



Manappuram Finance Ltd

Investor Presentation
Q4 & FY2022



Gold
Finance



Vehicle
Finance



Home
Finance



Micro
Finance



MSME
Finance

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Creating a Difference

Vision: To Become Financial Partner Of Choice For Under-banked Customers Across Their Lifecycle

MANAPPURAM TODAY

- **#2 lender** in gold loans in India (core product), with a trusted brand and nation-wide reach
- **Pioneer in process innovation** in gold loans (online gold loan product 'OGL' and cellular vaulting mechanism)
- Acquired and scaled Asirvad to become **#3 MFI-NBFC** in India with the highest credit rating
- Calibrated approach to growth in other loan products that are relevant to our customer base (small ticket home loans, used vehicles for self-employed customers) and MSME
- Branch network of **5,000** branches with employee strength of **40,000+** on consol basis

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)

COMPANY DNA

- **Operational rigor:** Company has perfected the art of managing appraisal, custodial and valuation risks that are inherent in gold lending, with many firsts to its credit
- **Trusted brand:** Safekeeping of c.**68 MT** of household gold jewellery on behalf of **2.4 mn** active customers
- **Appropriate use of technology:** Increasing focus on technology for sourcing and underwriting credit, as well as managing risk
- **Conservative credit and risk management culture:** Strict adherence to well defined processes, including timely auctions
- **Well capitalized (31% Tier 1 ratio), with strong ALM and access to diversified sources of funds**
- **Board driven governance** process



FINANCIAL HIGHLIGHTS Q4 - FY2022



Gold Loan Business

- Currently, over Rs 2 lakhs ticket size constitutes 33.0% of our AUM.
- As on 31st Mar ,2022 Gold Loan AUM in Asirvad was Rs 300 cr with exclusive branch network of 305 nos
- Gold Loan AUM has de-grown by 1.4 % sequentially whereas collateral growth declined by 2.9% in Q4 FY22
- Our LTV is at 62% as on 31st Mar,2022
- We expect that as liquidity gets tighter and funding dries up, especially for some of our loss making competitors, we may see some revival of yields in the gold loan business

Well positioned on liquidity

- Strong ALM position; proportion of CPs (standalone basis) is only 3.9% of total liabilities
- Cost of borrowing declined by 32 bps on a sequential basis during 4QFY22
- Cash and CE on consol basis at the end of Mar 22 stood at Rs 26,974 mn. In addition, the Company had access to Rs 40,516 mn undrawn bank lines
- Tier 1 ratio of 31%; Excess capital will be utilized towards growth in gold and other parts of the portfolio over the coming quarters. We have maintained quarterly dividend payout at **75 paise** per share

Non-Gold Businesses

- **MFI:** We are continuously improving collections in MFI portfolio. Collection efficiency for the quarter was at 99% vs 96% in Q3 FY22.
- Our collection efficiency is improving quarter on quarter. We have slowed down our growth during this quarter and focused on asset quality and collection efficiency
- **VEF:** Growth and collection efficiency has improved during this quarter due to opening of economic activities.
- **HFC:** HFC portfolio is expected to grow steadily

Outlook

- Our PAT has been affected temporarily due to shifting of high yield to lower yielding gold loans. We have reduced Opex during this quarter and we intend to maintain it at this level
- We are focusing more on collection efficiency and quality growth in MFI books and building up Gold Loan portfolio.

Consolidated Financial Overview – Q4FY2022 and FY2022

Particulars (Rs. Mn)	Q4FY22	Q3FY22	Q-o-Q %	Q4FY21	Y-o-Y %	FY22	FY21	Y-o-Y %
CONSOLIDATED AUM (Rs. Bn)	303	304	-0.5%	272	11.2%	303	272	11.2%
NET INTEREST INCOME	9,865	9,534	3.5%	10,984	-10.2%	40,497	41,116	-1.5%
OPEX	4,912	5,228	-6.1%	3,777	30.1%	18,453	13,996	31.8%
PPOP #	5,053	4,530	11.6%	7,287	-30.7%	22,697	27,561	-17.6%
PAT (Rs. Mn) **	2,610	2,610	0.0%	4,683	-44.3%	13,287	17,249	-23.0%
EPS *	12.4	12.3	0.8%	22.1	-43.8%	15.7	20.4	-23.0%
ROA %	3.1	3.1	0.7%	6.0	-48.2%	4.1	5.6	-27.3%
ROE %	12.6	12.9	-2.5%	26.4	-52.2%	16.9	26.2	-35.2%
BVPS (In Rs.)	98.9	96.4	2.5%	86.3	14.5%	98.9	86.3	14.5%
NETWORTH (Rs. Mn)	83,683	81,604	2.5%	73,074	14.5%	83,683	73,074	14.5%
COST OF FUNDS %	8.0	8.4	-5.3%	9.1	-12.4%	8.6	9.8	-12.3%

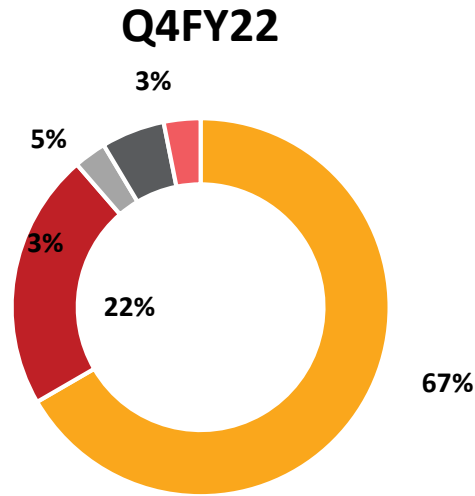
AUM: Assets Under Management | ** Net Profit: PAT (Before OCI and MI) | # PPOP : (PBT+Provision) |

*Annualised EPS

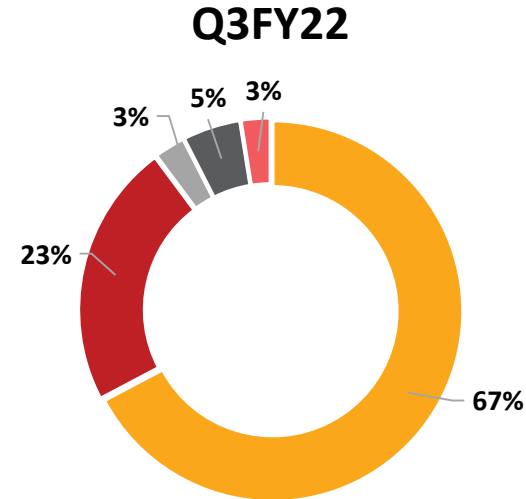
Consolidated Operational Overview – Q4FY2022 and FY2022

Particulars	Q4FY22	Q3FY22	Q-o-Q %	Q4FY21	Y-o-Y %
GOLD AUM (Rs Bn)	202	205	-1.4%	191	5.7%
GOLD TONNAGE	68	70	-2.9%	65	4.0%
GOLD BRANCHES (Nos)	3,829	3,773	1.5%	3,547	8.0%
GOLD CUSTOMERS (in Mn)	2.4	2.5	-4.8%	2.6	-7.9%
NON-GOLD AUM (Rs Bn)	101	100	1.4%	81	24.0%
NON-GOLD BRANCHES (Nos)	1,228	1,178	4.2%	1,044	17.6%
MFI CUSTOMERS (in Mn)	2.6	2.6	-0.7%	2.4	5.8%
VEF/SME CUSTOMERS (in Mn)	0.1	0.1	8.8%	0.1	16.7%

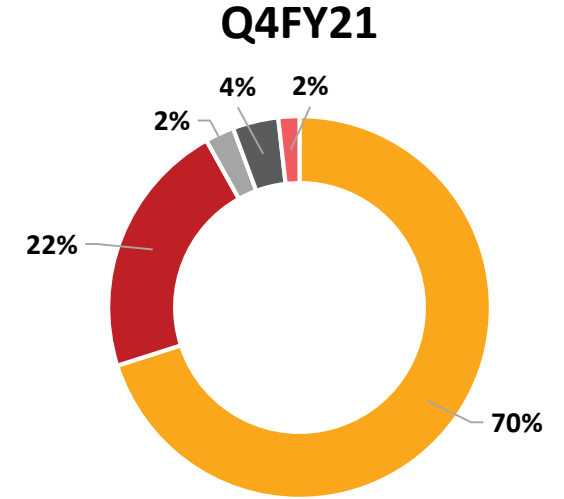
Note – In Asirvad Microfinance Ltd , we have opened 305 nos dedicated Gold Loan Branches as of now



Gold MFI HFC VEF Others



Gold MFI HFC VEF Others



Gold MFI HFC VEF Others

Particulars (Rs mn)	Q4FY22	Q3FY22	QoQ	Q4FY21	YoY
Gold	2,01,679	2,04,517	-1.4%	1,90,821	5.7%
MFI	66,530	68,591	-3.0%	59,383	12.0%
HFC	8,453	8,167	3.5%	6,663	26.9%
VEF	16,432	15,097	8.8%	10,526	56.1%
MSME and Others	9,515	7,700	23.6%	4,849	96.2%
Total	3,02,608	3,04,071	-0.5%	2,72,242	11.2%

Consolidated Profit & Loss Statement for Q4FY2022 and FY 2022

Particulars (Rs Mn)	Q4FY22	Q3FY22	Q-o-Q %	Q4FY21	Y-o-Y %	FY22	FY21	Y-o-Y %
Closing AUM (Rs Bn)	303	304	-0.5%	272	11.2%	303	272	11.2%
Income from Operations	14,814	14,845	-0.2%	16,223	-8.7%	60,610	63,306	-4.3%
Finance expenses	4,948	5,311	-6.8%	5,239	-5.6%	20,114	22,190	-9.4%
Net interest income	9,865	9,534	3.5%	10,984	-10.2%	40,497	41,116	-1.5%
Employee expenses	3,011	3,057	-1.5%	2,334	29.0%	11,250	8,429	33.5%
Other operating expenses	1,901	2,171	-12.5%	1,442	31.8%	7,202	5,567	29.4%
Pre provision profit	4,954	4,306	15.0%	7,207	-31.3%	22,044	27,120	-18.7%
Provisions/Bad debts	1,514	1,048	44.5%	1,066	42.0%	4,862	4,401	10.5%
Other Income	100	224	-55.5%	79	25.7%	653	441	48.1%
Profit before Tax	3,539	3,482	1.7%	6,221	-43.1%	17,835	23,160	-23.0%
Tax	930	872	6.7%	1,537	-39.5%	4,548	5,911	-23.1%
PAT before OCI	2,610	2,610	0.0%	4,683	-44.3%	13,287	17,249	-23.0%
Other Comprehensive Income	103	(58)	-277.2%	209	-50.8%	(82)	(157)	-48.0%
Total Comprehensive Income	2,712	2,552	6.3%	4,892	-44.6%	13,205	17,093	-22.7%
Minority Interest	0.1	(0.1)	-200.0%	(0)	150.0%	3.4	7	48.5%
PAT	2,712	2,552	6.3%	4,892	-44.6%	13,202	17,086	-22.7%

