



Gold
Finance



Vehicle
Finance



Home
Finance



Micro
Finance



MSME
Finance





VISION AND
STRATEGY

04

FINANCIAL
SNAPSHOT

05

SEGMENTAL
PERFORMANCE

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CREATING A
DIFFERENCE

33



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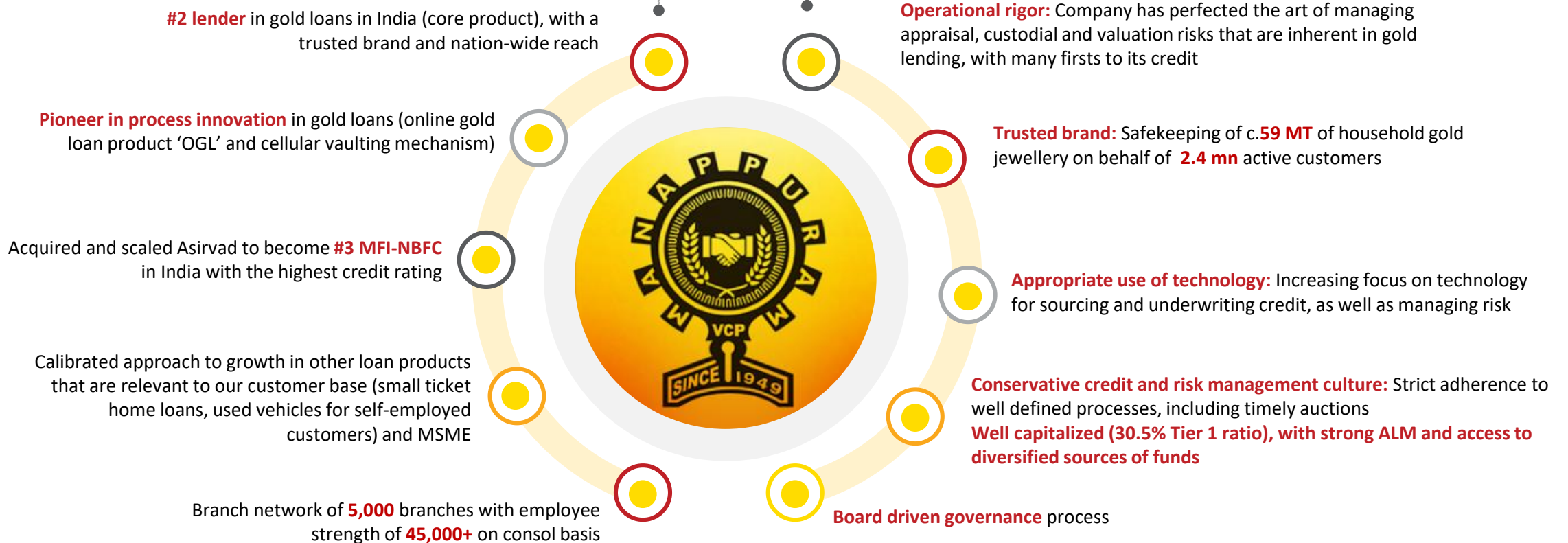
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VISION: TO BECOME FINANCIAL PARTNER OF CHOICE FOR UNDER-BANKED CUSTOMERS ACROSS THEIR LIFECYCLE

MANAPPURAM TODAY

COMPANY DNA

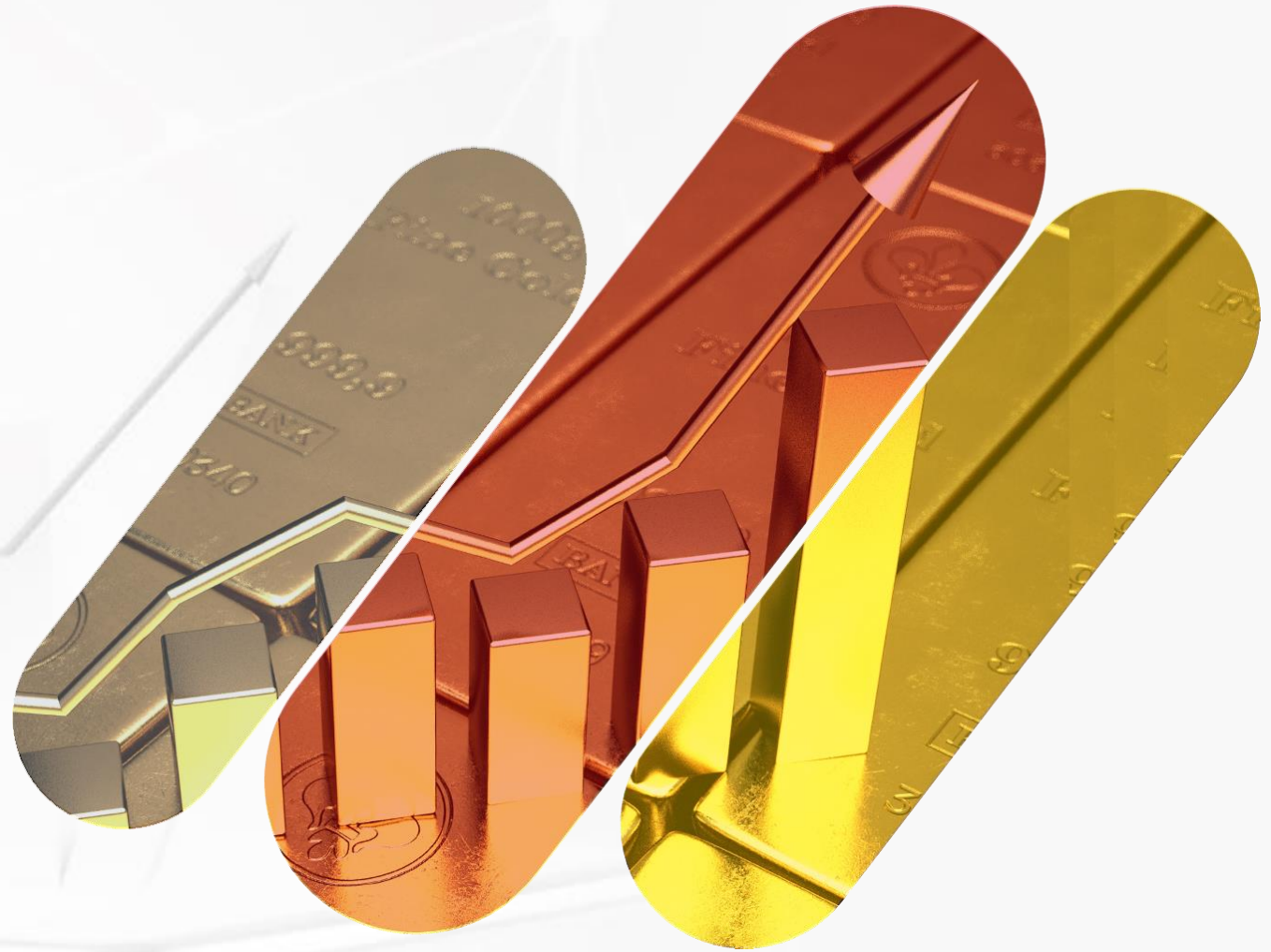


GROWTH STRATEGY

- 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

Q1 - FY2024





KEY PERFORMANCE HIGHLIGHTS FOR Q1 FY2024

Consol Business

Performance: 20% QoQ increase in Profit, 20% growth in AUM YoY and 20% RoE

- Consolidated AUM for QE June'23 was INR 371 bn representing 4.6% growth sequentially and 20.6% YoY growth
- Consol PAT was INR 4,980 mn grew by 20% sequentially and 77% YoY growth

Gold Loan Growth and Yields

- Gold Loan AUM has grown by 4.3 % sequentially and flat YoY.
- Net yields on Gold Loans is at 21.6% during this quarter vs 21% in Q4FY23
- Gold Loan LTV is at 64% as on 30th June 2023 (vs. 60% in QE Mar'23)

Asirvad Performance:

Steady improvement in asset quality, PAT up to INR 1,112 mn

- PAT for MFI business has increased to INR 1,112 mn in Q1 FY24 vs PAT of INR 993 mn in Q4 FY23.
- Asirvad's CRAR currently stands at 22.6%
- Collection efficiency for the quarter was at 102% vs. 104% in Q4 FY23
- Asset quality remains stable and NNPA is at 1.29% in QE June'23
- Asirvad's AUM remains flat for this quarter and grown by 45% YoY whereas disbursements of INR 18,143 mn in Q1 FY24

Update on Liquidity

- Consol cost of borrowing has increased by 62 bps in Q1 FY24 in sequential basis.
- Cash & Cash Equivalents on consol basis at the end of QE June'23 stood at Rs 24,520 mn
- CRAR for Manappuram Finance stands at 30.50%. The company has maintained quarterly dividend payout at **80 paise** per share



CONSOLIDATED FINANCIAL OVERVIEW – Q1 FY2024

Particulars (Rs. Mn)	Q1 FY24	Q4 FY23	Q-o-Q %	Q1 FY23	Y-o-Y %
CONSOLIDATED AUM (Rs. Bn)	371	355	4.6%	308	20.6%
NET INTEREST INCOME	13,779	11,826	16.5%	9,974	38.1%
OPEX	6,068	5,955	1.9%	4,890	24.1%
PPOP #	8,020	6,139	30.6%	5,091	57.5%
PAT (Rs. Mn) **	4,980	4,153	19.9%	2,819	76.7%
EPS *	23.5	19.6	19.9%	13.4	75.2%
ROA %	5.0	4.3	16.1%	3.3	49.3%
ROE %	20.1	17.5	15.1%	13.3	51.0%
BVPS (In Rs.)	119.1	114.0	4.5%	101.3	17.5%
NETWORTH (Rs. Mn)	1,00,787	96,449	4.5%	85,760	17.5%
COST OF FUNDS %	8.9	8.2	7.5%	8.1	9.4%

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



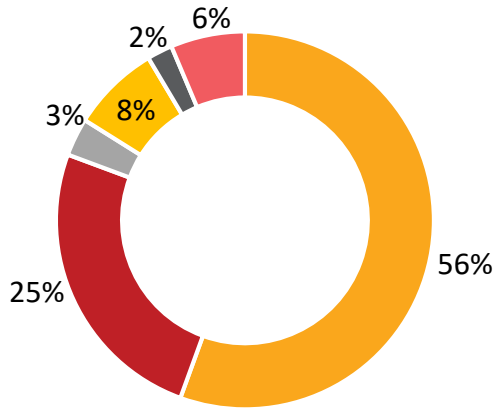
CONSOLIDATED OPERATIONAL OVERVIEW – Q1 FY2024

Particulars	Q1 FY24	Q4 FY23	Q-o-Q %	Q1 FY23	Y-o-Y %
GOLD AUM (Rs. Bn)	206	197	4.3%	205	0.6%
GOLD TONNAGE	59	60	-1.1%	67	-11.5%
GOLD BRANCHES (Nos)	4,039	3,985	1.4%	3,844	5.1%
GOLD CUSTOMERS (in Mn)	2.4	2.4	0.0%	2.5	-1.5%
NON-GOLD AUM (Rs Bn)	165	157	4.9%	103	60.2%
NON-GOLD BRANCHES (Nos)	1,242	1,247	-0.4%	1,243	-0.1%
MFI CUSTOMERS (in Mn)	3.4	3.2	5.3%	2.5	33.0%
VEF/SME CUSTOMERS (in Mn)	0.4	0.3	14.9%	0.2	126.2%

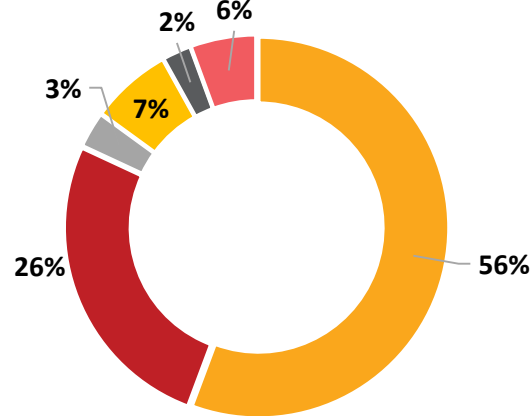
Note – In Asirvad Microfinance Ltd , we have 515 nos dedicated Gold Loan Branches as on 30th June, 2023



