

## **MANAPPURAM FINANCE LTD.**

### **Media Policy**

**(Last Review-03.02.2023)**

#### **Overview**

Manappuram Finance Ltd. is a leading gold loans company and one of the top NBFCs in India. We take pride in providing good customer service and we enjoy strong relationships with our customers as their preferred destination for Gold loans, Money transfer, Foreign Exchange as also the recently launched businesses of Loan against property, vehicle loans and housing loans.

While providing these services, the news media is frequently interested in our company. We have a responsibility to be open and responsive to their information requests because the media are followed by our customers, investors and other stakeholders. Consequently, they exercise influence over how our Company is perceived by them. Accordingly, the following policy guidelines are being prescribed.

#### **Purpose of the Policy**

The Media policy is intended to ensure that information disclosed by Manappuram Finance Ltd. is timely, accurate, appropriate, and relevant to the situation. Adherence to this policy is intended to provide an effective and efficient framework to enable timely dissemination of information.

#### **Scope of the Policy**

The media policy applies to all employees of Manappuram Finance Ltd. its subsidiaries and divisions as well as members of its Board of Directors concurrent with the Company's "Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information". The policy covers all external news media including broadcast, electronic and print.

## **Official Company Spokesperson**

The MD & CEO shall be the designated as the principal company spokesperson. The department of Corporate Communications/ Public Relations (referred to hereafter as Corporate Communications) shall be designated as the principal media contact for the company. The key personnel in Corporate Communications responsible for the communications with the media are:

1. General Manager – Chief PRO
2. General Manager – Corporate Communications

Corporate Communications will convey the official Manappuram Finance Ltd. position as directed by the MD&CEO on issues of significance or in respect of situations that are controversial or sensitive in nature. Among corporate communications responsibilities:

- Increase public awareness and understanding of Manappuram Finance Ltd., the services that we provide, our communities, and our prospects.
- Promote a positive public image of Manappuram Finance Ltd. and the work we do to the audiences that are important to the Company, which include existing and prospective customers, employees, government officials, regulators, banks, shareholders, prospective investors, and industry peers.

Depending on the issue and situation the Company shall designate a top management official of the company to be a spokesperson on a particular issue considering their knowledge, experience, and expertise after prior approval from the MD & CEO. Corporate communications will work with the so designated spokesperson to prepare the brief to be followed for the media interview with talking points etc. as needed.

## **Guidelines for engaging with the Media.**

Given the proliferation of digital, print and visual media it is likely that reporters representing media may get in touch with employees of the company with the intent to gather/collect sense information about the company such as :

- Information about Manappuram Finance Ltd in General.

- Information about a recent unexpected event such as natural disasters, thefts or arrests, accidents, or injuries; customer or employee complaints, central government, state government or local regulatory actions; etc.
- Seeking information or comment about an action or event that could impact our industry, new competitive entrants, new product launches, changes in government or Company policies.
- General information on a topical story in your community such as changes in local governmental officials or policies, problems, or issues specific to the community you serve etc.

Employees are strictly prohibited from responding to any such requests/attempts/calls/ mails soliciting information or to extract information on any such issues. All employees should be alert to detect any attempts from Media direct or indirect or in disguise to collect information deliberately to malign the Company. Employees should not engage into entertaining or responding to any such attempts from Media made directly or indirectly or in disguise. Any mails or messages received by any employees shall be referred to the Corporate Communications Department for appropriate action. Any calls or verbal requests shall be dealt with the standard reply as given below:

“Thank you for your interest in our company. It is our Company’s policy to refer all media inquiries to our Corporate Communications Department. You can reach them at:

1. General Manager – Chief PRO            Mob: 9388494645, [gmcpro@manappuram.com](mailto:gmcpro@manappuram.com)
2. Gen. Manager – Corp. Comm.            Mob: 9072005622, [gmcc@manappuram.com](mailto:gmcc@manappuram.com)

Whenever taking a call from the media, employees should display the same courtesy and professionalism in which we approach customers. Act quickly when approached by the media to ensure that the reporter’s deadline is met. This is important because the way this call is handled may be the reporter’s first impression of Manappuram Finance Ltd. and that first impression may end up in the story published or the news segment broadcast. In order to promote our customer service image, it is important to respond quickly, courteously and professionally to all media calls.

To reiterate, employees will contact Corporate Communications immediately when approached by the media. They should not let a reporter compel them to answer questions on the spot.

## **Guidelines for Photographs and Film**

A similar process as described above will be used when someone from the media is requesting permission to take photographs or to film inside our facilities. Refer the caller to Corporate Communications/ Public Relations. No one will be given access to the company's facility for a photo or filming without due approval from Head Office. The decision whether to approve the request or not will be based upon considerations including (but not limited to):

- What does the Company have to gain from the photo and filming?
- How much disruption will this cause to operations?
- Does the facility look good for pictures?

A reporter or camera crew may show up unannounced at the Company's branches or offices. This is most likely to occur in crisis situations at one of our facilities or within one of the communities we serve. It could also occur if the media learned about an event at any of our branches/ offices from an external source.

When dealing with reporters (or camera crews) who may show up unannounced, the manager and staff should act with the same courtesy and professionalism as we approach customers. Contact Corporate Communications immediately and let them know which news source is there. Corporate Communications will contact the reporter's newsroom or editor for clarification. In no case will Corporate Communications send media to any branch or other facility operated by the company without prior approval by the management.

The following guidelines should be used when television camera crews or print photographers show up unannounced at your facility.

- We cannot prevent the media from photographing or filming the exterior of our facilities. However, they cannot enter our facility to photograph or film without our permission.
- The media cannot block the entrance to our facility or prevent people from entering our facility or conducting business as usual.

Be courteous and friendly, but also remember that no matter how well-mannered the reporter, photographer or camera crew are, everything you say and do may be observed and reported by the media representative.

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