Consolidated Balance Sheet for Q4FY2022 and FY 2022

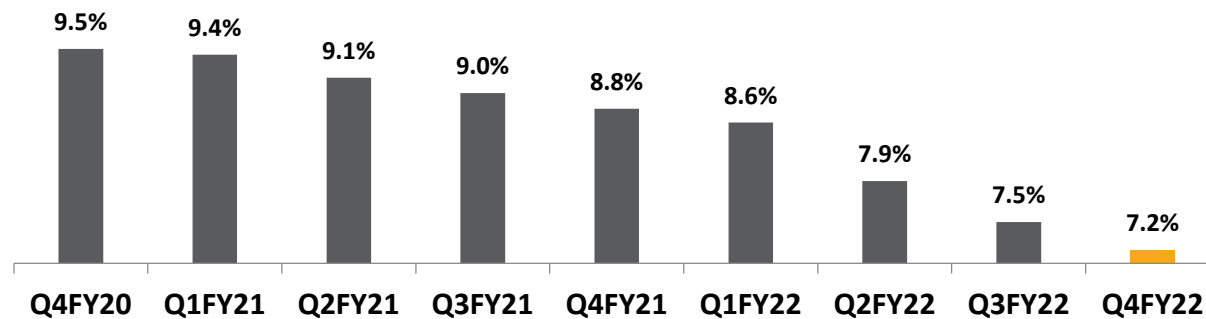
Particulars (Rs Mn)	Mar-22	Dec-21	QoQ %	Mar-21	YoY %
Cash & Bank Balances	26,974	16,540	63.1%	29,124	-7.4%
Investments	4,207	4,240	-0.8%	3,380	24.5%
Loans & Advances	2,89,710	2,98,213	-2.9%	2,65,076	9.3%
Fixed Assets	3,663	3,431	6.8%	2,942	24.5%
Other Assets	13,552	13,991	-3.1%	12,855	5.4%
Total Assets	3,38,105	3,36,415	0.5%	3,13,378	7.9%
Share Capital	1,693	1,693	0.0%	1,693	0.0%
Reserves & Surplus	81,991	79,911	2.6%	71,382	14.9%
Borrowings	2,41,185	2,40,819	0.2%	2,27,163	6.2%
Other Liabilities & Provisions	13,076	13,831	-5.5%	12,669	3.2%
Minority Interest	161	161	0.1%	472	-65.9%
Total Liabilities	3,38,105	3,36,415	0.5%	3,13,378	7.9%

Standalone Borrowing Profile for Q4FY2022 and FY2022

BORROWING AS ON 31st March,2022 = Rs. 179,260 Mn

Borrowing Mix	Q4FY21		Q3FY22		Q4FY22	
	Amount	%	Amount	%	Amount	%
WCDL/CC	42,164	23.9%	71,838	39.6%	74,705	41.7%
Term Loan	31,373	17.8%	12,491	6.9%	23,065	12.9%
NCD & Bonds	65,952	37.4%	55,865	30.8%	48,167	26.9%
ECB	25,471	14.4%	26,253	14.5%	26,365	14.7%
Commercial Paper	11,420	6.5%	14,901	8.2%	6,942	3.9%
Others	21	0.0%	15	0.0%	15	0.0%
Total	1,76,403	100.0%	1,81,363	100.0%	1,79,260	100.0%

COST OF BORROWING %



DOMESTIC RATING

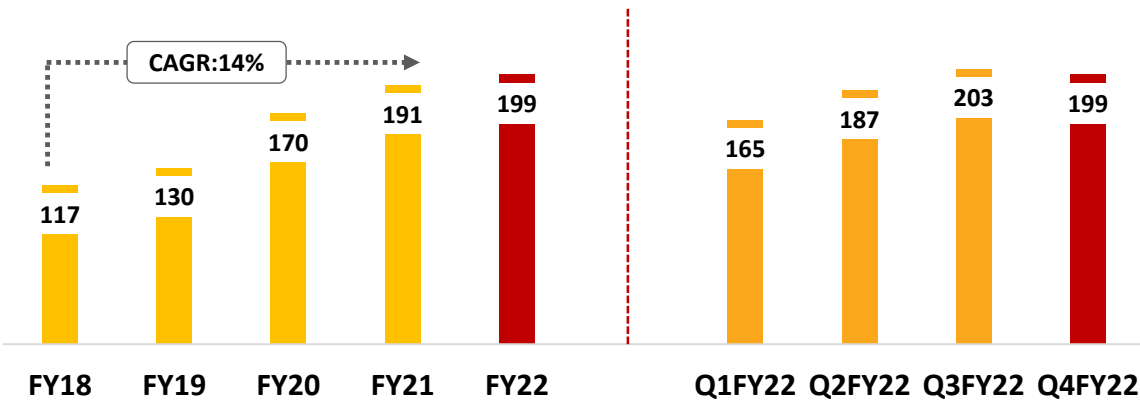
Instrument	Rating Agency	Rating
Long Term	CRISIL RATINGS	AA (Stable)
Commercial Paper		A1
Long Term	CARE Ratings	AA (Stable)
Commercial Paper		A1
Long Term	Brickwork	AA+ (Stable)

INTERNATIONAL RATING

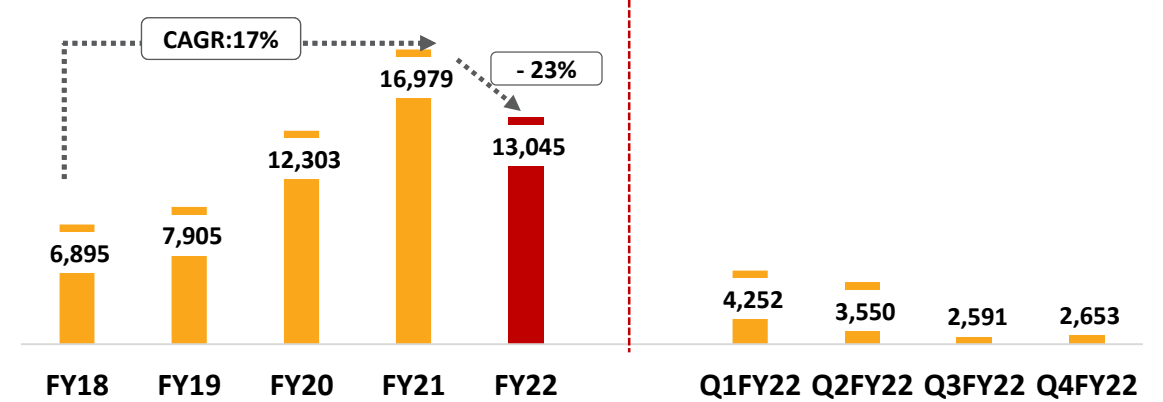
Instrument	Rating Agency	Rating
Long Term	S&P Global	BB- /Stable
Short Term		B
Long Term	FitchRatings	BB – / Stable

Standalone Result Analysis Q4FY2022 and FY2022

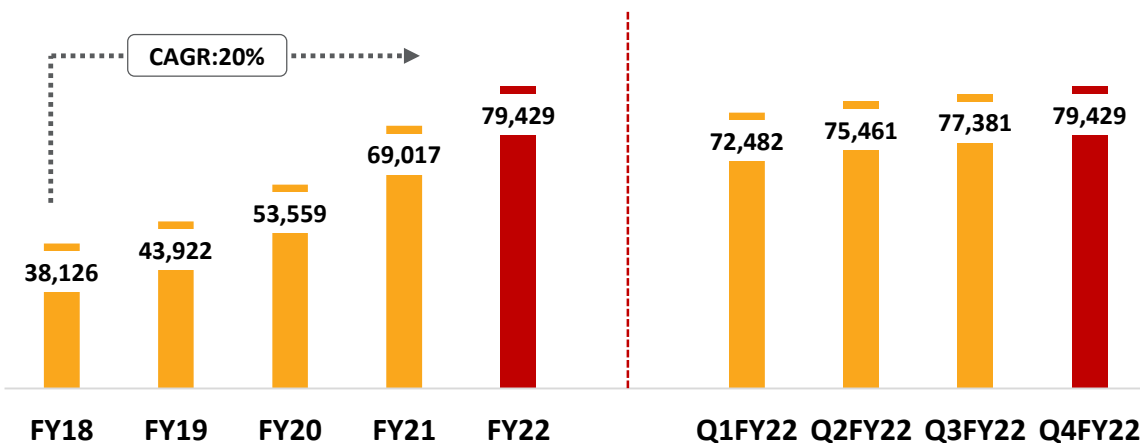
GOLD LOAN AUM (Rs. Bn)



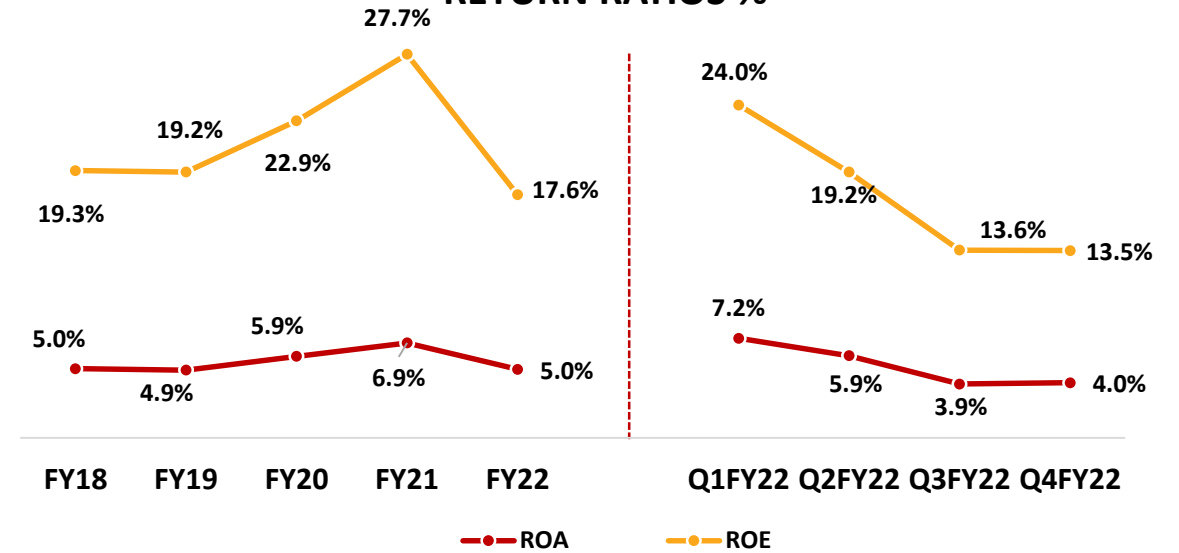
NET PROFIT (Rs. Mn)



NET WORTH (Rs. Mn)