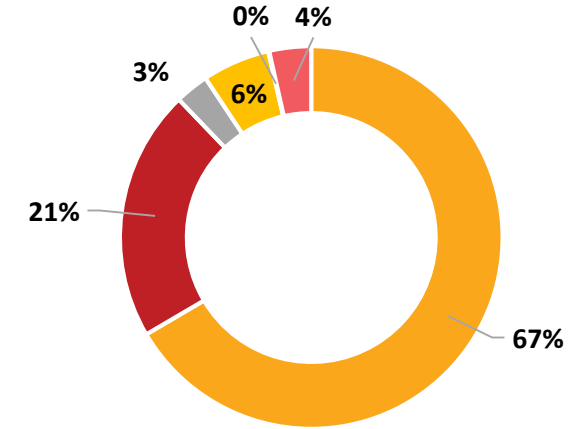
Q1 FY24



Q4 FY23



Q1 FY23



■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ MSME

■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ MSME

■ Gold ■ MFI ■ HFC ■ VEF ■ Onlending ■ MSME

Particulars (Rs. Mn)	Q1 FY24	Q4 FY23	Q-o-Q %	Q1 FY23	Y-o-Y %
Gold	2,06,032	1,97,462	4.3%	2,04,708	0.6%
MFI	93,104	92,972	0.1%	65,461	42.2%
HFC	12,026	10,958	9.7%	8,748	37.5%
VEF	28,049	24,551	14.2%	17,550	59.8%
Onlending	8,050	8,748	-8.0%	257	3029.2%
MSME and Allied	23,601	19,831	19.0%	10,871	117.1%
Total	3,70,863	3,54,523	4.6%	3,07,595	20.6%



CONSOLIDATED PROFIT & LOSS STATEMENT FOR Q1 FY2024

Particulars (Rs. Mn)	Q1 FY24	Q4 FY23	Q-o-Q %	Q1 FY23	Y-o-Y %
Closing AUM (Rs. Bn)	371	355	4.6%	308	20.6%
Income from Operations	20,263	17,717	14.4%	15,020	34.9%
Finance expenses	6,484	5,891	10.1%	5,046	28.5%
Net interest income	13,779	11,826	16.5%	9,974	38.1%
Employee expenses	3,940	4,058	-2.9%	3,138	25.5%
Other operating expenses	2,128	1,897	12.2%	1,752	21.5%
Pre provision profit	7,711	5,870	31.4%	5,083	51.7%
Provisions/Bad debts	1,212	474	155.7%	1,283	-5.6%
Other Income	309	269	14.9%	7	4049.3%
Profit before Tax	6,808	5,666	20.2%	3,808	78.8%
Tax	1,828	1,513	20.9%	989	84.9%
PAT before OCI	4,980	4,153	19.9%	2,819	76.7%



CONSOLIDATED BALANCE SHEET FOR Q1 FY2024

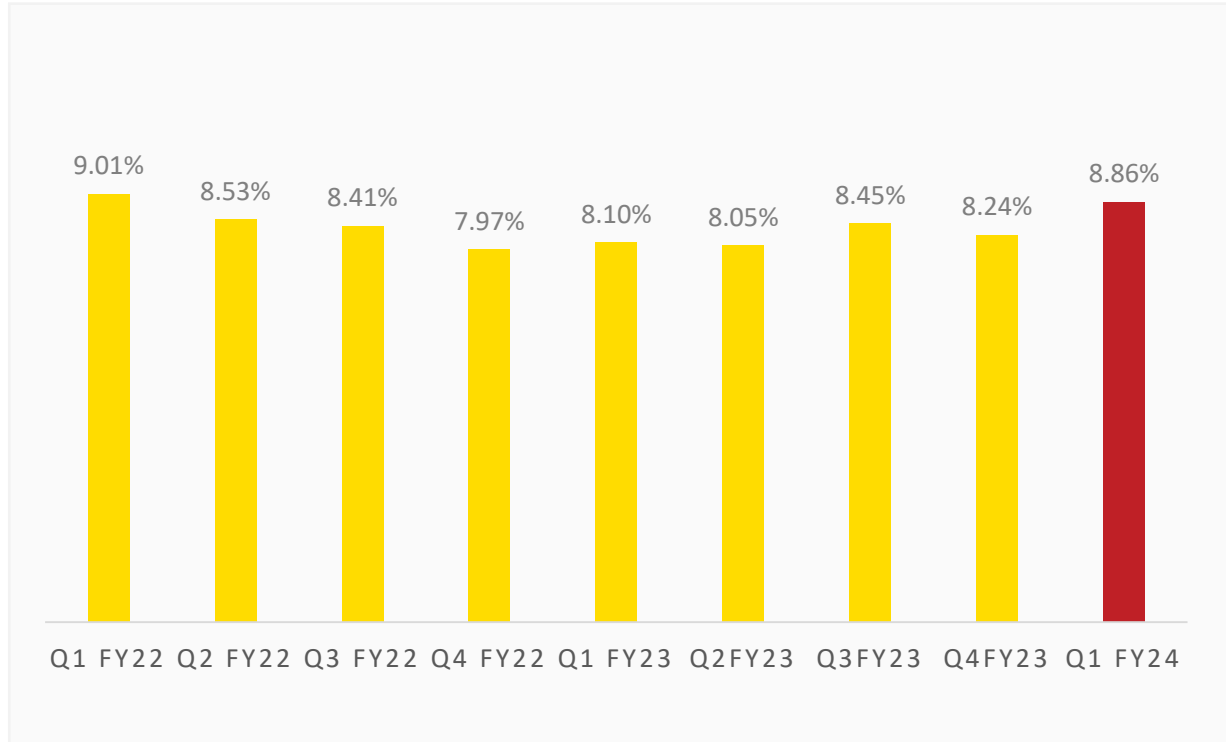
Particulars (Rs. Mn)	Jun-23	Mar-23	Q-o-Q %	Jun-22	Y-o-Y %
Cash & Bank Balances	24,520	30,351	-19.2%	21,519	13.9%
Investments	5,506	5,340	3.1%	4,150	32.7%
Loans & Advances	3,53,569	3,41,945	3.4%	2,95,678	19.6%
Fixed Assets	4,588	4,479	2.4%	3,662	25.3%
Other Assets	13,809	12,926	6.8%	13,619	1.4%
Total Assets	4,01,992	3,95,041	1.8%	3,38,628	18.7%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	99,094	94,756	4.6%	84,067	17.9%
Borrowings	2,85,334	2,84,829	0.2%	2,39,708	19.0%
Other Liabilities & Provisions	15,649	13,560	15.4%	13,000	20.4%
Minority Interest	222	203	9.2%	159	39.6%
Total Liabilities	4,01,992	3,95,041	1.8%	3,38,628	18.7%



WELL CAPITALIZED, PRUDENT LIABILITIES STRATEGY WITH REDUCING COF

Cost of borrowing (Consolidated)

Access to diversified sources of funding (Consolidated, Rs Mn)						
Borrowing Mix	Q1 FY23		Q4 FY23		Q1 FY24	
	Amount	%	Amount	%	Amount	%
WCDL / CC	75,012	31.3%	65,215	22.9%	76,918	27.0%
Term Loan	73,011	30.5%	1,49,777	52.6%	1,41,165	49.5%
NCD & Bond	60,967	25.4%	66,582	23.4%	57,849	20.3%
ECB	28,478	11.9%	3,254	1.1%	9,401	3.3%
Commercial Paper	2,224	0.9%	0	0.0%	0	0.0%
Others	16	0.0%	1	0.0%	1	0.0%
Total	2,39,708	100.0%	2,84,829	100.0%	2,85,334	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

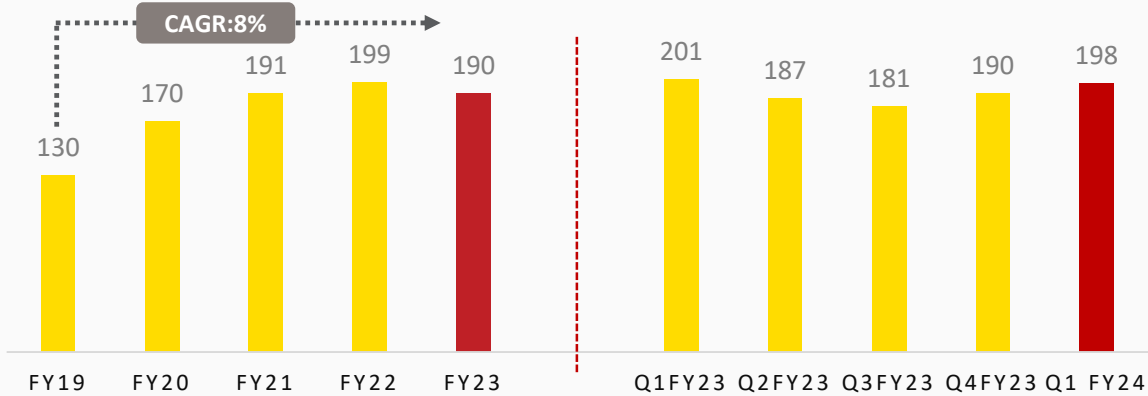
Rated BB- by S&P and Fitch

Subsidiary credit rating of CRISIL AA- for Asirvad and HFC

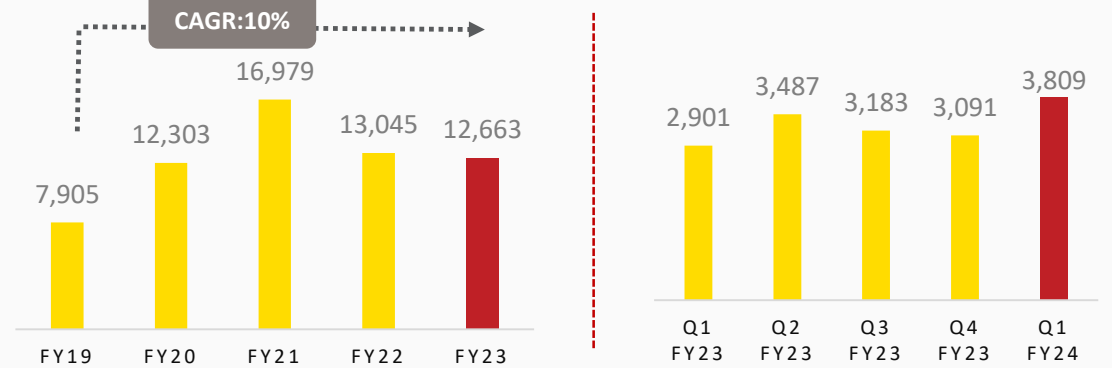


STANDALONE RESULT ANALYSIS Q1 FY2024

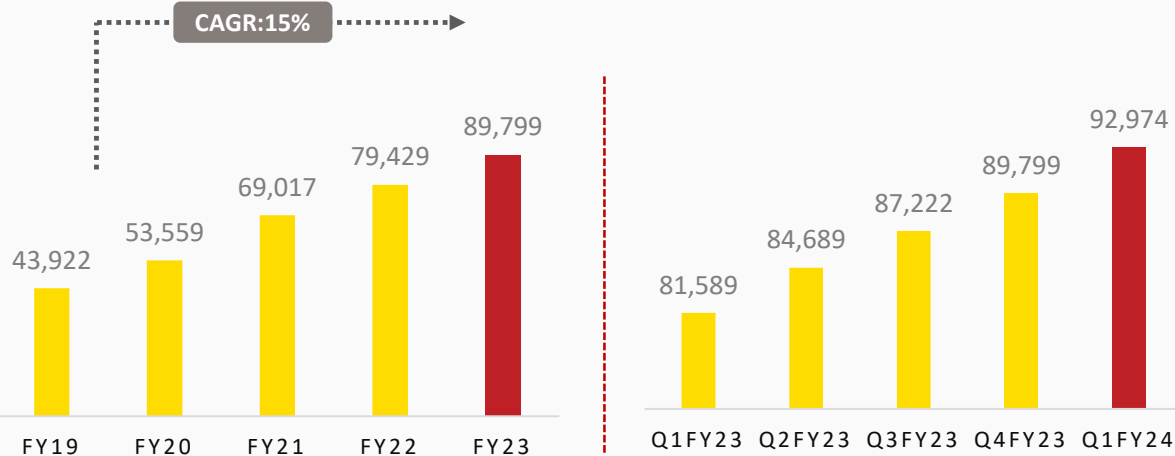
GOLD LOAN AUM (Rs. Bn)



