



# MANAPPURAM<sup>®</sup> FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/ 501 /18-19  
17<sup>th</sup> Decemebr 2018

**National Stock Exchange of India Limited**

5th Floor, Exchange Plaza  
Bandra (East),  
Mumbai – 400 051

Dear Sir/Madam,

**Sub: Clarification to the announcement submitted to the Exchange dated December 11, 2018, regarding the outcome of Board Meeting.**

With reference to your mail communication dated 14<sup>th</sup> December 2018, regarding the subject matter, our clarifications are as follows:-

1. Details of redemption of debentures indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures.

**The Debentures issued pursuant to the decision of the Financial Resources and Management Committee dated 11.12.2018 will be redeemed along with interest as and when due and the manner of redemption will be “redemption out of profits and other surplus internal accruals only”.**

2. 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**

3. 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;

**Nil**

4. Special right/interest/privileges attached to the instrument and changes thereof;

**Nil**

5. Charge/security, if any, created over the assets;

**THE DEBENTURES WILL BE SECURED BY A FIRST RANKING PARI PASSU CHARGE ON ALL CURRENT ASSETS, BOOK DEBTS, RECEIVABLES (BOTH PRESENT AND FUTURE) 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**

**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

**COVER OF 100% OF THE OUTSTANDING PRINCIPAL AMOUNTS OF THE NCDS AND INTEREST THEREON IS MAINTAINED AT ALL TIME UNTIL THE MATURITY DATE, MORE PARTICULARLY AS DETAILED IN THE DEBENTURE TRUST DEED.**

6. Coupon/interest offered, schedule of payment of coupon/interest and principal;

**As per Annexure-1**

7. Tenure of the instrument - date of allotment and date of maturity;

**As per Annexure-1**

8. Whether proposed to be listed? If yes, name of the stock exchange(s);

**Unlisted**

9. Size of the issue

**Rs.10 Crores**

Annexure-1

Scheme	1	II	III	IV
Interest Type	Fixed	Fixed		
Frequency of interest payment	Monthly	Monthly	cumulative	cumulative
Tenor	36 months	60 months	60 months	2557 days
Proposed Date of Allotment	19 <sup>th</sup> December 2018			
Coupon (%) for all Investor categories	9.60%	10%	NA	NA
Effective yield(per annum) approx for all investor categories	10.02%	10.46%	10.40%	10.40%
Redemption amount (per NCD) Put and Call option Redemption date (years from the Deemed date of allotment)Minimum application and multiples thereunder	1,000.00	1,000.00	1,640.82	2,000.00
Facevalue/issue price(per NCD)	1000	1000	1000	1000
Redemption date	19 <sup>th</sup> December 2021	19 <sup>th</sup> December 2023	19 <sup>th</sup> December 2023	19 <sup>th</sup> December 2025
Mode of Interest payment	Through various options available			

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Request you to kindly take the same on your record.

Thanking you.

**Yours Faithfully,**

**For Manappuram Finance Limited**

**Ramesh Periasamy  
Company Secretary**

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