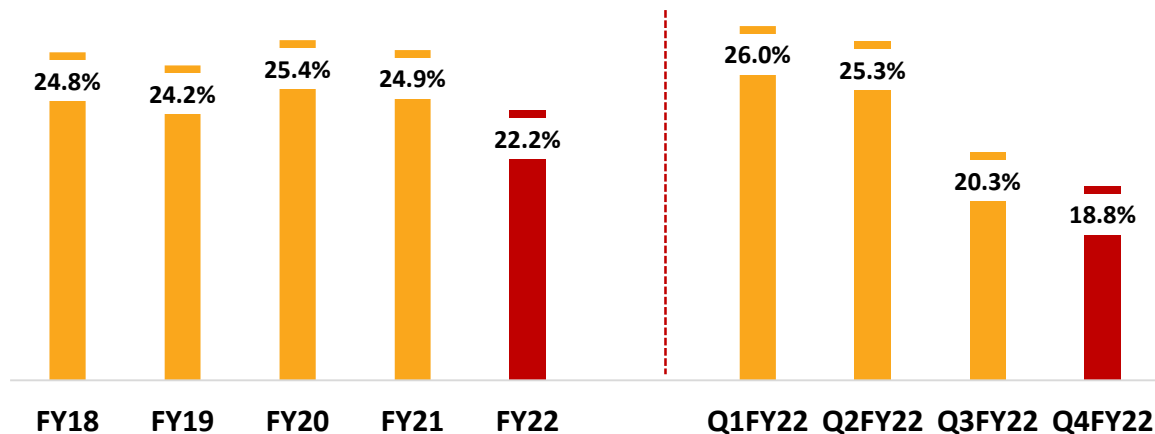


RETURN RATIOS %

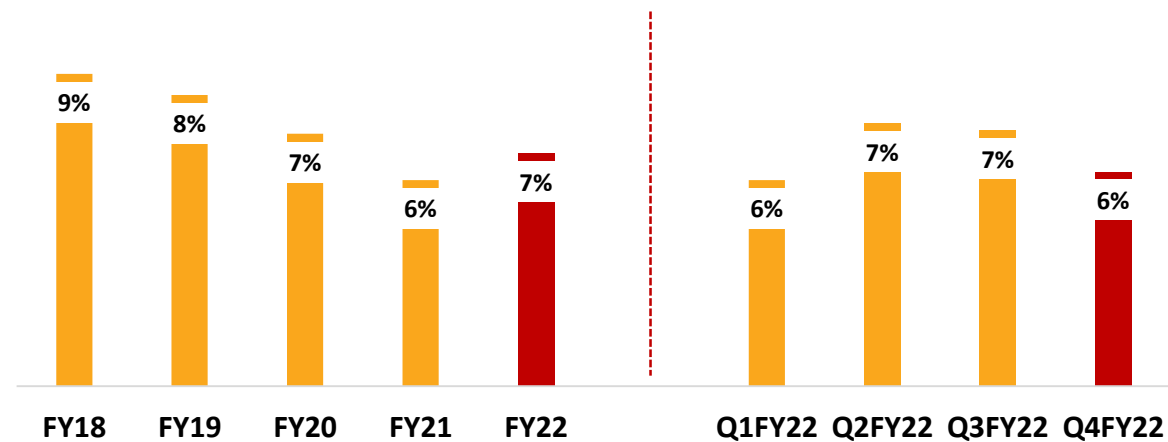


Standalone Result Analysis Q4FY2022 and FY2022

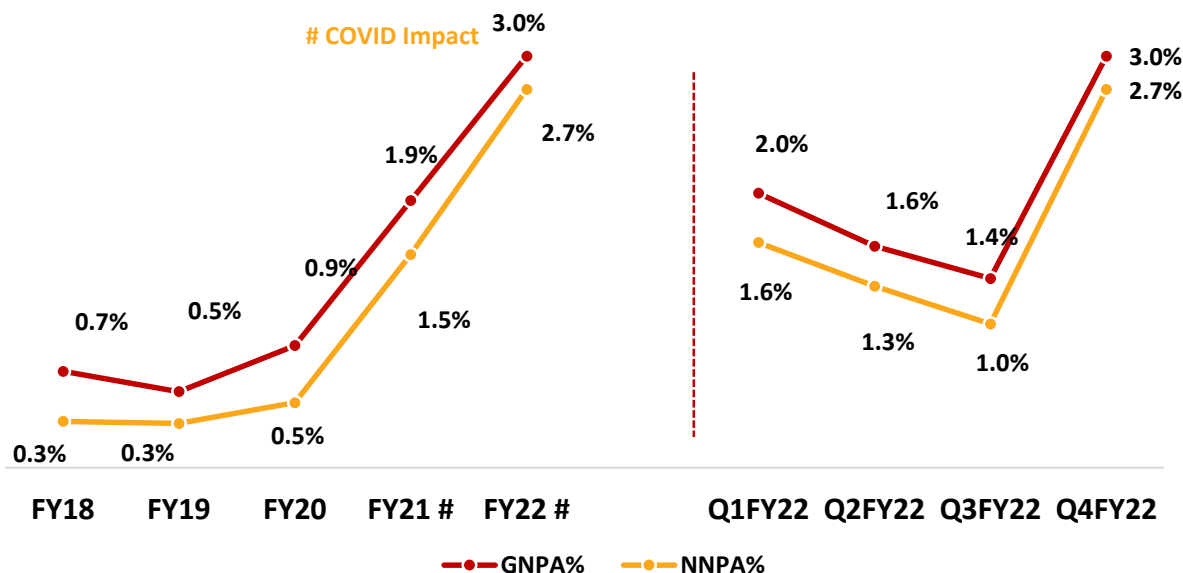
NET YIELD (%)



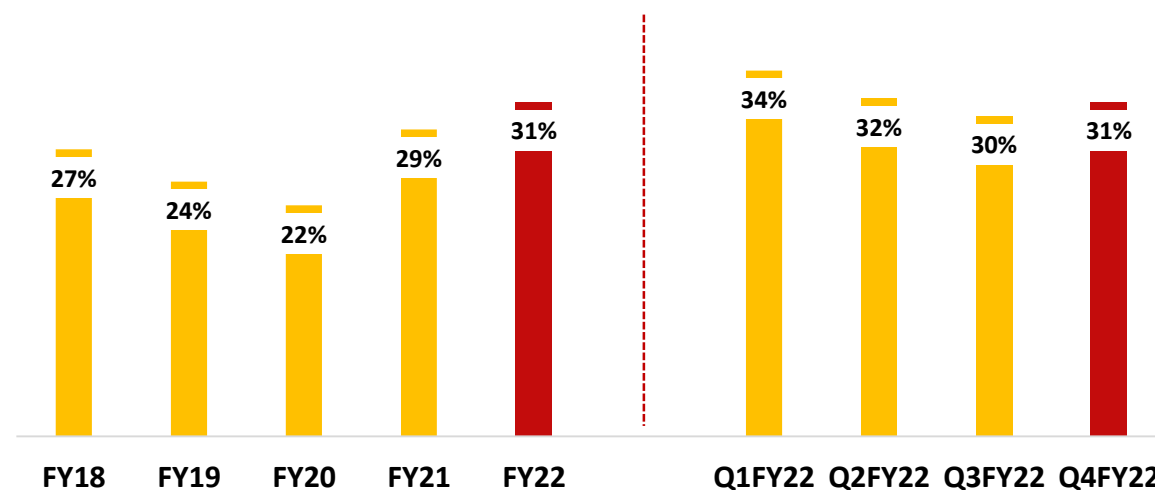
OPEX TO AUM %



NPA ANALYSIS %



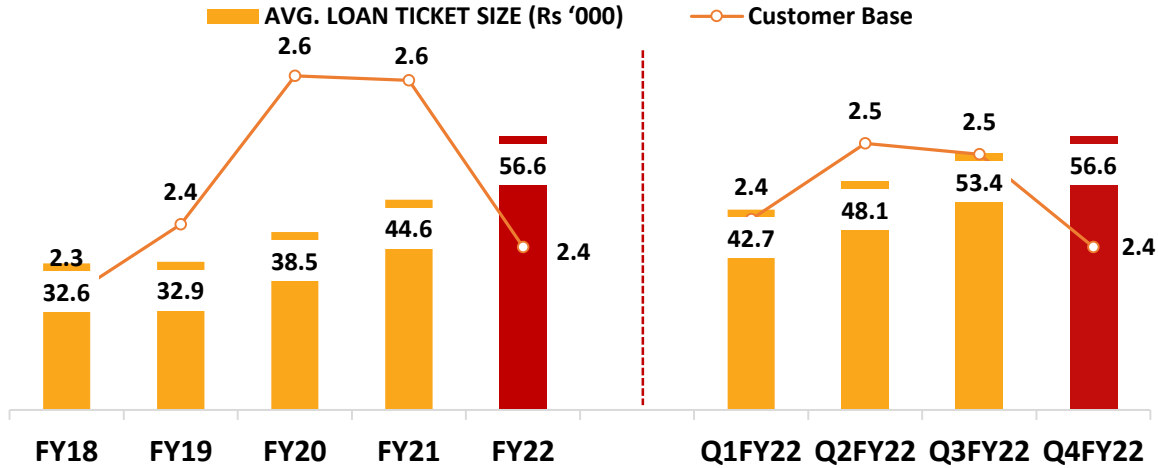
CAPITAL ADEQUACY RATIO %



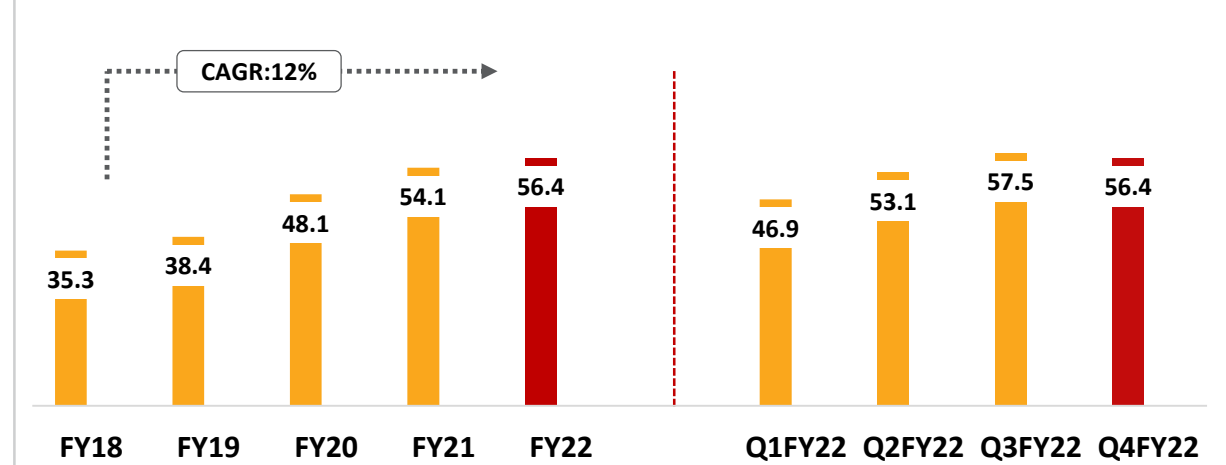
SEGMENTAL PERFORMANCE



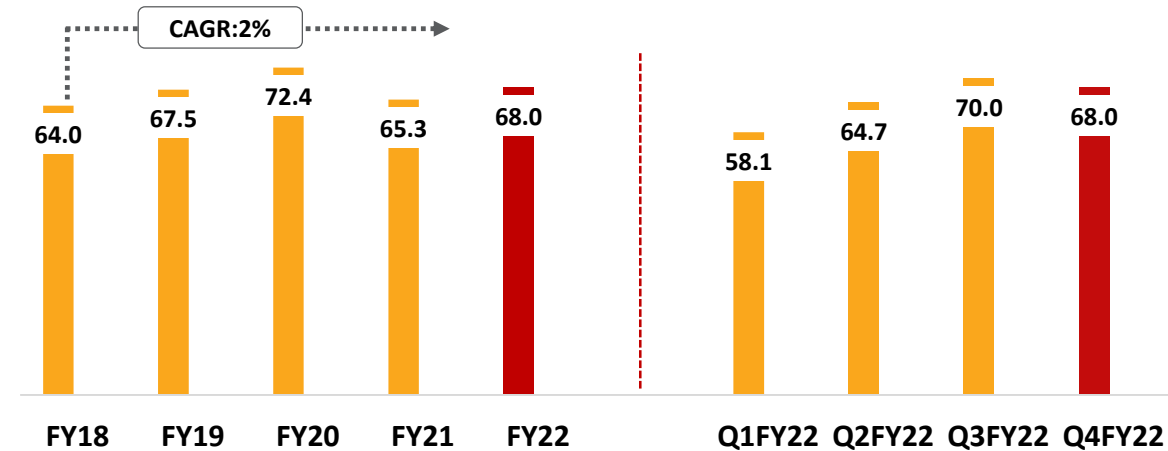
AVG. LOAN TICKET SIZE (Rs '000) CUSTOMER BASE(Mn)