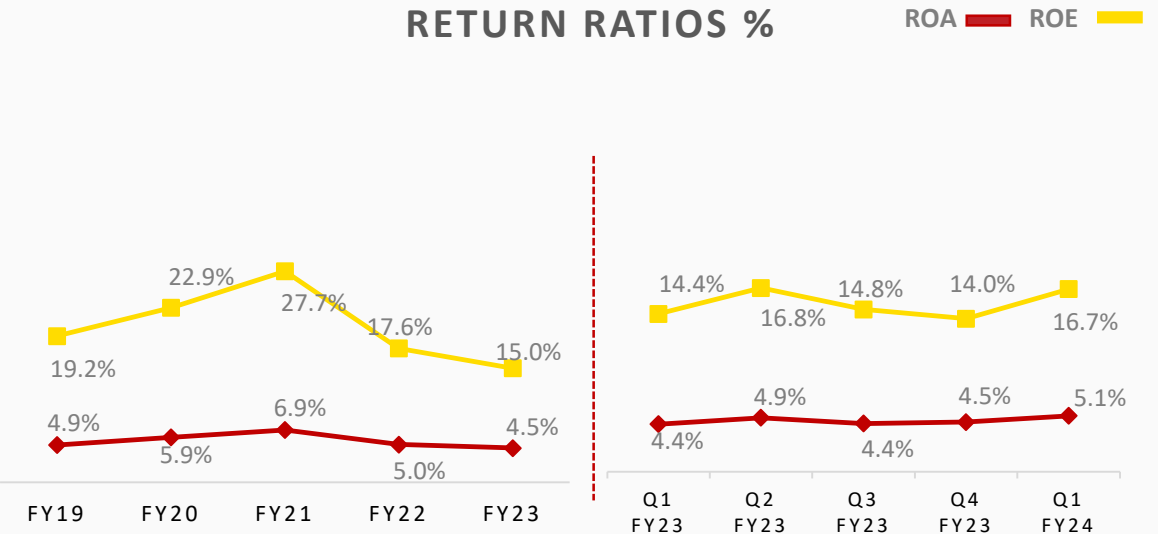
NET PROFIT (Rs. Mn)



NET WORTH (Rs. Mn)



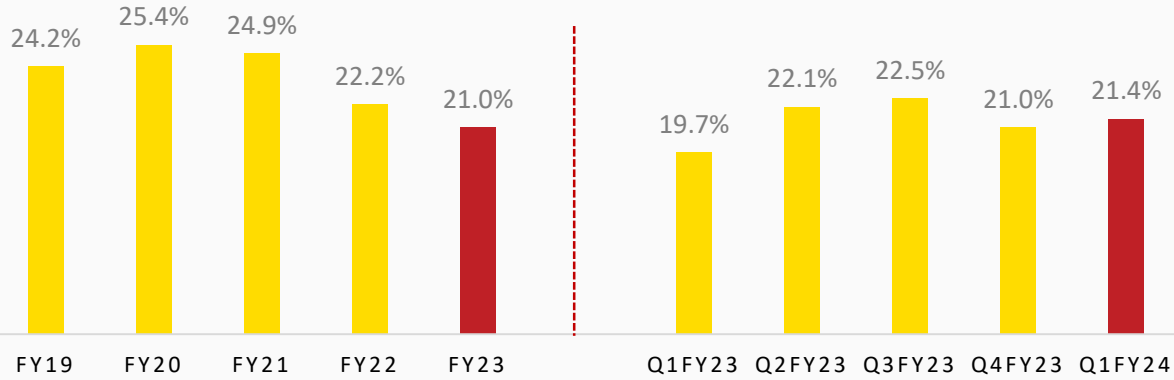
RETURN RATIOS %



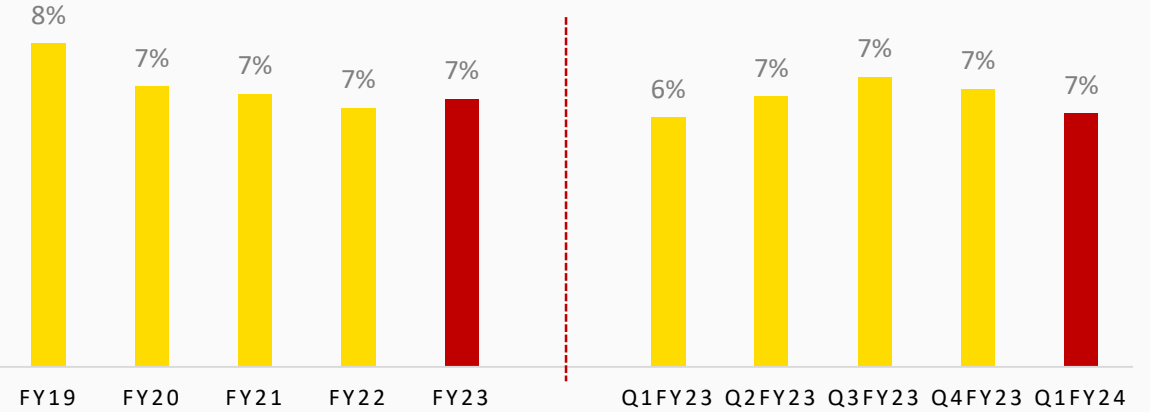


STANDALONE RESULT ANALYSIS Q1 FY2024

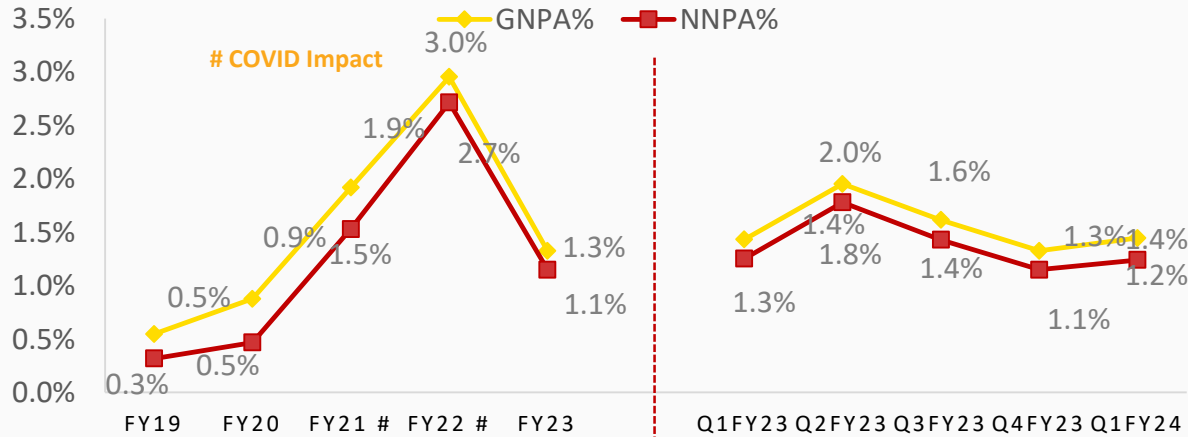
NET YIELD (%)



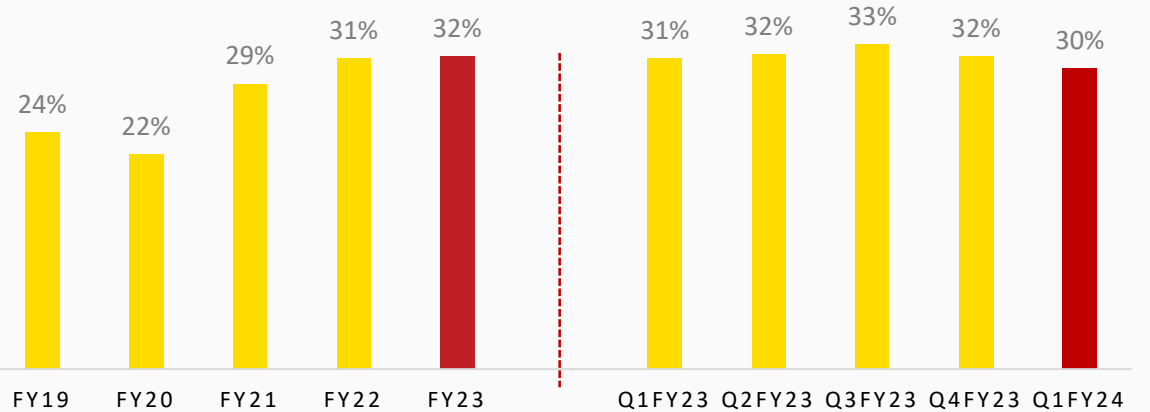
OPEX TO AUM %



NPA ANALYSIS %



CAPITAL ADEQUACY RATIO %



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

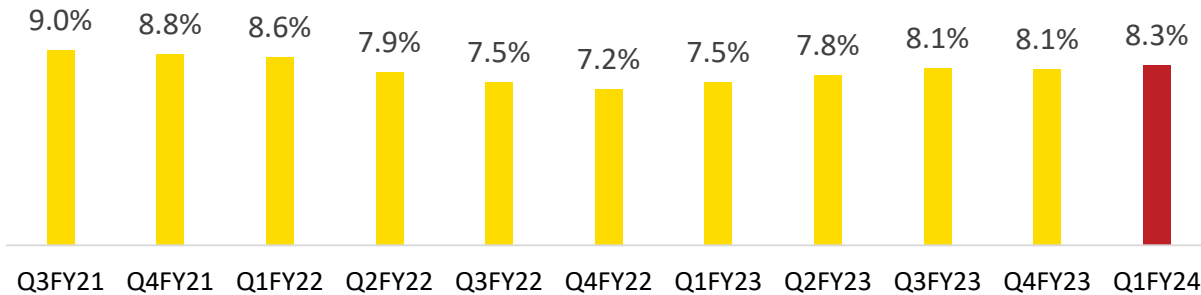


STANDALONE BORROWING PROFILE FOR Q1 FY2024

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

Borrowing Mix	Q1FY23		Q4FY23		Q1FY24	
	Amount	%	Amount	%	Amount	%
WCDL/CC	74,791	41.3%	64,994	33.8	76,504	38.7%
Term Loan	33,522	18.5%	77,691	40.4	76,469	38.7%
NCD & Bonds	45,700	25.2%	49,608	25.8	44,644	22.6%
ECB	25,225	13.9%	0	0.0	0	0.0%
Commercial Paper	1,974	1.1%	0	0.0	0	0.0%
Others	15	0.0%	0	0.0	0	0.0%
Total	1,81,227	100%	1,92,293	100.0	1,97,617	100.0%

