITY



Balance Takeover

Dedicated Team managing External Balance Takeover cases



Top Up Loan

As a part of customer retention policy, focus on internal customers where MOB is higher than 18 months without overdue



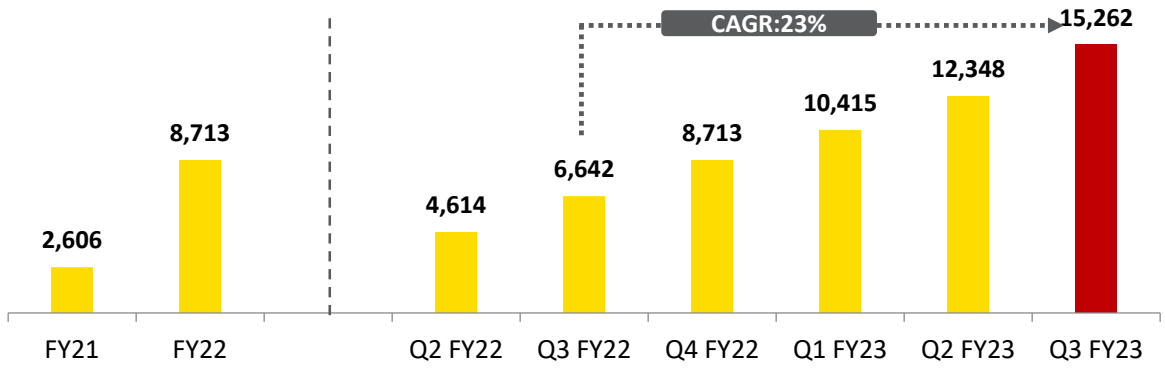
Used Business

Dedicated Team for Used Business with lower ticket size and higher yield

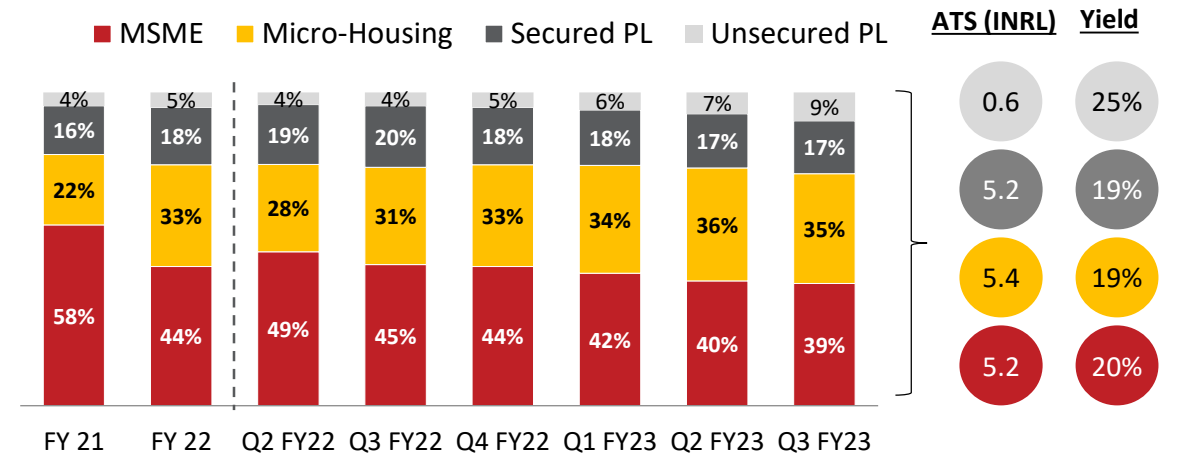


MSME AND PERSONAL LOANS BUSINESS UPDATE FOR Q3 FY2023

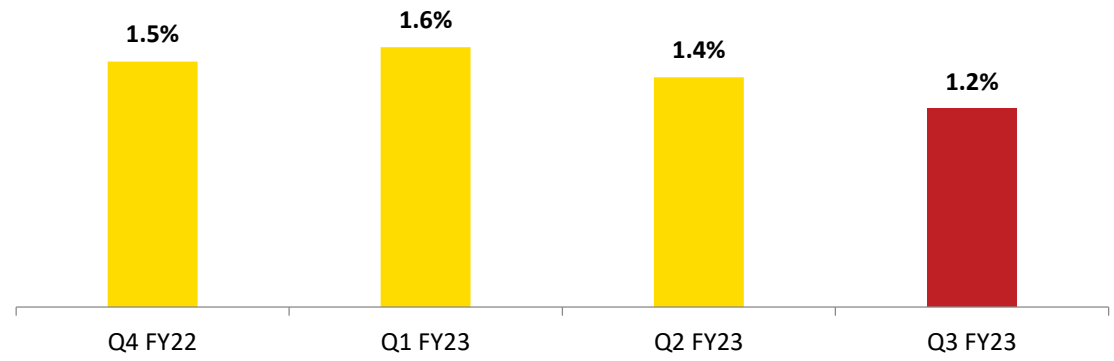
AUM EVOLUTION (Rs Mn)