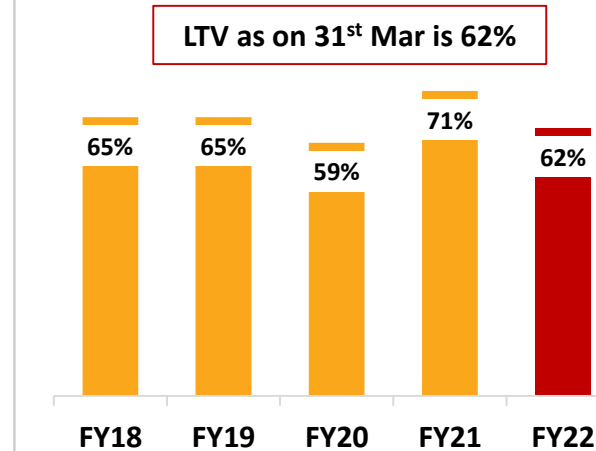
Gold AUM PER BRANCH (Rs Mn)



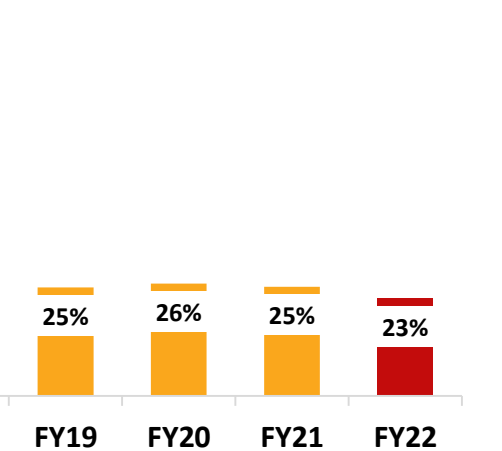
GOLD HOLDINGS (TONNAGE)



LTV (%)



GOLD LOAN YIELDS (%)

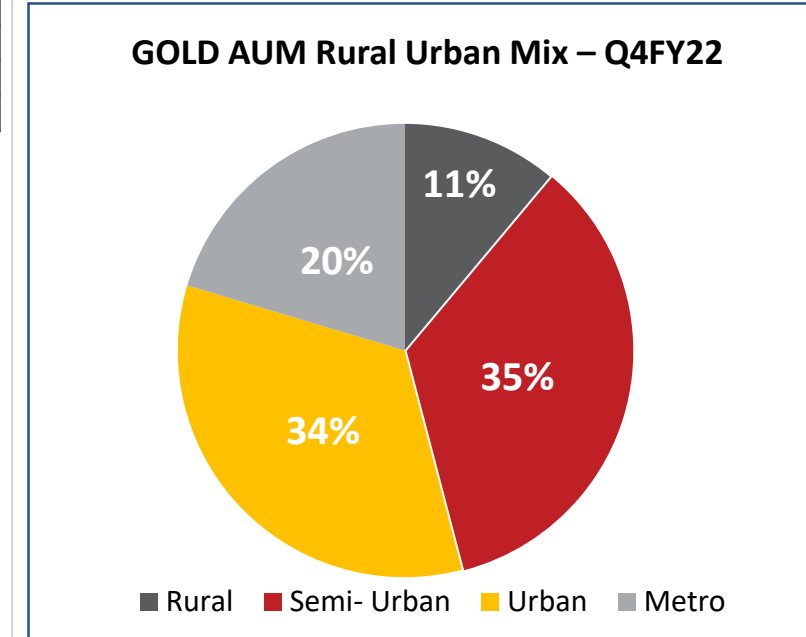
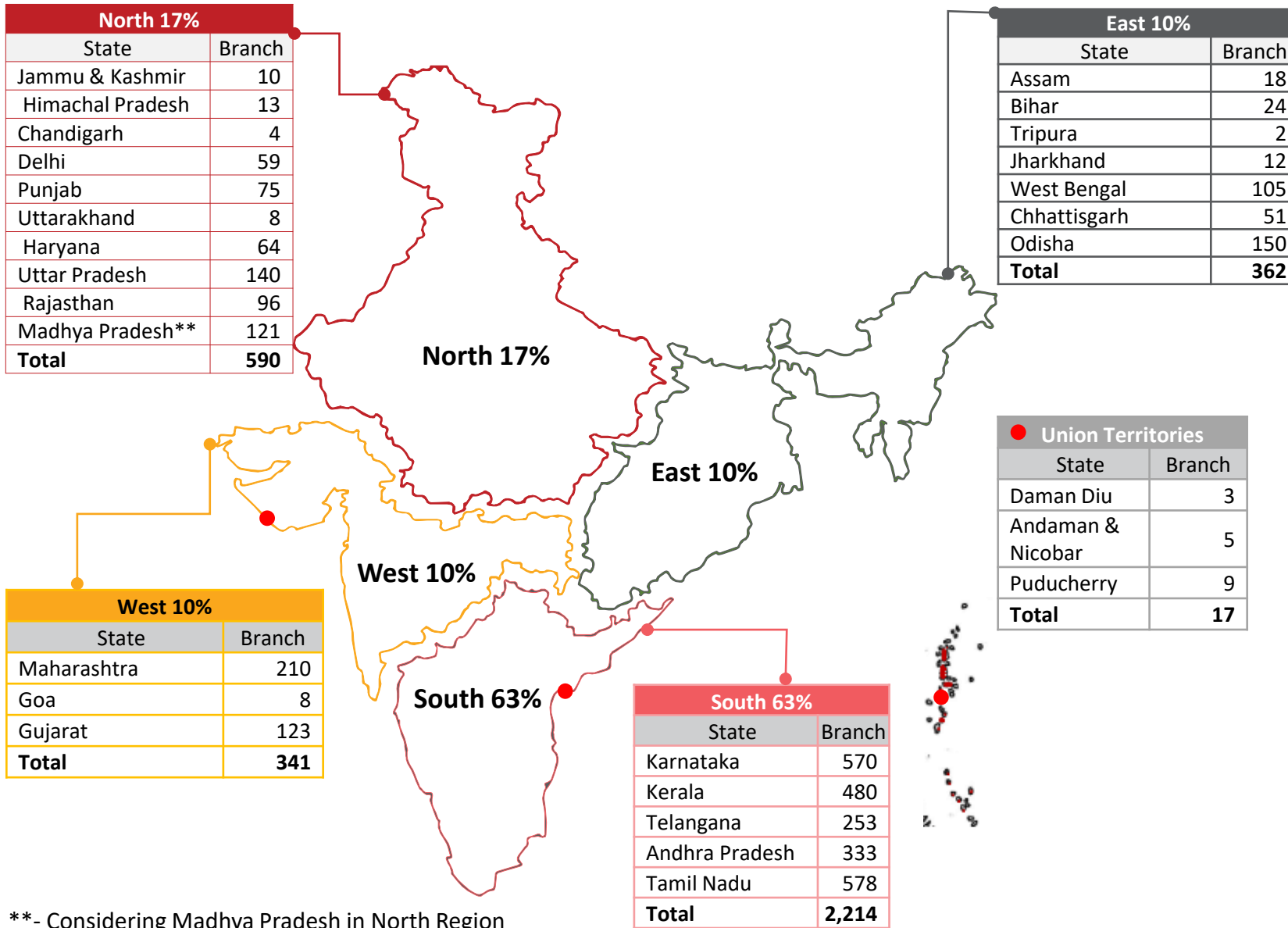




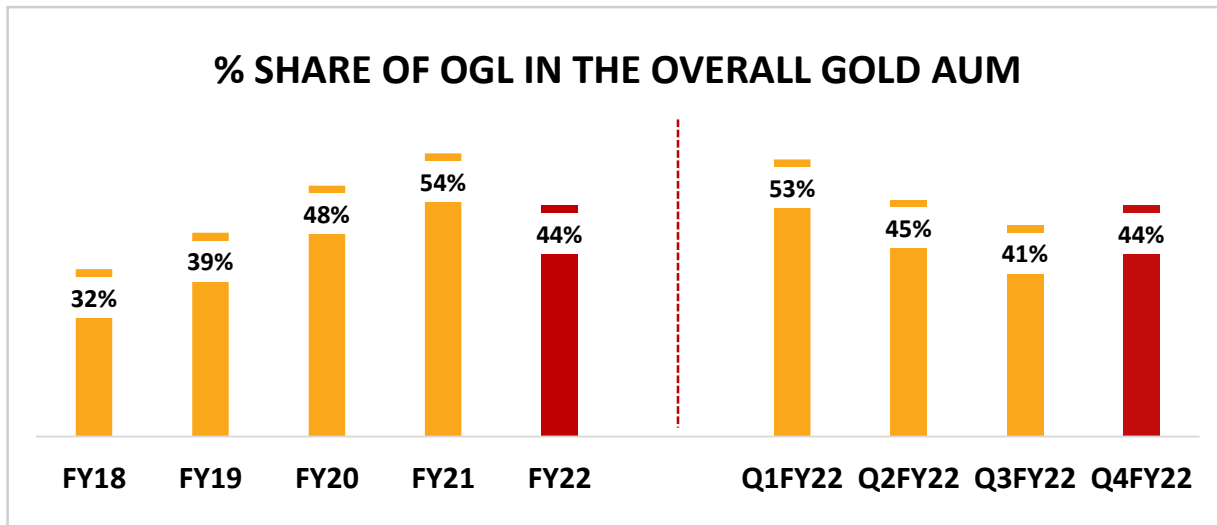
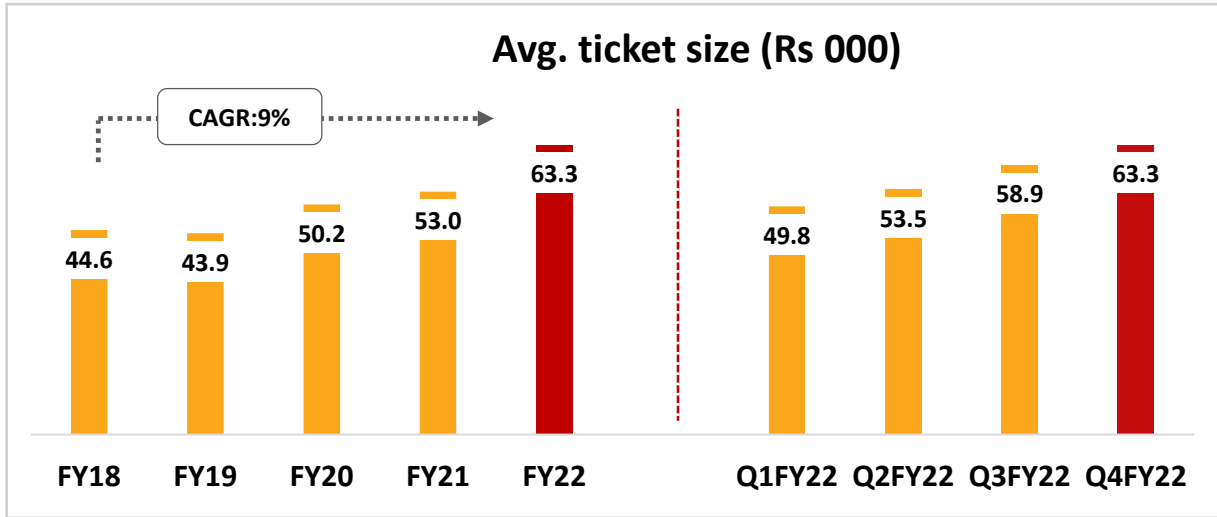
- Low interest rate sensitivity given small ticket size, short tenor and convenience of product