COST OF BORROWING %



DOMESTIC RATING



INTERNATIONAL RATING

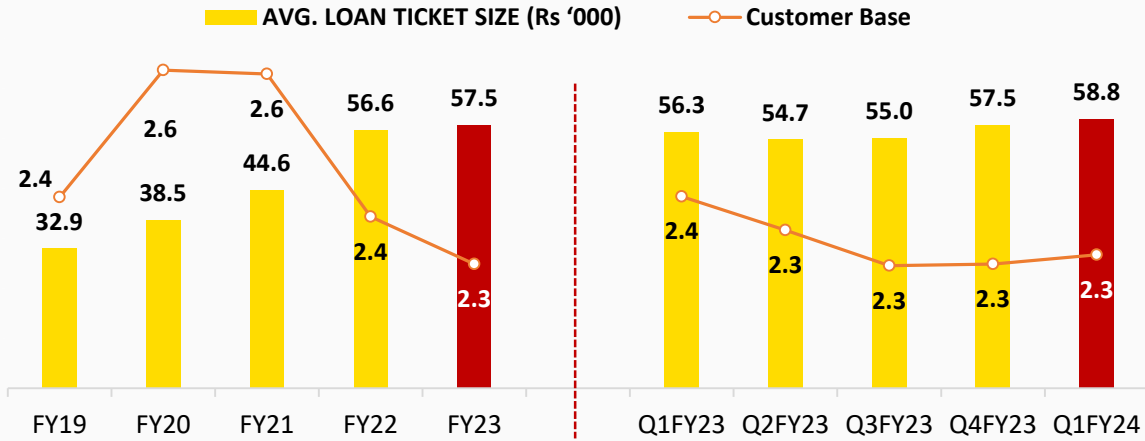


SEGMENTAL PERFORMANCE

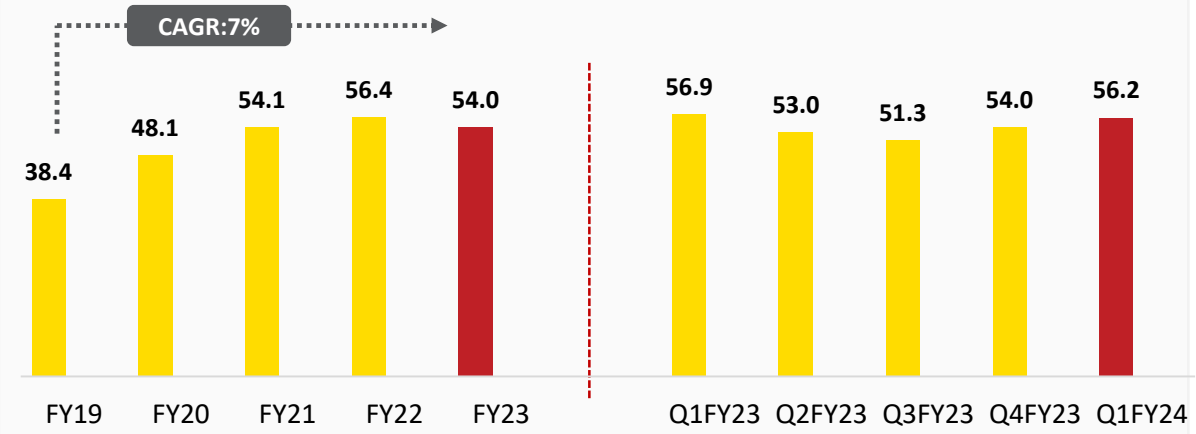




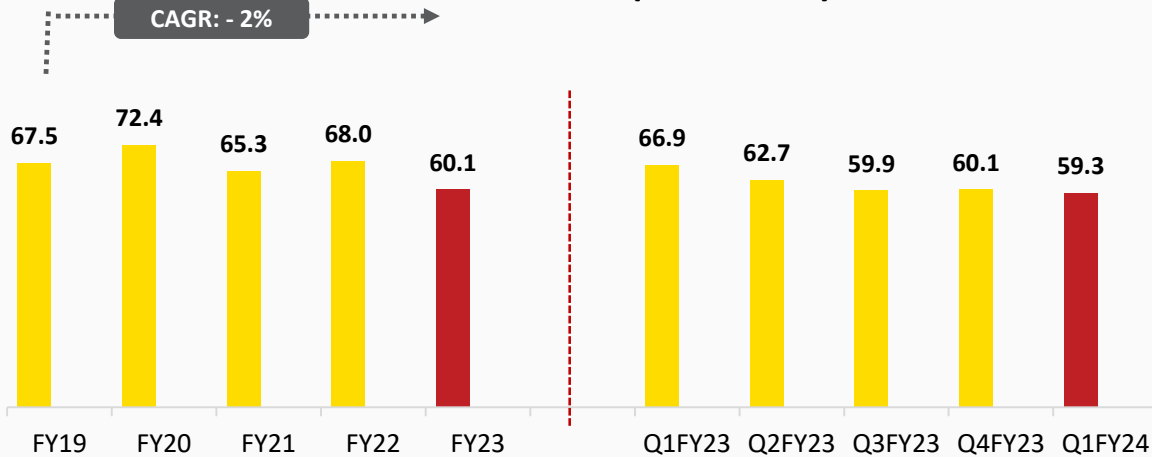
AVG. LOAN TICKET SIZE (Rs '000) CUSTOMER BASE (Mn)



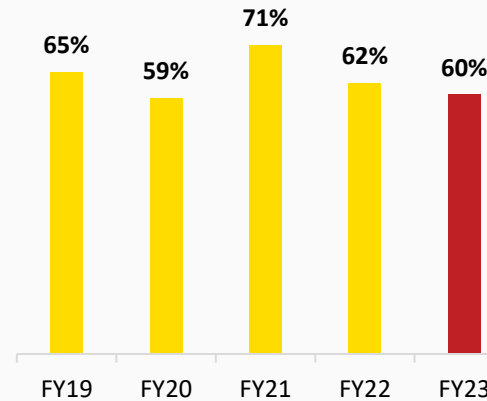
Gold AUM PER BRANCH (Rs Mn)



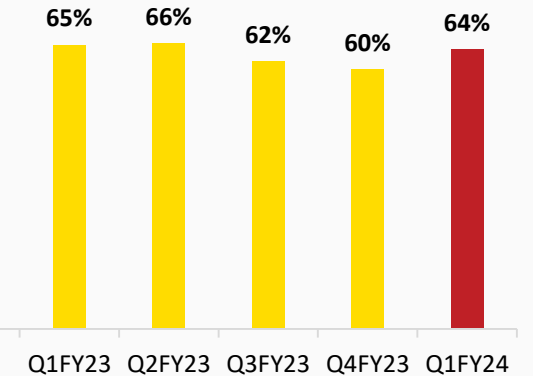
GOLD HOLDINGS (TONNAGE)



LTV (%)



Quarterly LTV (%)





**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 upto One year and convenience of product



- Significant operating expense leverage as new branches mature
- Manappuram has undertaken various cost rationalization initiatives



GOLD LOAN PAN INDIA PRESENCE (Q1 FY2024)

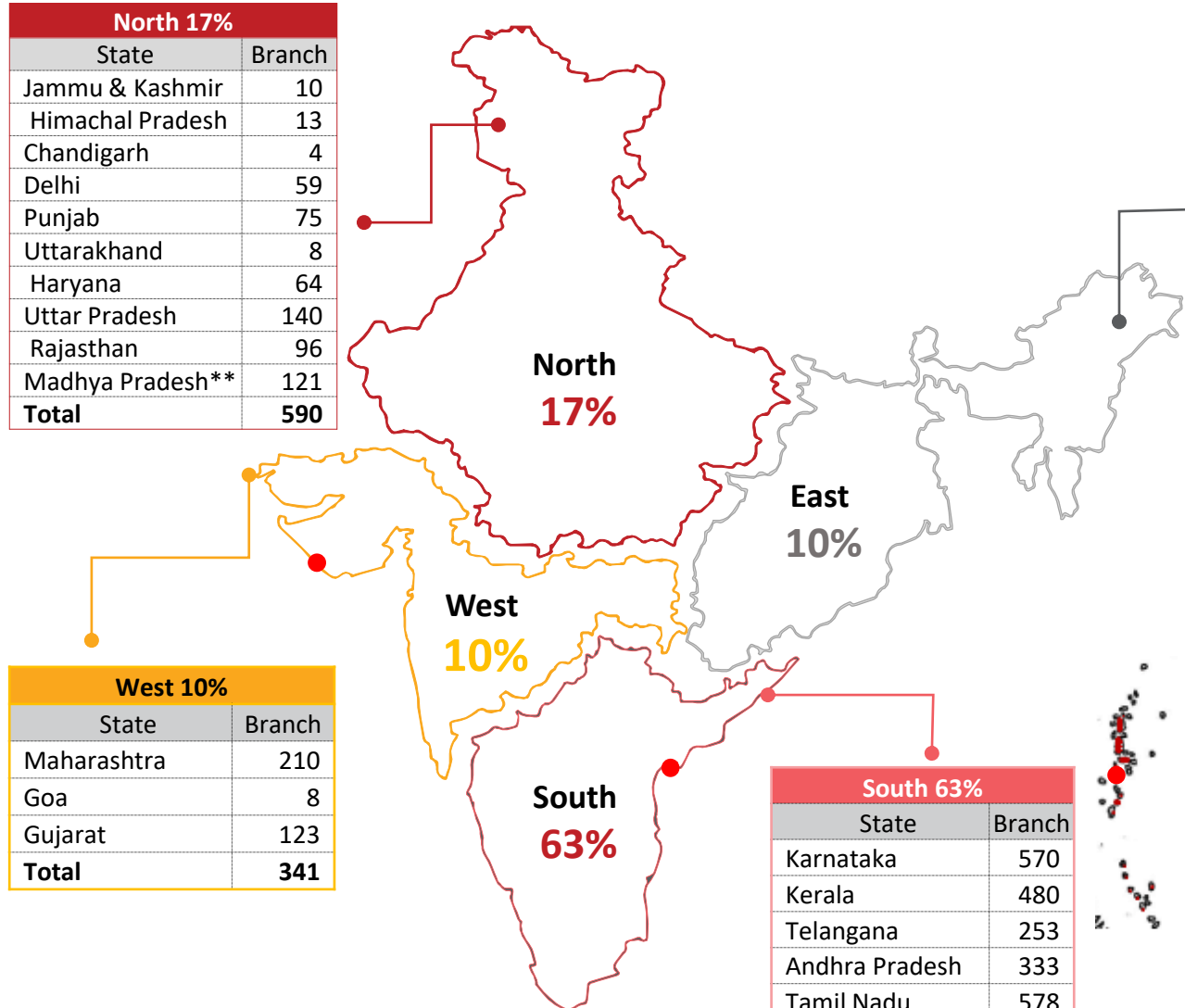
North 17%	
State	Branch
Jammu & Kashmir	10
Himachal Pradesh	13
Chandigarh	4
Delhi	59
Punjab	75
Uttarakhand	8
Haryana	64
Uttar Pradesh	140
Rajasthan	96
Madhya Pradesh**	121
Total	590

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

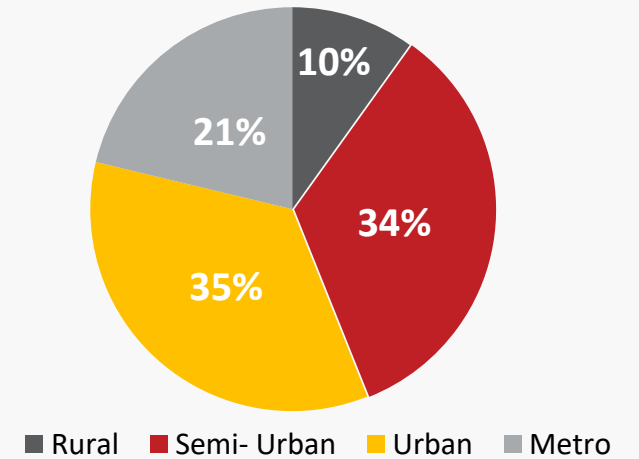
South 63%	
State	Branch
Karnataka	570
Kerala	480
Telangana	253
Andhra Pradesh	333
Tamil Nadu	578
Total	2,214