AUM MIX (%)









GNPA %

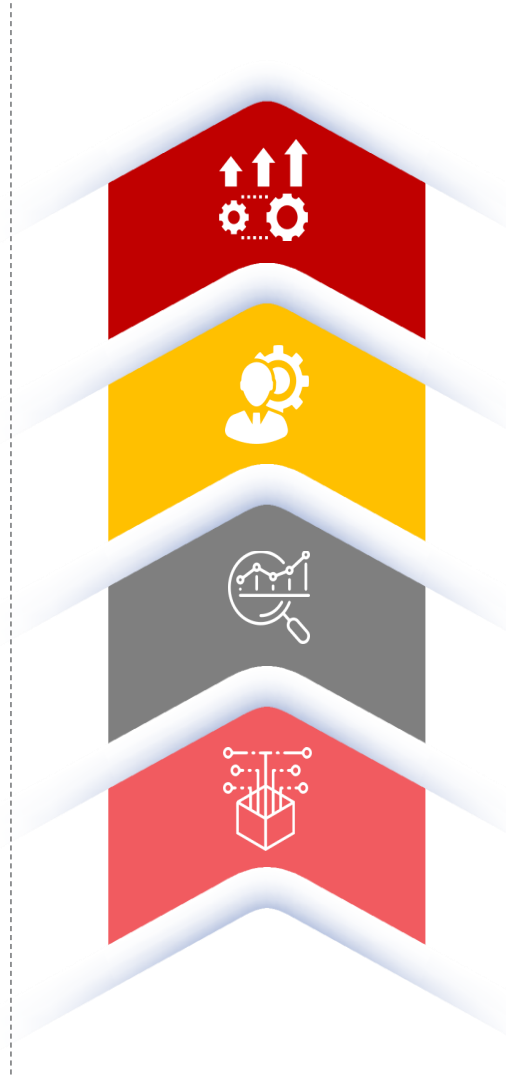


OPERATING OVERVIEW

- Portfolio is an amalgamation of multiple products started over 2019-2020
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches (currently c.45+ branches for MSME, Housing Loans, Personal Loans; potential to scale further)
- Growing portfolio with stable asset quality (c.1.2% GNPA)
- Unsecured loan book includes “Digital Personal Loans”, disbursed through mobile app, leveraging proprietary gold loan data & available customer info



-  Stronger in Rural and Semi Urban locations (tier-3 / 4); scope to increase penetration across additional branches
-  Different products are disbursed in 40-45 branches across states at present; ramp-up across branches underway
-  Predominantly digital collections (73% overall) with 85% and 88% for secured and unsecured PL
-  Diverse product portfolio covering secured & unsecured loans for both salaried and self-employed customers (c.65% self-employed)
-  Huge cross-sell potential with existing gold loan customers; proprietary gold loan data used as input for underwriting
-  CRM tool integrated with loan management system to built relationship with customer from beginning



1: Origination and Sourcing

- Better penetration in 3-tier and 4-tier towns
- Direct sourcing through field-level marketing , digital marketing and cross selling (gold loan customers)

2: Underwriting

- Decentralized underwriting and disbursement for lower ticket size loans in branch level
- Compliance with policy parameters via ground - level Credit Audit & Centralized credit monitoring.

3: Customer Servicing, Collections

- Strong Customer Relationship Management Team
- Digital payment platforms for managing EMI collections efficiently
- A dedicated in -house local collection team

4: Growth drivers for future expansion

- Geo expansion to existing gold loan branches pan-India, along with introduction of new schemes
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode



Manappuram Snehabhavanam - Constructing **21 Houses** for underprivileged families in Valapad Grama Panchayath



14 Ventilators donated at different Hospitals across Kerala



1,237 Mobile Phones distributed to Students from BPL families for their online education, all over Kerala



SAYUJYAM - **48 Houses** for homeless families at various parts of Kerala-directly and in association with NGOs



4,000 notebooks were distributed to **1,000** poor students



High Facility (D Level ICU NICU) Ambulance services for the people in coastal area



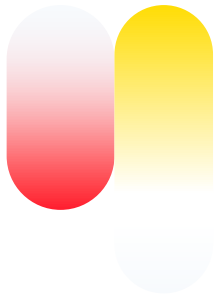
Covid barrier **5,150** Grocery Kits Distributed during the Covid period



Chikilsa Sahaya Padhathi **52** patients from all over Kerala benefitted from this project



500+ poor patients benefitted free dialysis



Thank You

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