- 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 (Q4FY2022 and FY 2022)



** - Considering Madhya Pradesh in North Region



ONLINE GOLD LOANS SUPERIOR FOR CUSTOMERS

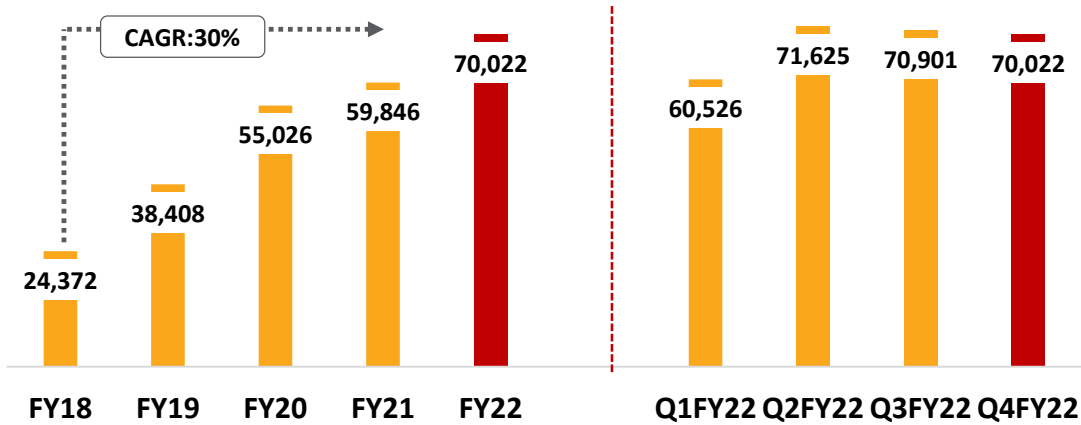
- 1 First NBFC to launch Online Gold Loan (OGL) in September 2015
- 2 Facility enables customers to avail a gold loan anytime, from anywhere in the world against gold stored in Manappuram branch
- 3 Instant fund transfer upto pre-approved limits
- 4 Online APP is available in different regional languages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

Asirvad Microfinance Results for Q4FY2022

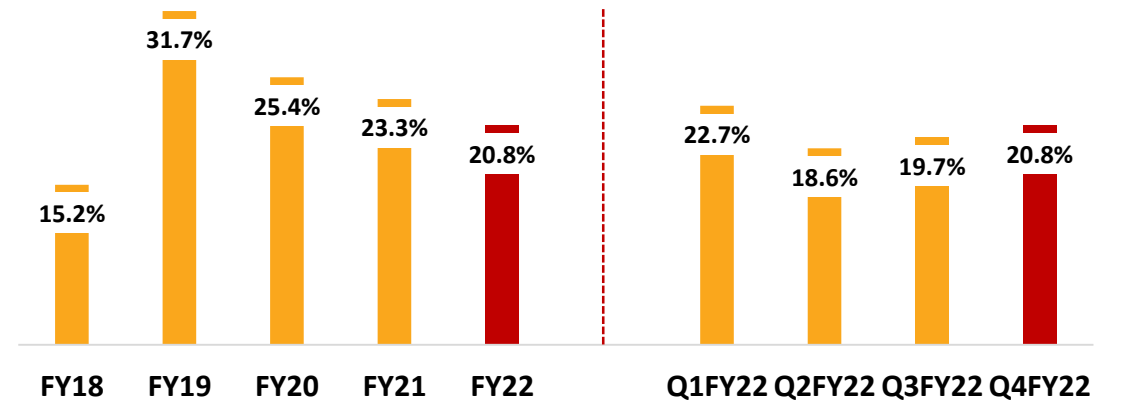
Particulars (Rs in Mn)	Q4FY22	Q3FY22	Q-o-Q %	Q4FY21	Y-o-Y %	FY22	FY21	Y-o-Y %
Closing AUM	70,022	70,901	-1.2%	59,846	17.0%	70,022	59,846	17.0%
Income from Operations	3,795	3,473	9.3%	2,787	36.2%	13,557	10,530	28.8%
Finance expenses	1,437	1,664	-13.6%	1,060	35.5%	5,714	4,575	24.9%
Net interest income	2,358	1,809	30.3%	1,726	36.6%	7,843	5,954	31.7%
Employee expenses	799	701	13.9%	520	53.7%	2,687	1,885	42.5%
Other operating expenses	424	389	9.1%	253	67.6%	1,440	1,006	43.1%
Pre provision profit	1,135	719	57.8%	954	19.0%	3,717	3,063	21.4%
Provisions/Bad debts	1,261	843	49.6%	949	32.9%	3,971	2,998	32.4%
Other Income	27	132	-79.8%	51	-47.7%	440	242	81.7%
Profit before Tax	-99	8	-1377.4%	56	-277.1%	186	307	-39.3%
Tax	-28	2	-1870.3%	15	-289.3%	52	138	-62.5%
PAT before OCI	-71	6	-1251.4%	41	-272.7%	134	169	-20.4%
Other Comprehensive Income	75	-12	-718.3%	-8	100.0%	33	-9	-474.0%
PAT	4	-6	-162.5%	33	-88.7%	168	160	4.9%
Borrowings	55,588	53,495	3.9%	46,272	20.1%	55,588	46,272	20.1%
Net Worth	10,721	10,718	0.0%	10,554	1.6%	10,721	10,554	1.6%

Asirvad Microfinance Result Analysis for Q4FY2022

ASIRVAD AUM (RS Mn)