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

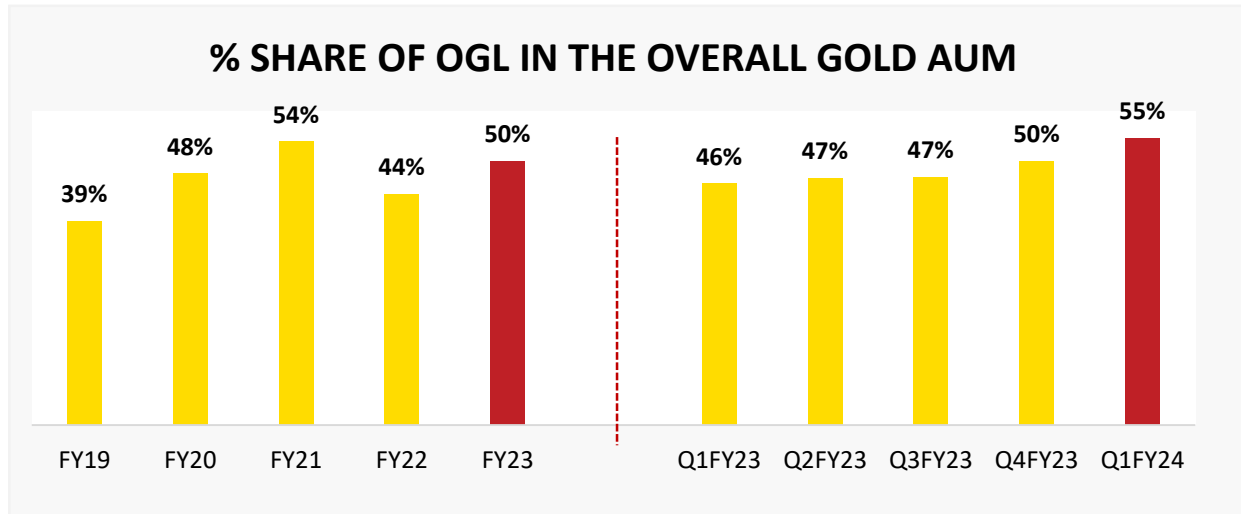
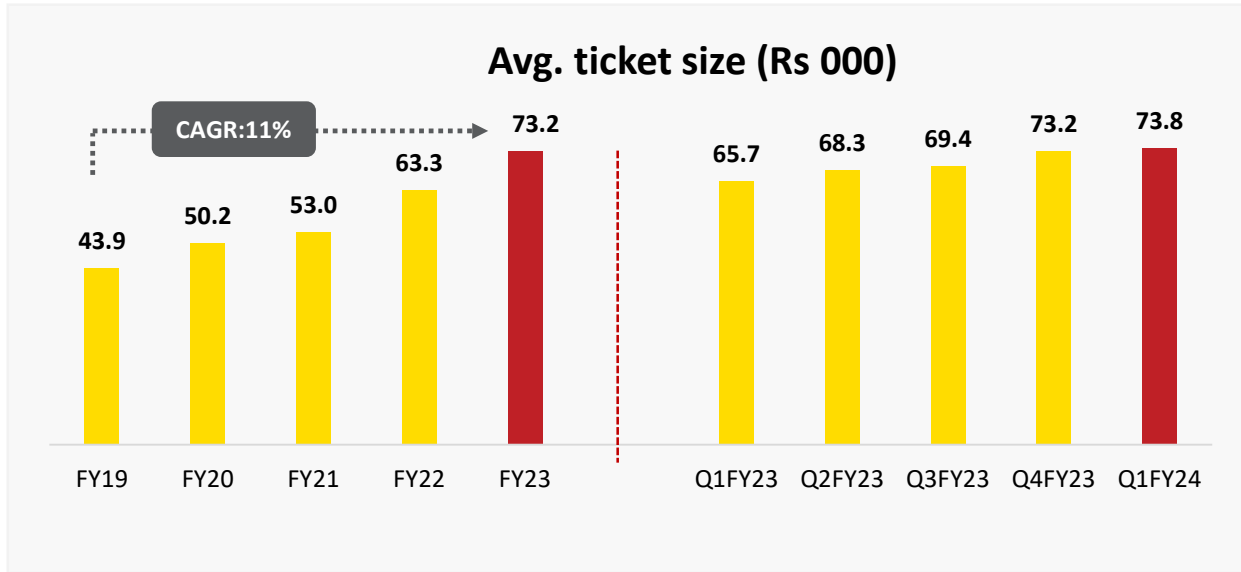
Union Territories	
State	Branch
Daman Diu	3
Andaman & Nicobar	5
Puducherry	9
Total	17



GOLD AUM Rural Urban Mix – Q1 FY24



** - Considering Madhya Pradesh in North Region



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



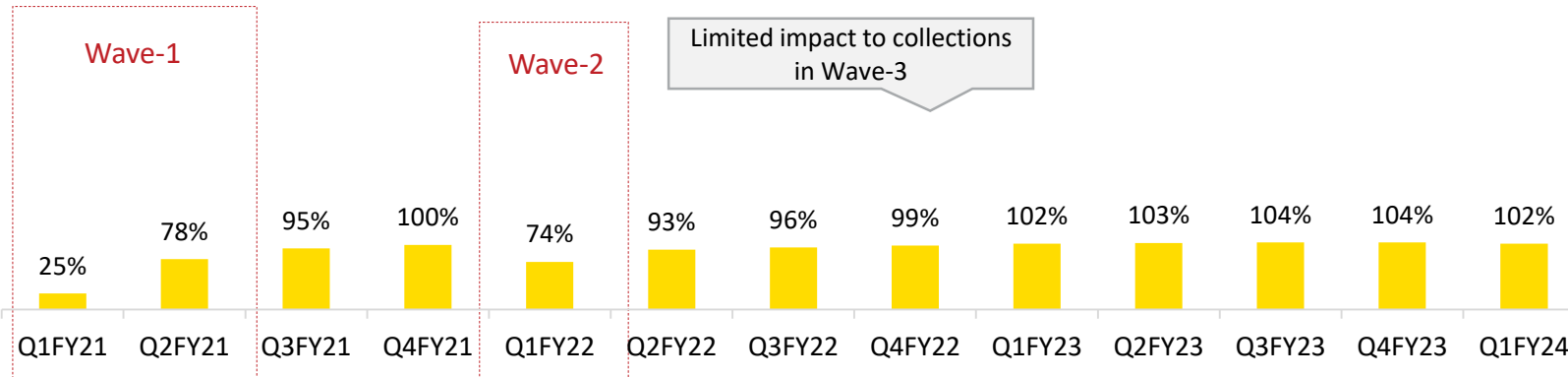
ASIRVAD MICROFINANCE RESULTS FOR Q1 FY2024

Particulars (Rs in Mn)	Q1 FY24	Q4 FY23	Q-o-Q %	Q1 FY23	Y-o-Y %	FY 2023
Closing AUM	1,01,406	1,00,409	1.0%	70,125	44.6%	1,00,409
Income from Operations	6,371	5,183	22.9%	3,606	76.6%	17,152
Finance expenses	2,172	1,899	14.4%	1,394	55.8%	6,298
Net interest income	4,198	3,284	27.9%	2,212	89.8%	10,853
Employee expenses	1,210	1,081	11.9%	773	56.5%	3,968
Other operating expenses	567	339	67.6%	370	53.3%	1,482
Pre provision profit	2,421	1,864	29.9%	1,069	126.4%	5,403
Provisions/Bad debts	961	596	61.3%	1,187	-19.1%	2,737
Other Income	146	176	-16.8%	7	1898.1%	441
Profit before Tax	1,607	1,444	11.3%	-110	1559.8%	3,107
Tax	495	451	9.8%	-27	1918.8%	926
PAT before OCI	1,112	993	11.9%	-83	1441.8%	2,181
Borrowings	79,411	84,261	-5.8%	51,994	52.7%	84,261
Net Worth	18,010	15,439	16.7%	10,624	69.5%	15,439



ASIRVAD MICROFINANCE: COLLECTION EFFICIENCY AND ASSET QUALITY STEADILY IMPROVING

Quarterly Collection Efficiency¹ (%) for Asirvad



Evolution of Asset Quality

Particulars	Q3FY22	Q4FY22	Q1FY23	Q2FY23	Q3FY23	Q4FY23	Q1FY24
Stage - I	93.2%	87.1%	86.8%	87.3%	90.3%	95.4%	96.3%
Stage - II	5.6%	11.2%	5.4%	3.9%	3.0%	1.9%	0.8%
Stage III	1.3%	1.7%	7.7%	8.8%	6.7%	2.7%	2.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

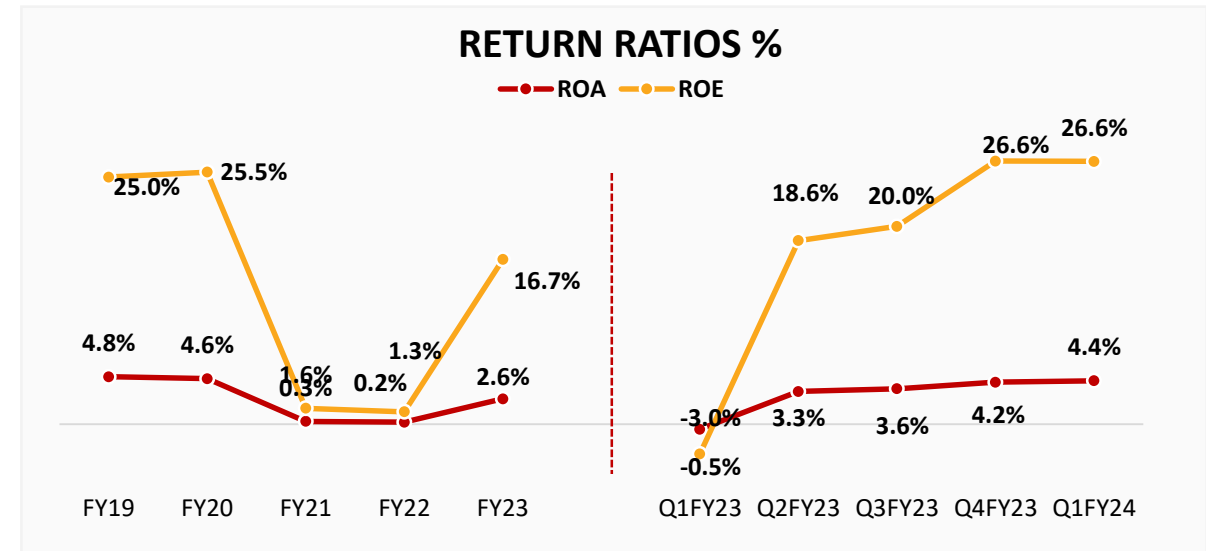
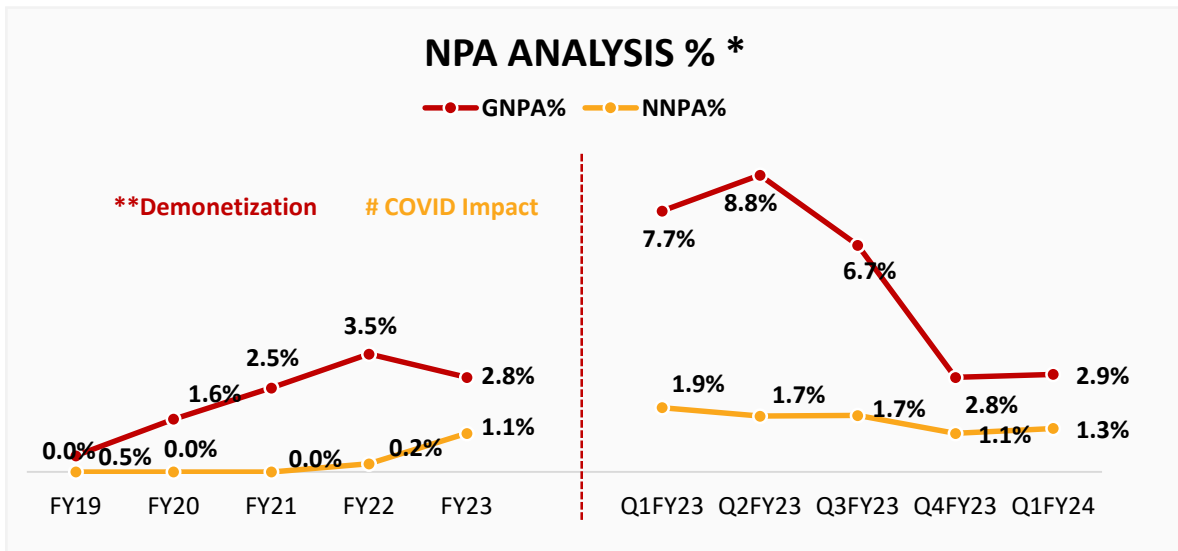
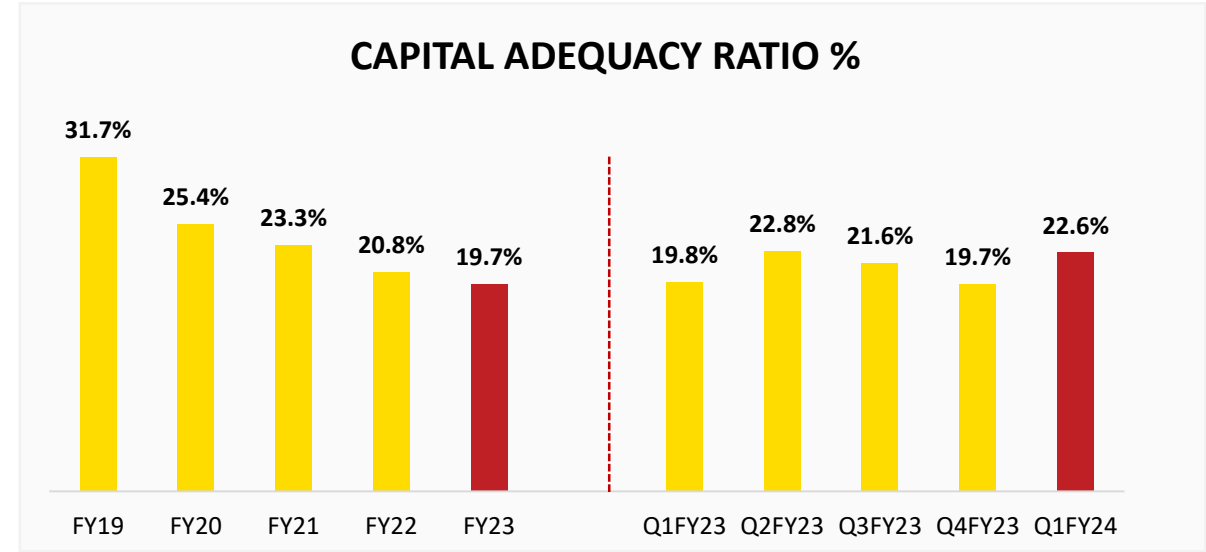
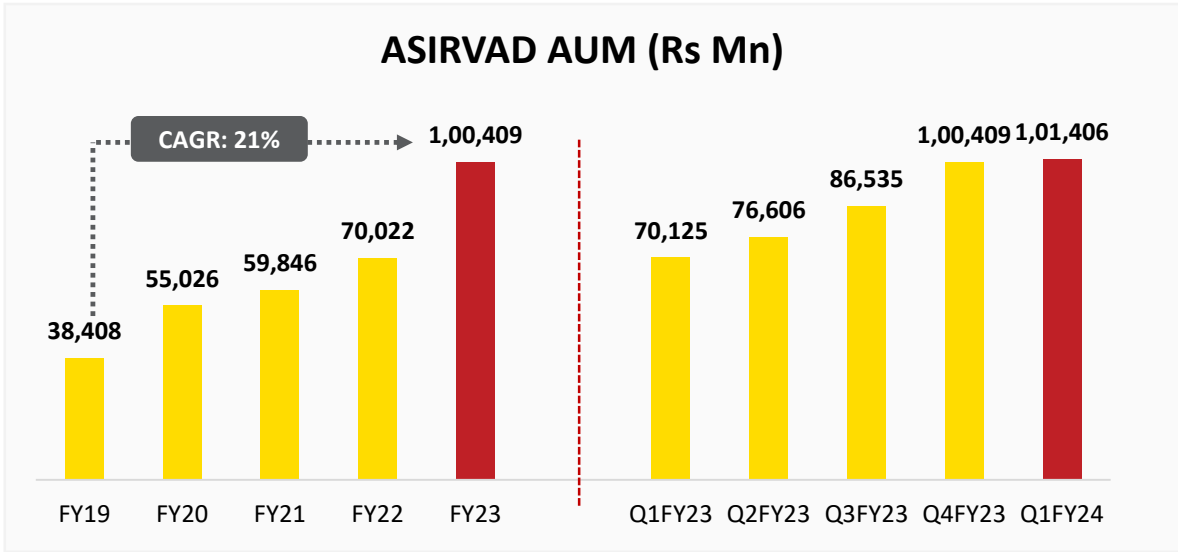
COVID related disruptions had impacted Asirvad profitability; recovery continues

