

Ref: Sec/SE/49/2024-25 May 24,2024

		India International
	National Stock Exchange of	Exchange (IFSC) Ltd
BSE Limited	India Limited	1st Floor, Unit No. 101,
Phiroze Jeejeebhoy	5th Floor, Exchange Plaza	The Signature,
Towers	Bandra (East)	Building no. 13B, Road
Dalal Street	Mumbai - 400 051	1C, Zone 1, GIFT SEZ,
Mumbai- 400001	Scrip Code:	GIFT City, Gandhinagar,
Scrip Code: 531213	MANAPPURAM	Gujarat - 382355

Dear Madam/Sir

# Sub: Outcome of Board Meeting

In terms of Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015, we wish to inform you that the Board of Directors of the Company at its meeting held on May 24, 2024, has *inter alia*: -

1. Approved audited standalone and consolidated financial results for the quarter and year ended March 31,2024. The figures were reviewed by the Audit Committee at their meeting held on the same day.

2. Declared interim dividend of Re.1 (One Rupee Only) per equity share of face value Rs.2.

3. Fixed June 5,2024 as record date to ascertain the entitlement of interim dividend among the shareholders and Dividend/Dividend warrants shall be paid or dispatched on or before June 22,2024.

4. Approved matters relating to ensuing 32<sup>nd</sup> Annual General Meeting.

5. Appointed KKC & Associates LLP (ICAI Firm Registration No. 105146W/W100621) and Chokshi & Chokshi LLP (ICAI Firm Registration No. 101872W/W100045) as the Joint statutory auditors of the company subject to the approval of shareholders of the company at their ensuing Annual General Meeting, for a term of three years from the conclusion of 32nd Annual General Meeting to the conclusion of 35th Annual General Meeting. Disclosures required pursuant to Regulation 30 read with Para A of Part A of Schedule



III of SEBI Listing Regulations and SEBI Circular CIR/CFD/CMD/4/2015 dated 09th September, 2015 is as follows:

Sr. No.	Particulars	Remarks
1	Name of the Statutory Auditor	KKC & Associates LLP, Formerly called Khimji Kunverji & Co LLP, (ICAI Firm Registration No.
		105146W/W100621) and Chokshi & Chokshi
		LLP (ICAI Firm Registration No. 101872W/W100045)
2.	Reason for change viz. appointment, resignation, removal, death or otherwise	Appointment as Statutory Auditors of the company. The term of current statutory auditors M/s. MSKA & Associates and M/s. SK Patodia
		& Associates will be expiring at the conclusion of ensuing Annual General Meeting.
2.	Date of appointment/ cessation (as applicable) & term of appointment	Term- 3 years From the conclusion of 32 <sup>nd</sup> Annual General Meeting to the conclusion of 35th Annual General Meeting
3.	Brief profile (in case of appointment)	KKC & Associates LLP is a Chartered Accountant Firm registered with Institute of Chartered Accountants of India. The firm was established in 1936 and is led by fifteen partners. The firm provides a range of services which include audit & assurance, taxation, advisory & accounting. The firm has significant experience in providing auditing, taxation & advisory services to Banks, NBFCs and other financial services clients. Chokshi & Chokshi LLP, established in 1976 is a Chartered Accountancy Firm registered with The Institute of Chartered Accountants of India (Firm Registration No.101872W/W100045). The Firm has its Head office at Mumbai & Branches at Ahmedabad, Bengaluru, Delhi and Pune. It provides an integrated range of services in Audit, Advisory, Direct & Indirect Taxation, Technology and Forensics. The firm has varied sectoral experiences and conducts statutory audits that inter-alia includes at Banks, NBFCs, Corporates, Public sector entities.

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4.	Disclosure of relationships	Not applicable
	between directors (in case of	
	appointment of a director)	

Pursuant to Regulation 30, 33, 51, 52 & 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith:

- 1. Audited standalone and consolidated financial results of the Company for the quarter and period ended on March 31,2024 together with the disclosures in accordance with Regulation 52(4) of the Listing Regulations and the audit reports issued thereon by MSKA & Associates & SK Patodia & Associates, Joint Statutory Auditors of the Company.
- 2. The Disclosure in accordance with Regulation 52(7) and 52(7A) of SEBI (LODR) Regulations, 2015 regarding utilization of issue proceeds of non-convertible securities for the quarter and period ended on March 31,2024.
- 3. Disclosure of Security Cover in pursuance to Regulation 54(2), 54(3) of SEBI (LODR) Regulations, 2015 for the quarter and period ended on March 31,2024.
- 4. The half yearly disclosure of related party transactions, on a consolidated basis, for the half year ended March 31,2024, pursuant to Regulation 23(9) of the Listing Regulations
- 5. Declaration as per Regulation 33(3)(d) & Regulation 52(3)(a) of SEBI (LODR) Regulations, 2015.