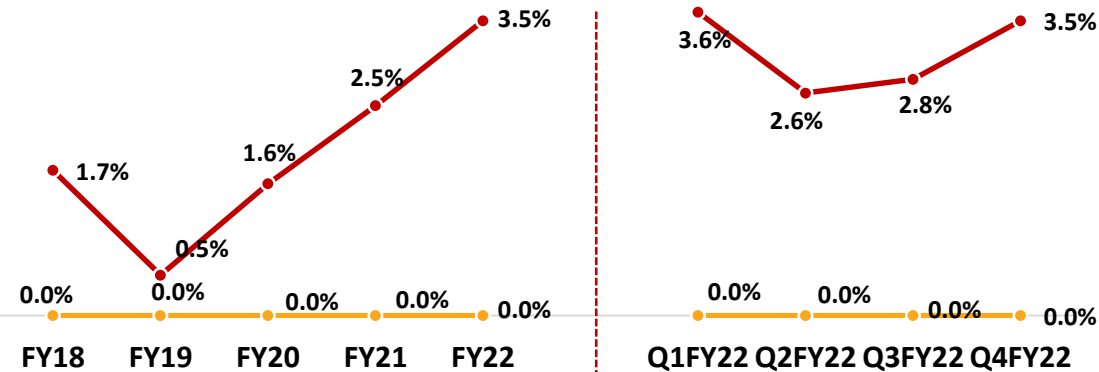
CAPITAL ADEQUACY RATIO %



NPA ANALYSIS % *

● GNPA% ● NNPA%

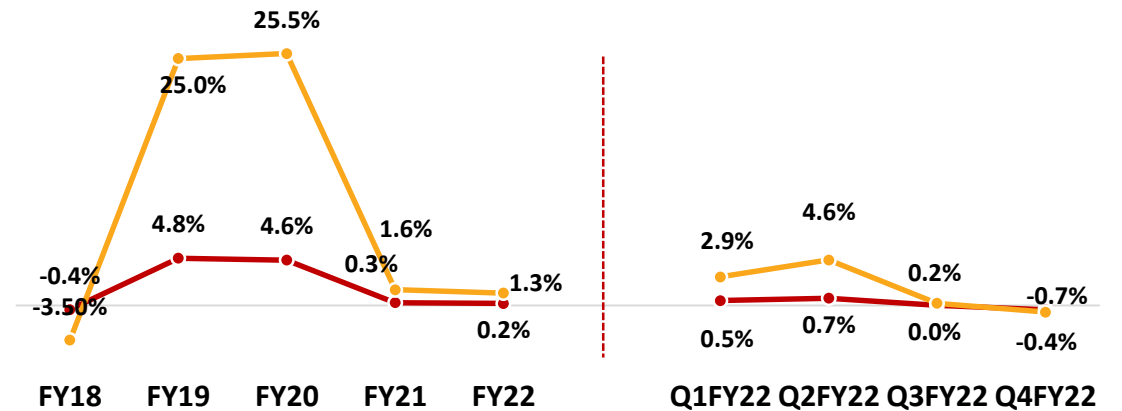
**Demonetization # COVID Impact



* NPA recognized at 90 Days

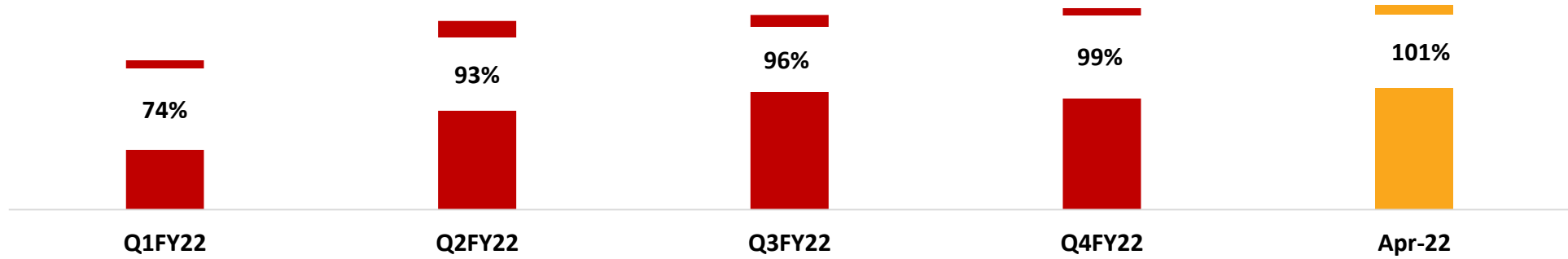
RETURN RATIOS %

● ROA ● ROE



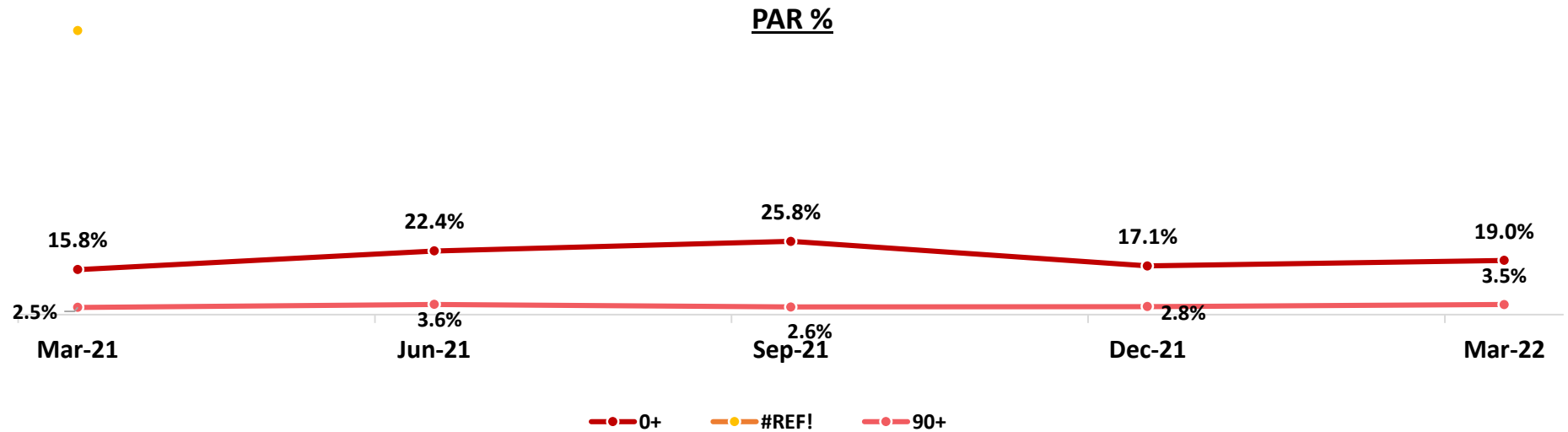
COLLECTION EFFICIENCY

Collection Efficiency



ASSET QUALITY

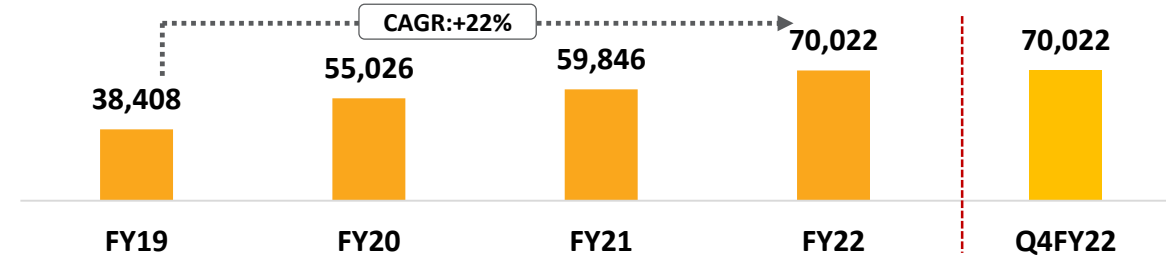
Intensified focus on asset quality



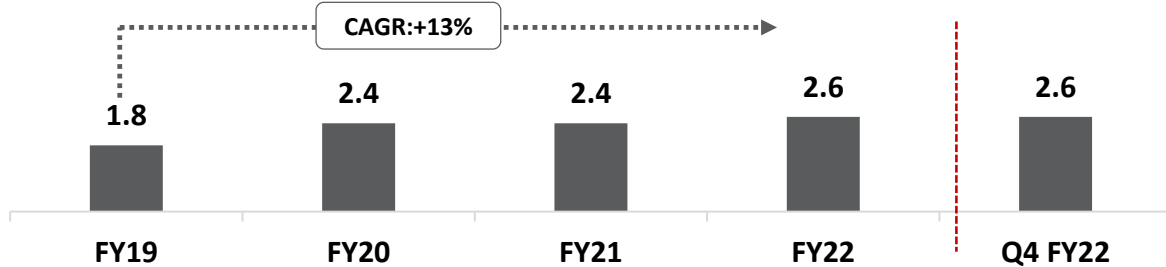
Asirvad Microfinance Business and Productivity Metrics

GROWTH

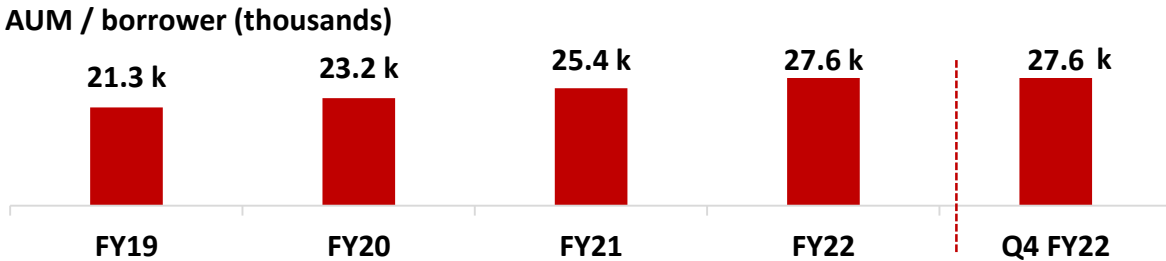
AUM (INR mn)



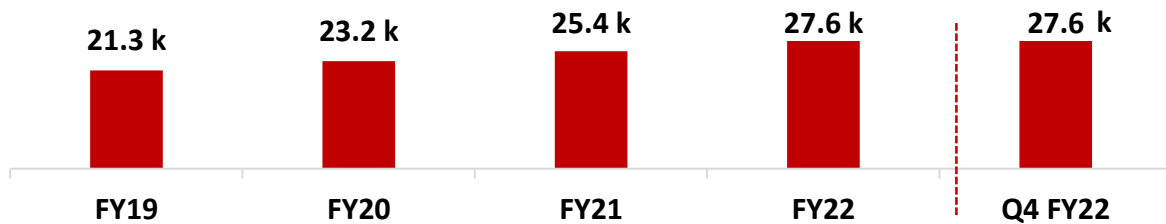
Number of borrowers (mn)



of branches

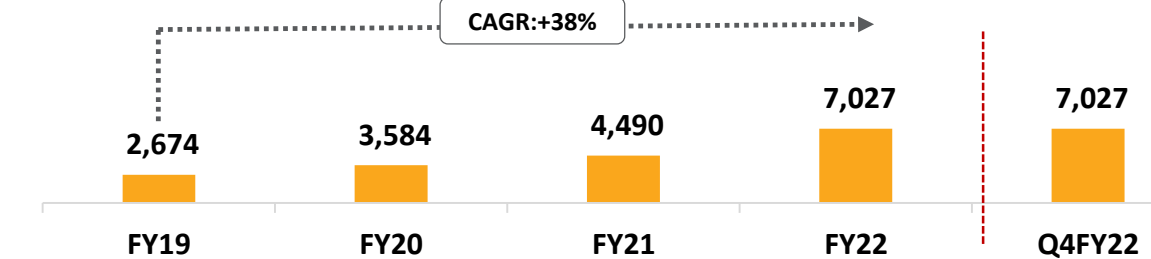


AUM / borrower (thousands)

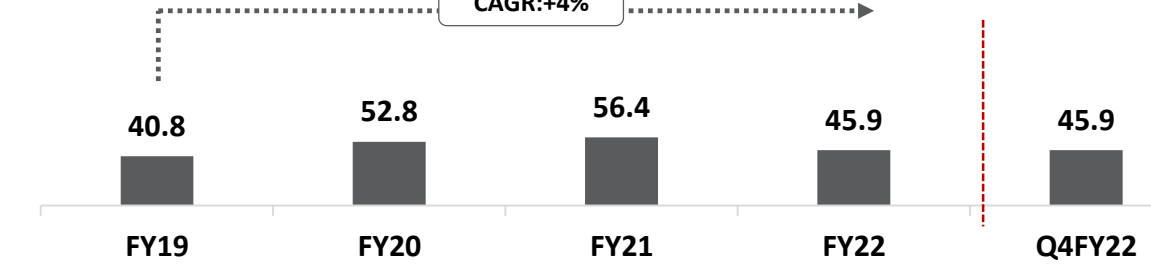


PRODUCTIVITY

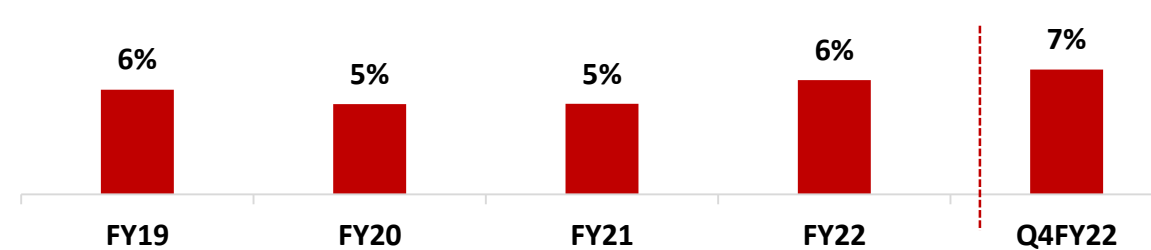
Number of loan officers



AUM / branch (INR mn)



Opex / AUM



Asirvad has added c. 2537 loan officers last year to enhance collection efficiency and increase borrower retention

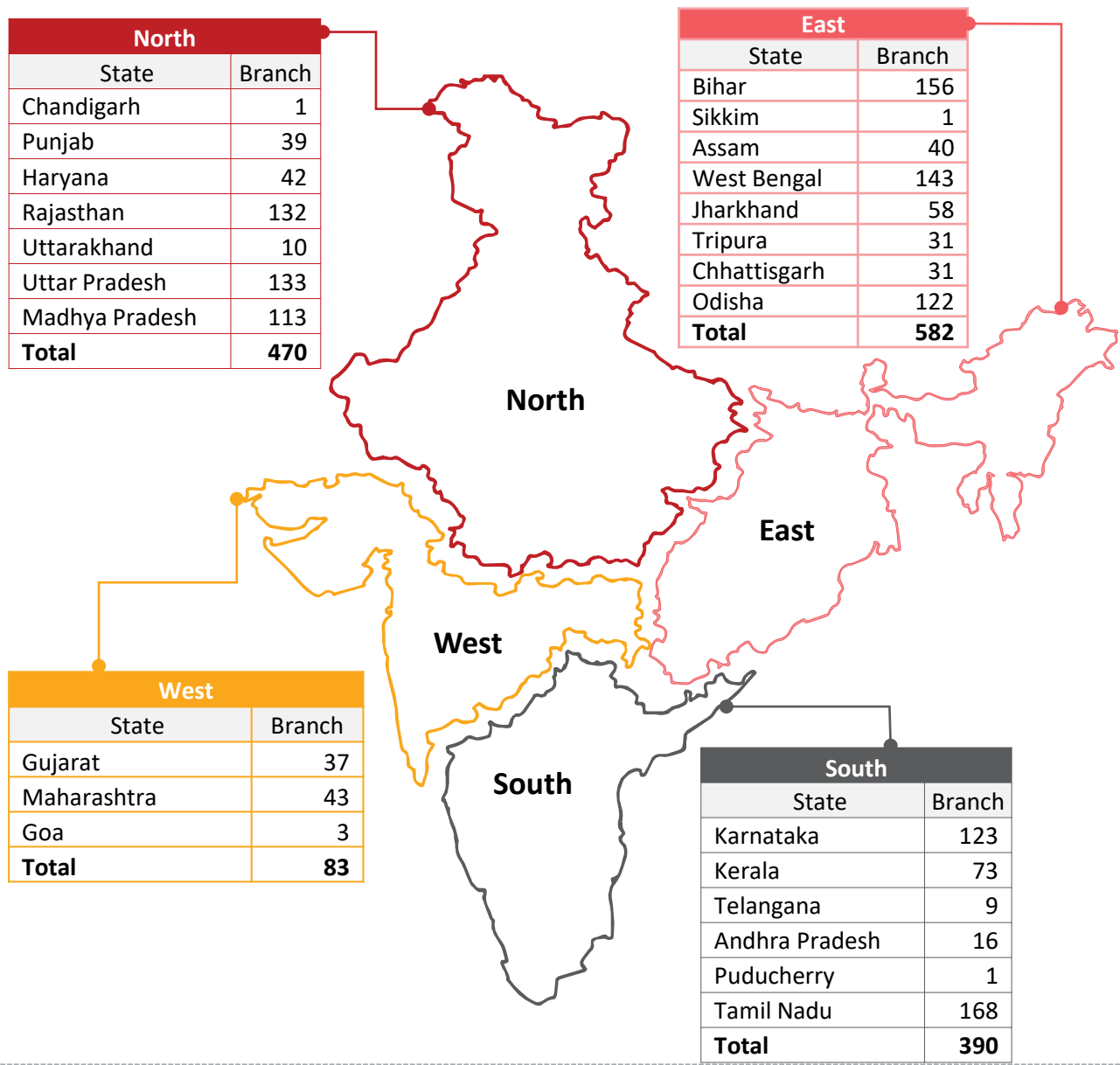
Asirvad Microfinance Pan India Presence (Q4FY2022)