- Collections took a hit with strict lockdowns in COVID Waves 1 & 2
- GNPA remains stable and provision adequately provided for. NNPA is c.1.29%.
- Since Jun 22, flows across buckets have stabilized and the Company is of the view that the provisioning cycle is largely complete

(1) Collection Efficiency including overdue collections



ASIRVAD MICROFINANCE RESULT ANALYSIS FOR Q1 FY2024



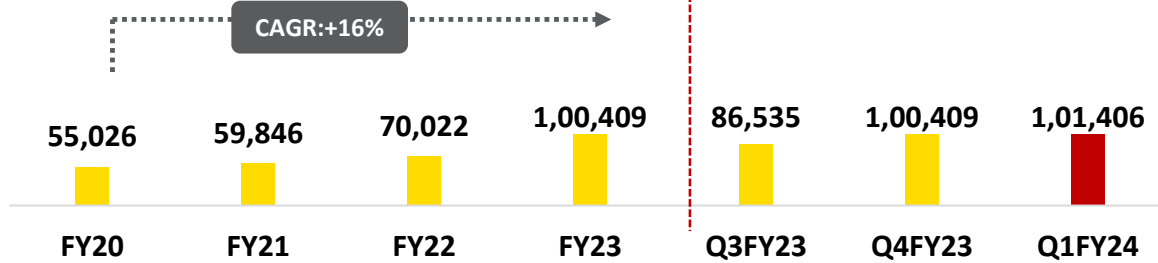
* NPA recognized at 90 Days



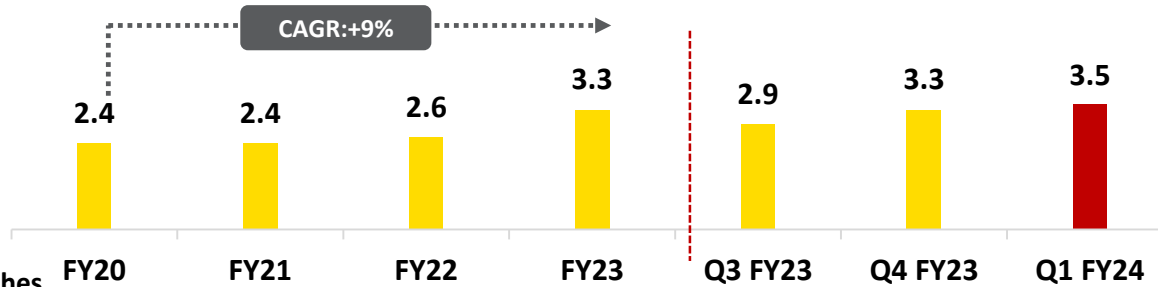
ASIRVAD MICROFINANCE BUSINESS AND PRODUCTIVITY METRICS

GROWTH

AUM (INR mn)



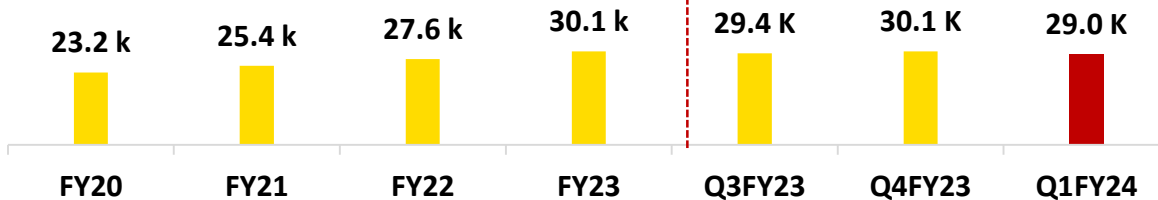
Number of borrowers (mn)



of branches

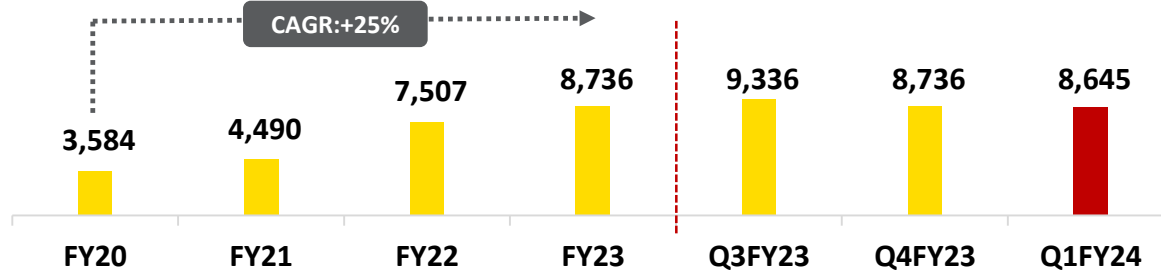


AUM / borrower (thousands)

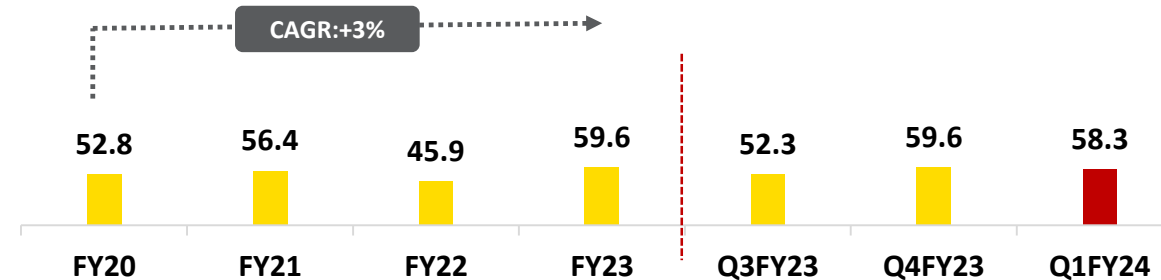


PRODUCTIVITY

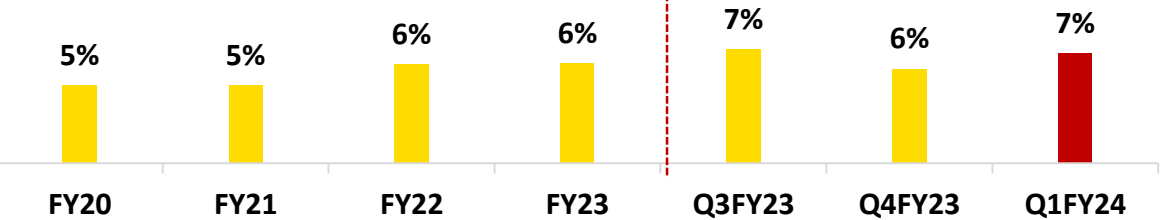
Number of loan officers



AUM / branch (INR mn)

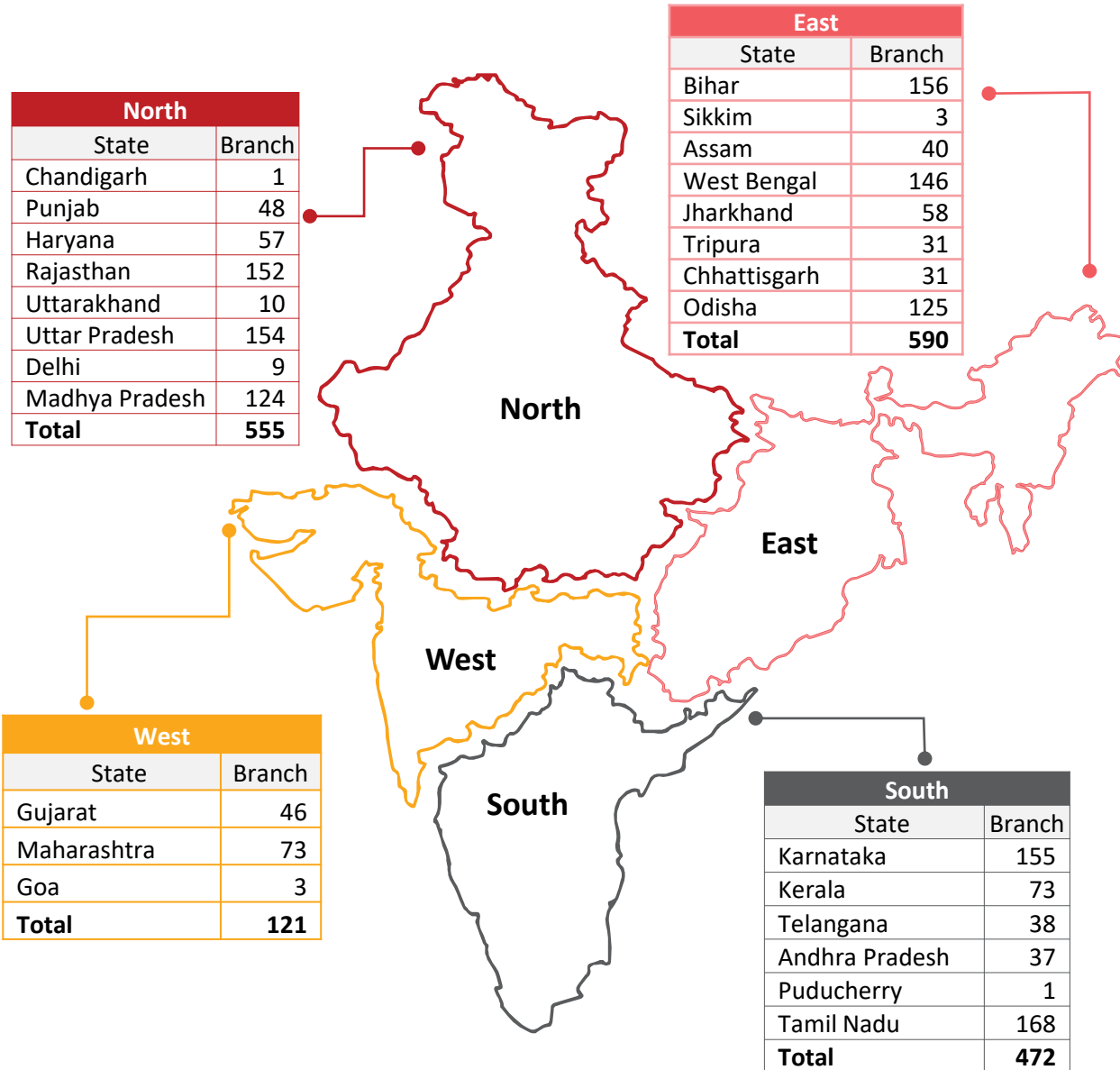


Opex / AUM





ASIRVAD MICROFINANCE PAN INDIA PRESENCE (Q1 FY2024)



