



MANAPPURAM FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/178/2020-21

July,09 ,2020

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: Sec/SE/148/2020-21

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 July 09, 2020 approved the following: -

1. Allotment of 2500(Two Thousand Five Hundred) secured redeemable non-convertible debentures having the face value of Rs.10,00,000/- (Rupees Ten Lakhs Only) each aggregating to Rs.250,00,00,000/- (Rupees Two Hundred and Fifty Crores only) on a Private Placement basis to be listed on the BSE Limited.

Material Details regarding the allotment in terms of point 2.1(g) of SEBI circular dated September 9, 2015 are as follows: -

i	Tenure of the instrument	Series A-10 Years Series B-18 Months Date of Allotment- July 09,2020 Date of Maturity Series A-July 09,2030 Series B-Jan 09,2022
ii	Coupon/interest offered schedule of payment of coupon/interest and principal;	Series A – 9.50% p.a Series B – 8.75% p.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

		Coupon payment frequency: Annual and on maturity Series-A 9-July-2021,9-July-2022,9-July-2023,9-July-2024,9-July-2025,9-July-2026,9-July-2027,9-July-2028,9-July-2029 and 9-July-2030 Series-B 9-July-2021 and 9-Jan-2022
iii	charge/security, if any, created over the assets	The non-convertible debentures would be secured with margin 1 times of the receivables of the Company
iv	special right /interest/ privileges attached to the instrument and changes thereof	Nil
v	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
vi	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
vii	details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;]	NA

2. Issuance of the Market Linked, Rated, Secured, Redeemable Non-Convertible Debentures for Rs. 25,00,00,000 Crores (Rupees Twenty-Five Crores Only) with an option to retain over subscription upto Rs 225,00,00,000 (Rupees Two Hundred and Twenty-Five Crores) aggregating to Rs.250,00,00,000 (Rupees Two Hundred and Fifty Crores Only) in one or more tranches on private placement basis to be listed on BSE Limited.

Material Details regarding the allotment in terms of point 2.1(g) of SEBI circular dated September 9, 2015 are as follows: -

i	Tenure of the instrument date of allotment and date of maturity	1 year 11 months 14 days from the Deemed Date of Allotment being July 10 th , 2020 Date of maturity: June 24, 2022
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ii	Coupon/interest offered schedule of payment of coupon/interest and principal;	<p>Coupon Rate is linked to the performance of Underlying / Reference Index being 10 year Government security: 5.79% G-Sec 2030 having ISIN: IN0020200070 and Maturity on 11-05-2030, as published on Bloomberg Ticker IGB 5.79% 11/05/2030, and if the said index is discontinued or ceases to be available (for any reason whatsoever), then such index as may be stipulated by the Debenture Trustee (acting on the instructions of all the Debenture Holders), as further specified in table below:</p> <table border="1" data-bbox="954 853 1382 1361"> <thead> <tr> <th data-bbox="954 853 1086 1010">Scenario</th> <th data-bbox="1086 853 1262 1010">If Yield of underlying on Final Fixing Date</th> <th data-bbox="1262 853 1382 1010">Coupon on XIRR basis</th> </tr> </thead> <tbody> <tr> <td data-bbox="954 1010 1086 1126">1</td> <td data-bbox="1086 1010 1262 1126">Is <=12%</td> <td data-bbox="1262 1010 1382 1126">9.00% p.a. (XIRR)</td> </tr> <tr> <td data-bbox="954 1126 1086 1283">2</td> <td data-bbox="1086 1126 1262 1283">Is <=18% Final Observation >12%</td> <td data-bbox="1262 1126 1382 1283">8.75% p.a. (XIRR)</td> </tr> <tr> <td data-bbox="954 1283 1086 1361">3</td> <td data-bbox="1086 1283 1262 1361">Is > 18%</td> <td data-bbox="1262 1283 1382 1361">0.00 %</td> </tr> </tbody> </table> <p>Coupon Payment Frequency: On maturity Date being June 24, 2022.</p>	Scenario	If Yield of underlying on Final Fixing Date	Coupon on XIRR basis	1	Is <=12%	9.00% p.a. (XIRR)	2	Is <=18% Final Observation >12%	8.75% p.a. (XIRR)	3	Is > 18%	0.00 %
Scenario	If Yield of underlying on Final Fixing Date	Coupon on XIRR basis												
1	Is <=12%	9.00% p.a. (XIRR)												
2	Is <=18% Final Observation >12%	8.75% p.a. (XIRR)												
3	Is > 18%	0.00 %												
iii	charge/security, if any, created over the assets	<p>The principal amount of the Debentures together with Coupon thereon, subject to any obligations under applicable statutory and/or regulatory requirements, shall be secured by a first ranking pari passu security interest on all current assets, book debts and receivables (both present and future) of the Company (excluding receivables specifically and exclusively charged in favour of certain existing charge holders), to</p>												

		be created in favour of the Debenture Trustee, and to be specifically set out and described in the Debenture Trust Deed and the Security Documents, such that a security cover of 100% of the outstanding principal amounts of the Debentures and Coupon thereon is maintained at all time until the Maturity Date.
	special right /interest/ privileges attached to the instrument and changes thereof	Nil
iv	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
v	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
vii	details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	Entire outstanding amount on the Debentures (including the outstanding face value of the Debentures of INR 10,00,000 per Debenture) along with payment of Coupon accrued thereon, default interest, redemption premium and any other amounts payable on the Maturity Date being June 24, 2022.

Request you to kindly take the same on record.

For Manappuram Finance Limited

Manojkumar V.R

Company Secretary

Ph-9946239999

Email-cs@manappuram.com

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