North	
State	Branch
Chandigarh	1
Punjab	39
Haryana	42
Rajasthan	132
Uttarakhand	10
Uttar Pradesh	133
Madhya Pradesh	113
Total	470

East	
State	Branch
Bihar	156
Sikkim	1
Assam	40
West Bengal	143
Jharkhand	58
Tripura	31
Chhattisgarh	31
Odisha	122
Total	582

West	
State	Branch
Gujarat	37
Maharashtra	43
Goa	3
Total	83

South	
State	Branch
Karnataka	123
Kerala	73
Telangana	9
Andhra Pradesh	16
Puducherry	1
Tamil Nadu	168
Total	390



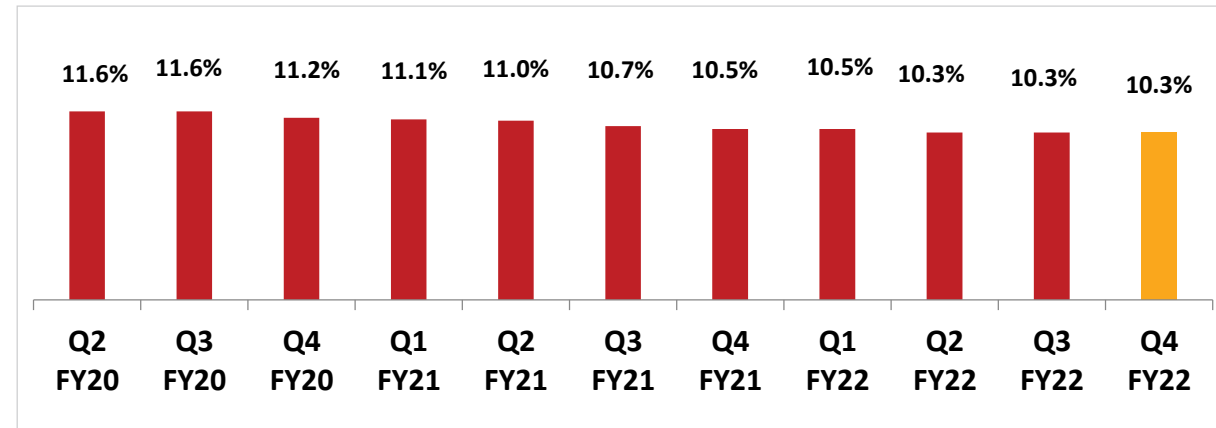
MFI AUM - STATEWISE BREAKUP	
Tamil Nadu	17%
West Bengal	10%
Bihar	13%
Karnataka	9%
Uttar Pradesh	8%
Kerala	6%
Madhya Pradesh	6%
Jharkhand	5%
Rajasthan	6%
Odisha	5%
Maharashtra	3%
Others	12%

Asirvad Microfinance Liabilities Overview for Q4FY2022

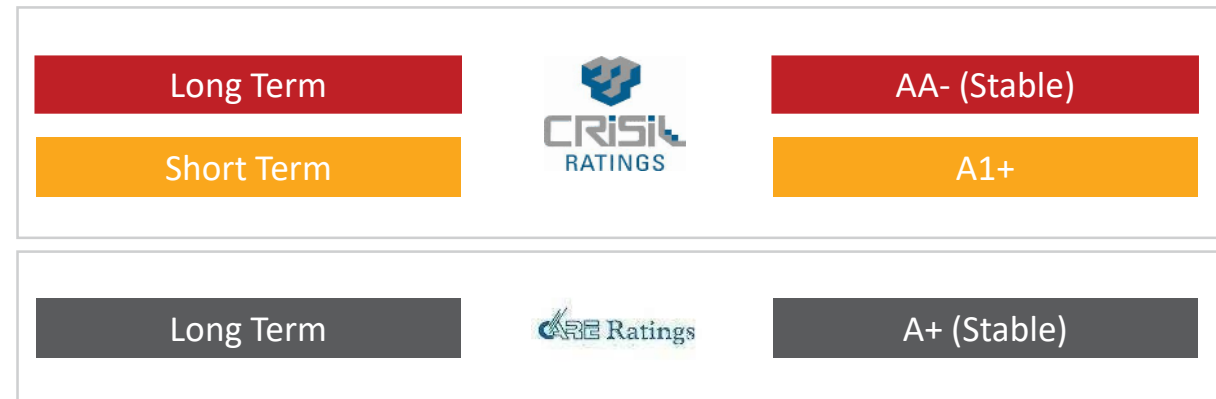
BORROWING MIX (Rs m)

Borrowing Mix	Q4FY21		Q3FY22		Q4FY22	
	Amount	%	Amount	%	Amount	%
Term Loan from Banks and FIs	24,327	52.6%	30,169	56.4%	30,527	54.9%
Refinance	6,921	15.0%	4,575	8.6%	8,014	14.4%
Debentures	12,191	26.3%	16,126	30.1%	13,854	24.9%
Tier II Sub Debt	2,148	4.6%	2,626	4.9%	3,192	5.7%
Commercial Paper	0	0.0%	0	0.0%	0	0.0%
Securitisation - PTC	685	1.5%	0	0.0%	0	0.0%
Total	46,272	100.0%	53,495	100.0%	55,588	100.0%

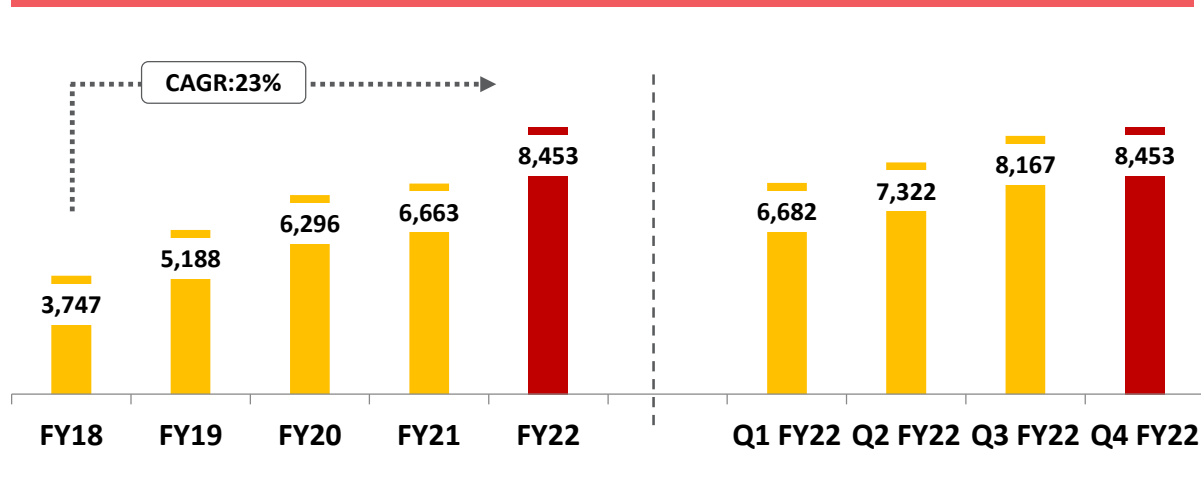
COST OF FUNDS



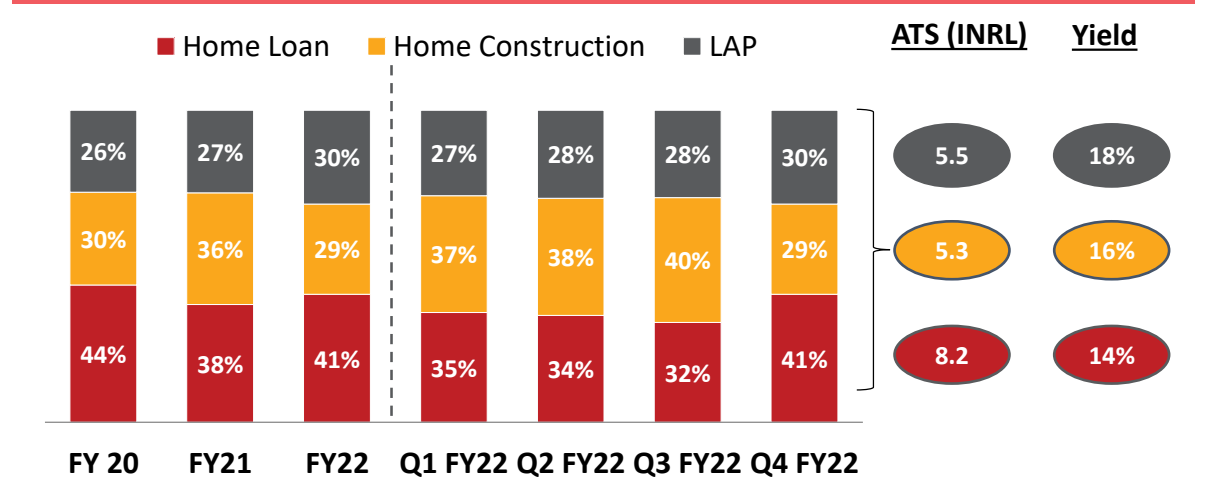
CREDIT RATING



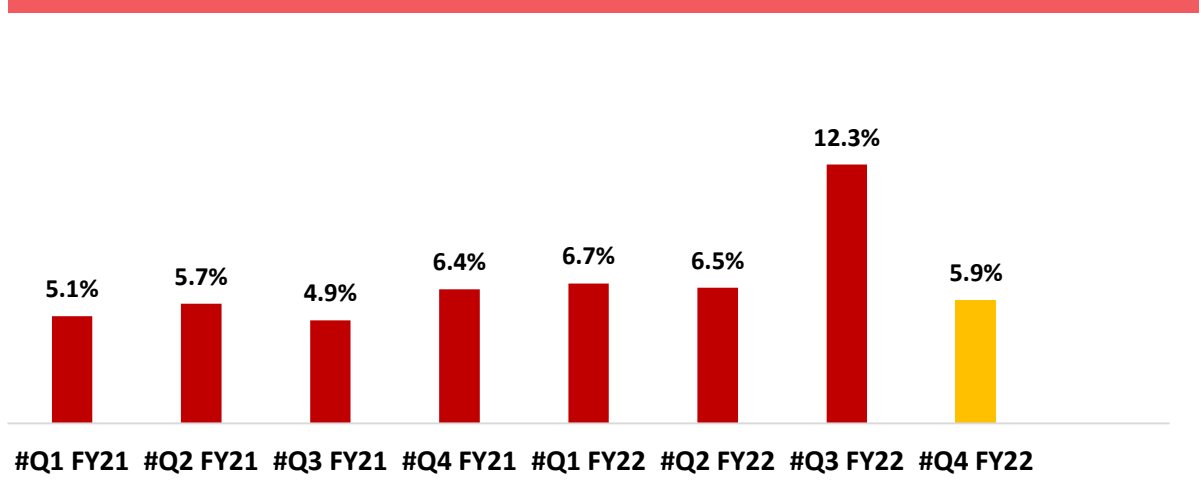
AUM EVOLUTION (Rs Mn)