MFI AUM - STATEWISE BREAKUP	
Tamil Nadu	14%
West Bengal	11%
Bihar	13%
Karnataka	9%
Uttar Pradesh	8%
Kerala	5%
Madhya Pradesh	6%
Jharkhand	5%
Rajasthan	5%
Odisha	7%
Maharashtra	4%
Others	13%

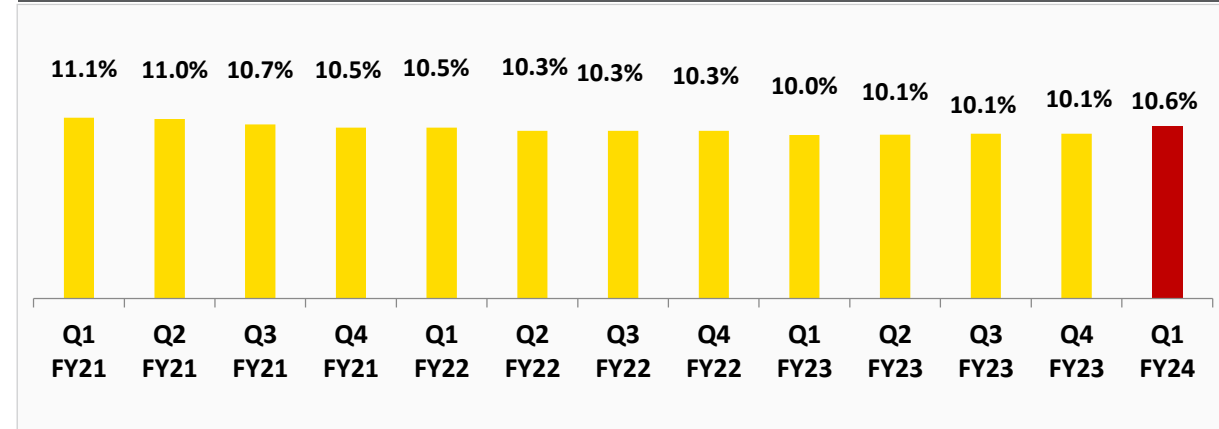


ASIRVAD MICROFINANCE LIABILITIES OVERVIEW FOR Q1 FY2024

BORROWING MIX (Rs. Mn)

Borrowing Mix	Q1 FY23		Q4 FY23		Q1 FY24	
	Amount	%	Amount	%	Amount	%
Term Loan from Banks and FIs	29,611	57.0%	55,360	65.7%	51,838	65.3%
Refinance	8,469	16.3%	9,089	10.8%	8,349	10.5%
Debentures	11,239	21.6%	11,585	13.7%	8,821	11.1%
Tier II Sub Debt	2,674	5.1%	3,940	4.7%	5,364	6.8%
Commercial Paper	0	0.0%	0	0.0%	0	0.0%
Securitisation - PTC	0	0.0%	4,287	5.1%	5,039	6.3%
Total	51,994	100.0%	84,261	100.0%	79,411	100.0%

COST OF FUNDS



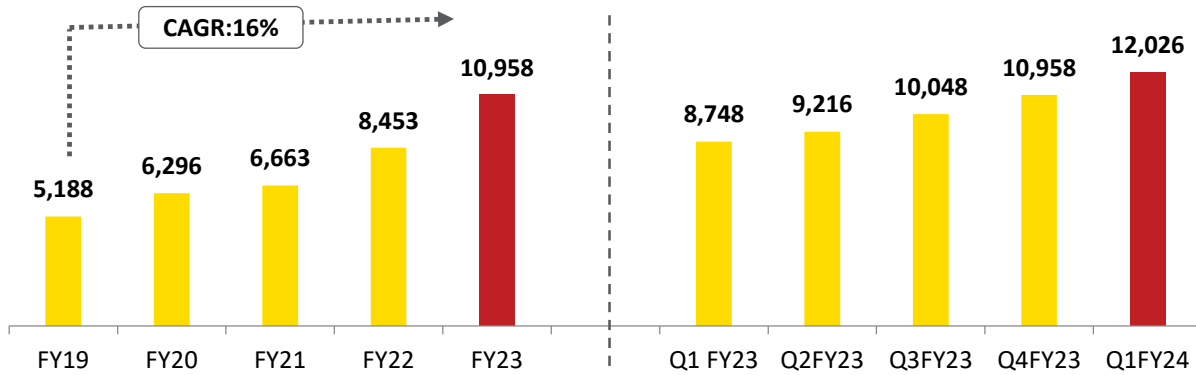
CREDIT RATING



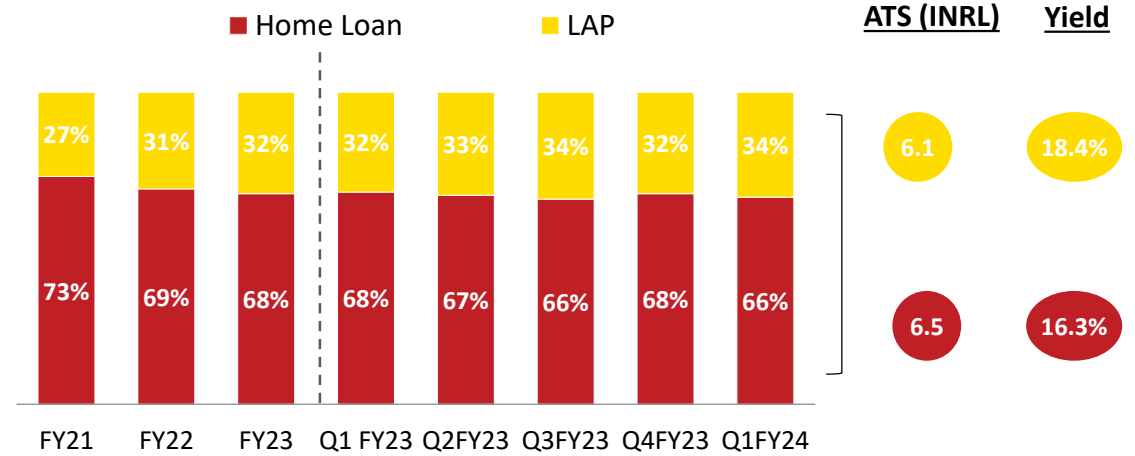


HOUSING FINANCE BUSINESS UPDATE FOR Q4 FY2023

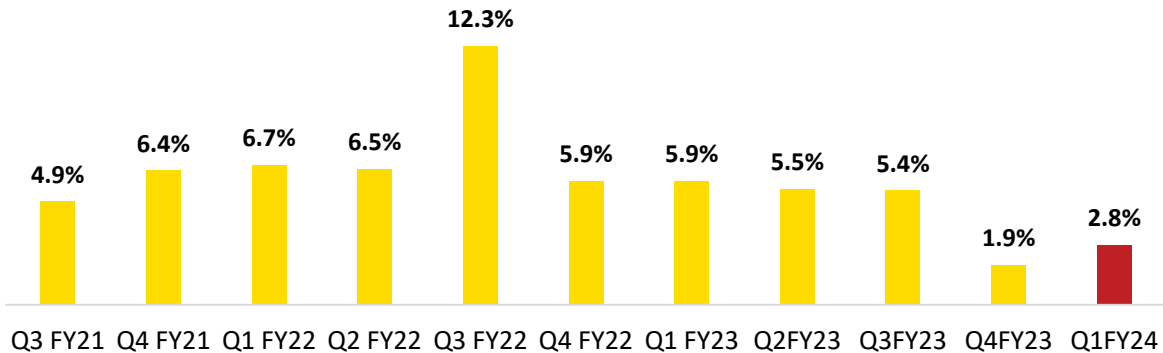
AUM EVOLUTION (Rs. Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

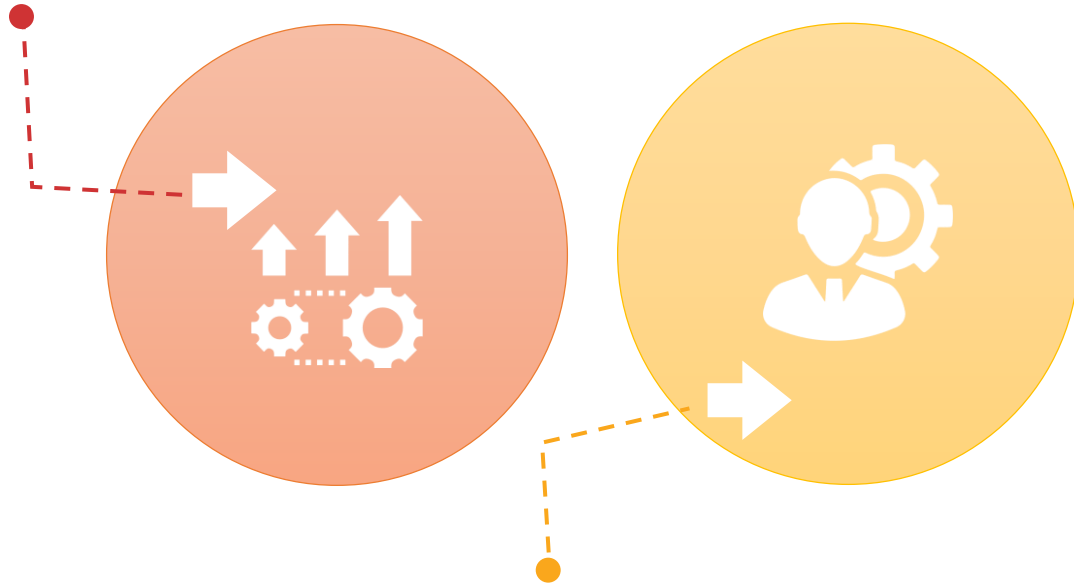
- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (78% self-employed)
- Focus on South and West India, 66 branches; 85% self sourced business
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA - /(Stable) (Long Term) by CARE

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

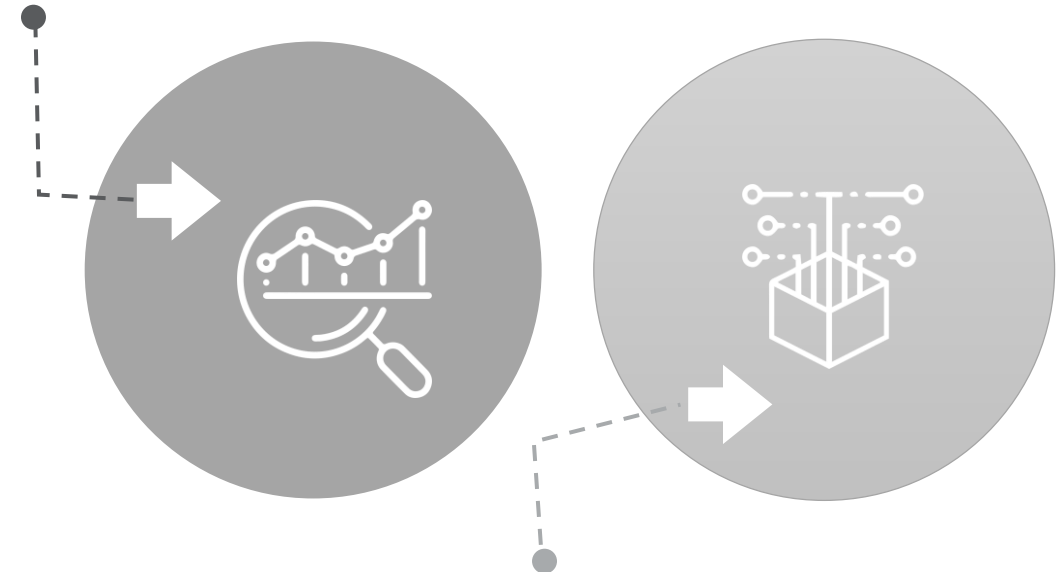


3: Customer Servicing and Collection management

- 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



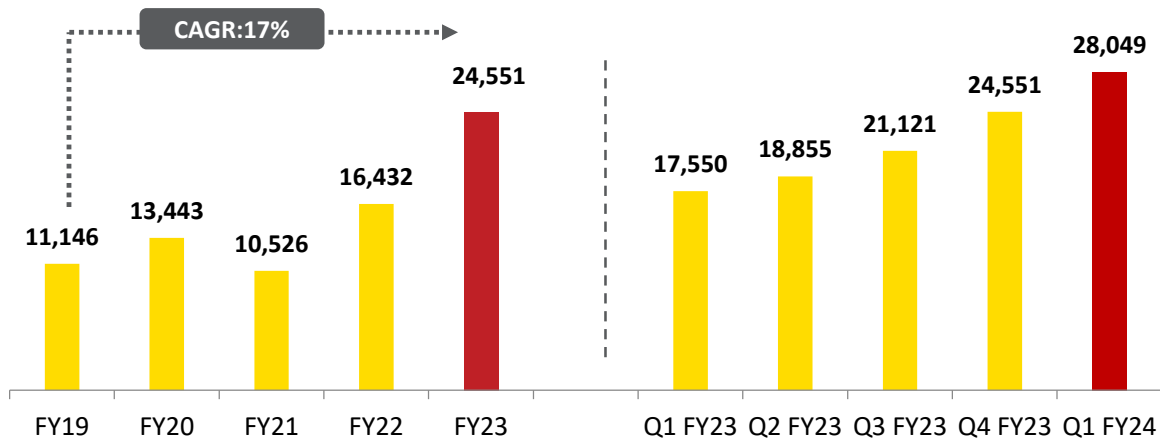
1: Origination and Sourcing

- 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

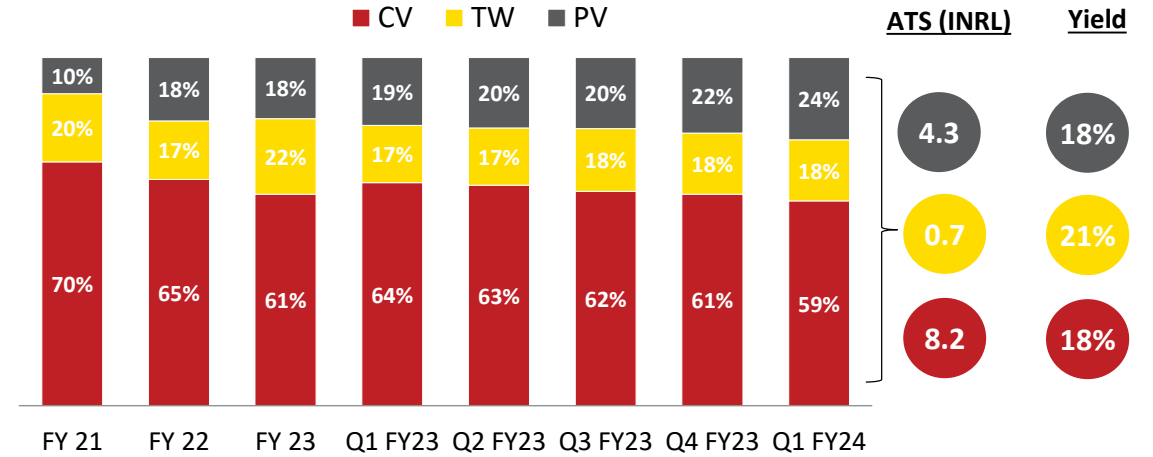


VEHICLE AND EQUIPMENT FINANCE BUSINESS UPDATE FOR Q1 FY2024

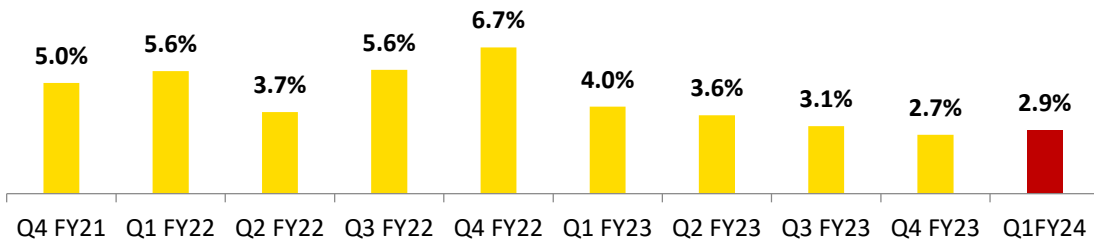
AUM EVOLUTION (Rs Mn)



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 (283 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



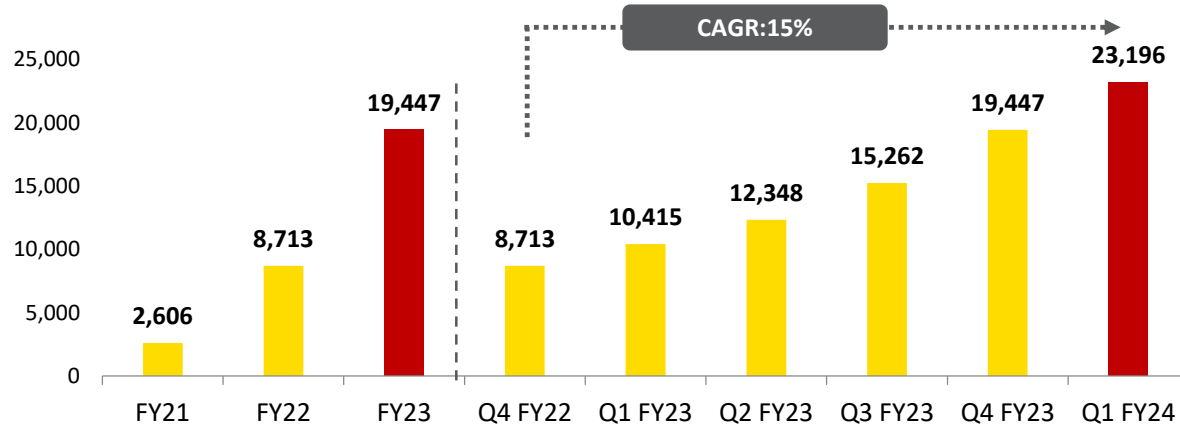
Used Business

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

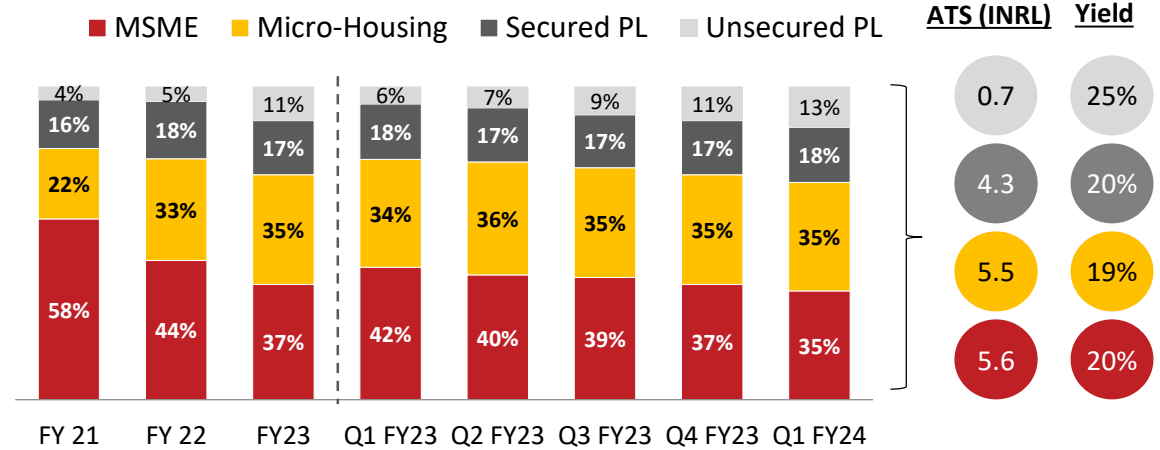


STANDALONE MSME AND PERSONAL LOANS BUSINESS UPDATE FOR Q1 FY2024

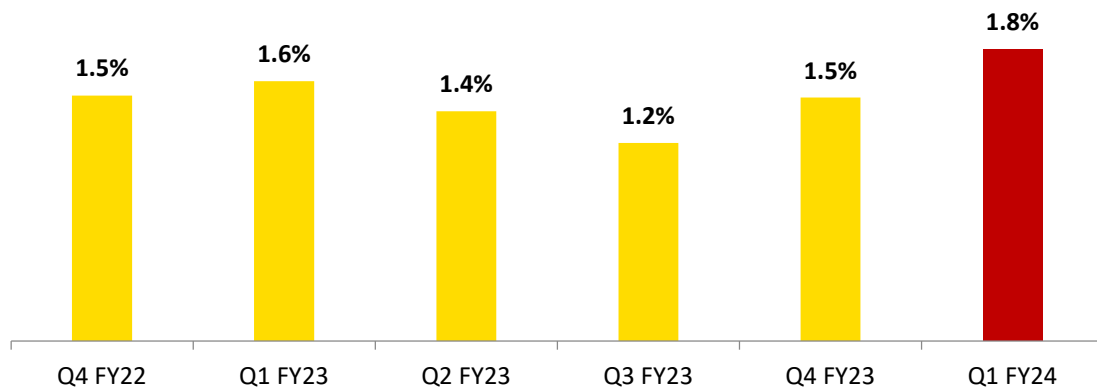
AUM EVOLUTION (Rs Mn)



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.48+ branches for MSME, Housing Loans, Personal Loans; potential to scale further)
- Growing portfolio with stable asset quality (c.1.8% 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



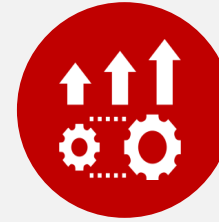
Diverse product portfolio covering secured & unsecured loans for both salaried and self-employed customers (c.65% self-employed)



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)



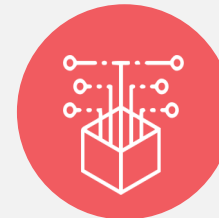
2: Underwriting

- 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



CREATING A DIFFERENCE



- Donated 5 bookshelves to schools.
- Students belongs to all the categories will get benefited, This contributes to the overall development and improvement of the educational environment in the school



- Financial assistance to BPL/economically backward patients, 27 cheques through Manappuram Chiklsa Sahaya Padathi
- 27 BPL / economically backward patients benefited



- 50% reimbursement to BPL category (last 3 months):131 BPL patients benefited.
- Total accident cases attended free of cost(last 3 months) :12



- Infrastructure development in community kitchens of Conventional Centre and AKG Memorial Higher Secondary School Pinarayi, 200 people participated
- ultimately benefiting the community by providing meals to a larger number of people in need.



- Handed over Napkin vending machines to different schools.
- Donated menstrual cups to 200 students from Below Poverty Line (BPL) families.



- 50% reimbursement to BPL category (last 3 months):131 BPL patients benefited.
- Total accident cases attended free of cost(last 3 months) :12



Thank You

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