AUM MIX (%)



GNPA %



OPERATING OVERVIEW

- Started commercial operations in January 2015
- Focus on Affordable Housing for Mid to Low income self-employed customers (75% self-employed)
- Focus on South and West India, 73 branches; 83% self sourced business
- Rated AA - /Stable (Long Term) & A1+ (Short Term) by CRISIL
- Rated AA – (Stable) (Long Term) by CARE

#-Post Covid

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

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



4: Growth drivers for future expansion

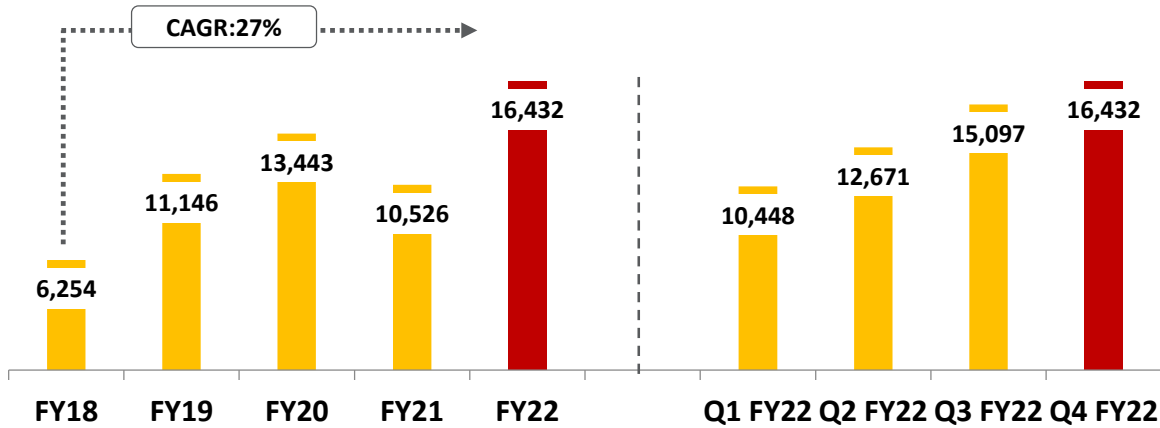
- Riding on the parent's brand equity and pan India presence for scaling up the business
- Low-cost operation model based on co-location with parent branches
- Investment in training and development of human resource through online mode

2: Underwriting

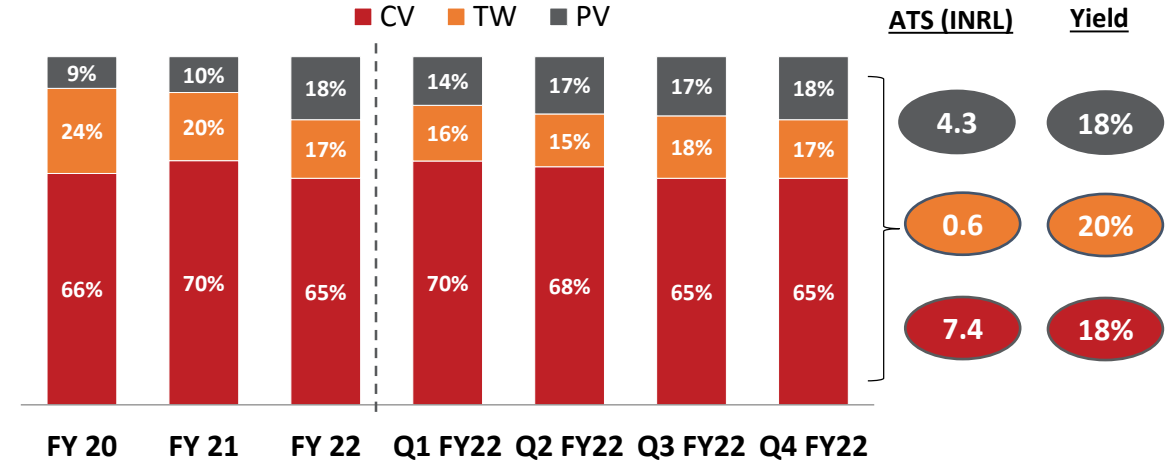
- Decentralized underwriting and disbursement for lower ticket size loans
- Compliance with policy parameters via ground-level Credit Audit and Centralized credit monitoring
- Focus on lower ticket size loans across all products

Vehicle and Equipment Finance Business Update for Q4FY2022

AUM EVOLUTION (Rs Mn)

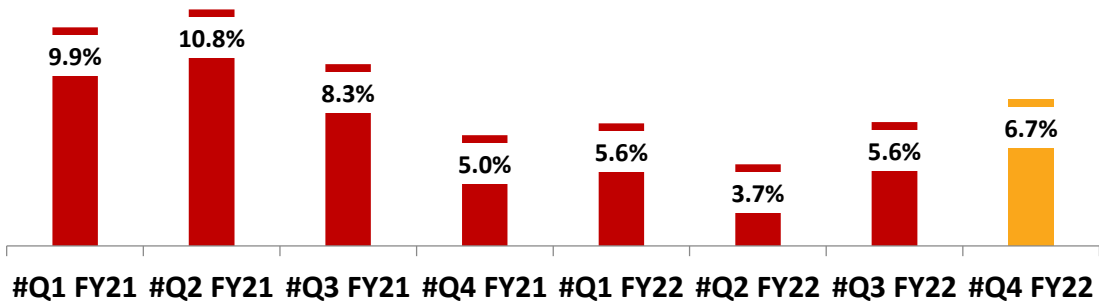


AUM MIX (%)



GNPA %


Post COVID-19




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 (242 branches)
- Focus on used commercial vehicles in Semi urban and rural locations
- Moving customers into digital payment platforms for better operational efficiency


 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



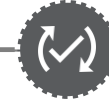
Balance Takeover

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



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



14 Ventilators donated at different Hospitals across Kerala



1237 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



4000 notebooks were distributed to **1000** poor students



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



Covid barrier **5150** Grocery Kits Distributed during the Covid period



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



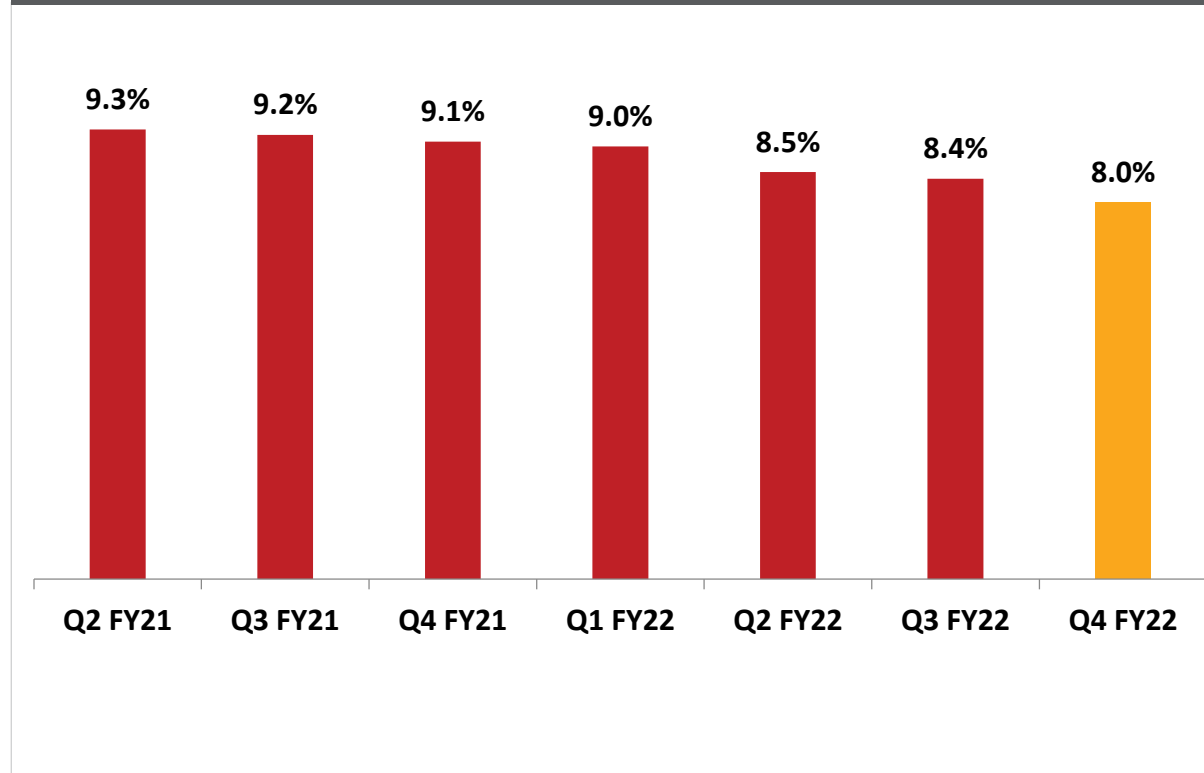
500+ poor patients benefitted free dialysis

Well Capitalized, Prudent Liabilities Strategy with Reducing COF

Access to diversified sources of funding (Consolidated, Rs mn)

Borrowing Mix	Q4FY21		Q3FY22		Q4FY22	
	Amount	%	Amount	%	Amount	%
WCDL / CC	42,303	18.6%	71,995	29.9%	74,992	31.1%
Term Loan	65,094	28.7%	50,356	20.9%	65,028	27.0%
NCD & Bond	81,555	35.9%	75,926	31.5%	66,545	27.6%
ECB	26,769	11.8%	27,550	11.4%	27,662	11.5%
Commercial Paper	11,420	5.0%	14,901	6.2%	6,942	2.9%
Others	22	0.0%	91	0.0%	16	0.0%
Total	2,27,163	100.0%	2,40,819	100.0%	2,41,185	100.0%

Cost of borrowing (Consolidated)



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

Received rating upgrade from CRISIL to AA in Sep 2019

Raised \$300m of MTN by issuing a listed bond in Jan 2020

Rated BB- by S&P and Fitch

Subsidiary credit rating of CRISIL AA- for Asirvad and HFC



Make Life Easy

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THANK YOU

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