Further, we wish to inform you that the investor presentation and press release w.r.t Q4 FY23-24 results will be uploaded on the website of the Company and the same is available under the tab:

https://www.manappuram.com/investors/quarterly-results

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The Meeting of Board of Directors commenced at 10.30 A.M. and concluded at 3.05 P.M.

Kindly take the same on record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R Company Secretary

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M S K A & Associates Chartered Accountants 602 Floor 6, Raheja Titanium, Western Express Highway, Geetanjali, Railway Colony, Ram Nagar, Goregaon (E), Mumbai 400 063 S K Patodia & Associates LLP Chartered Accountants (Converted into LLP w.e.f. December 15, 2023) Sunil Patodia Tower, J.B. Nagar, Andheri East Mumbai 400 099

Independent Auditor's Report on Consolidated Audited Financial Results of the Manappuram Finance Limited pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

То

The Board of Directors of Manappuram Finance Limited Report on the Audit of Consolidated Financial Results

# Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Manappuram Finance Limited (hereinafter referred to as the 'Holding Company') and its subsidiaries (Holding Company and its subsidiaries together referred to as "the Group") for the year ended March 31, 2024 ('the Statement') attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of reports of other auditors on separate audited financial statements/financial results of subsidiaries, the aforesaid Statement:

(i) includes the annual financial results of the following entities

- Manappuram Finance Limited (The Holding Company)
- Manappuram Home Finance Limited (Wholly owned subsidiary)
- Manappuram Insurance Brokers Limited (wholly owned subsidiary)
- Asirvad Micro Finance Limited (Subsidiary)
- Manappuram Comptech and Consultants Limited (Subsidiary)

(ii) is presented in accordance with the requirements of the Listing Regulations in this regard; and

(iii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Indian Accounting Standards) Rules, 2015, as amended, and other accounting principles generally accepted in India, of the consolidated net profit, and other comprehensive income and other financial information of the Group for the year ended March 31, 2024.

## Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Results section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditor(s) in terms of their reports referred to in "Other Matter(s)" paragraph below, is sufficient and appropriate to provide a basis for our opinion.





### Management and Board of Directors' Responsibilities for the Consolidated Financial Results

This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, other comprehensive income and other financial information of the Group in accordance with the recognition and measurement principles laid down in accordance with the applicable Accounting Standards prescribed under Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended and other accounting principles generally accepted in India and is in compliance with the Listing Regulations. The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group and of or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the financial reporting process of the Group.

#### Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls with reference to consolidated financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.





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- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

#### Other Matters

1. The Statement includes the audited financial results of four subsidiaries, whose Financial Statements reflect Group's share of total assets of Rs.14,223 crores (before consolidation adjustments) as at March 31, 2024, Group's share of total revenue of Rs. 3,133 crores (before consolidation adjustments), Group's share of total net profit after tax of Rs. 560 crores (before consolidation adjustments), and Group's share of total comprehensive income of Rs. 557 crores (before consolidation adjustments) for the year ended as on March 31, 2024, as considered in the Statement, which have been audited by their respective independent auditors. The independent auditor's report on financial statement of these entities have been furnished to us and our opinion on the Statement, in so far as it relates to amounts and disclosures included in respect of these entities, is based solely on the report of such auditors and procedures performed by us are as stated in paragraph above. Our opinion on the Statement is not modified in respect of this matter.





2. The Statement includes the results for the quarter ended March 31, 2024 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2024 and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" which were subject to limited review by us.

For M S K A & Associates Chartered Accountants ICAI Firm Registration Number: 105047W

Kinan

Tushar Kurani Partner Membership Number: 118580 UDIN: 24118580BKFLZU3532

Kolkata May 24, 2024



# For S K Patodia & Associates LLP

Chartered Accountants ICAI Firm Registration Number: 112723W/W100962

& Ass

W100

Ankush G

Partner Membership Number: 146017 UDIN: 24146017BKESEX3799

Valapad May 24, 2024

#### Manappuram Finance Limited Regd. & Corp.Office:W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KL1992PLC006623

# STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31 MARCH, 2024

(Rs. in Crores, except per equity share data)

		31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23	
lo	Particulars	Audited (Refer Note	Unaudited	Audited (Refer	Audited	Audited	
_		7)	Unaudited	Note 7)	Addited	, indited	
	Revenue from operations			1 717 00	9 454 60	6,453.7	
	(i) Interest income	2,273.42	2,204.95	1,717.98	8,454.60	0,433.7	
	(ii) Dividend income	45.77	47.06	6.83	127.31	20.1	
	(iii) Fees and commission income	29.46	30.51	8.86	142.50	103.7	
	(iv) Net gain on fair value changes Net gain on derecognition of financial	23.40					
	(v) instruments	(2.88)	, 1.24	21.60	40.72	21.6	
	(vi) Others	14.00	25.34	20.32	82.88	98.2	
	Total revenue from operations (A)	2,359.77	2,309.10	1,775.59	8,848.01	6,697.3	
3	Other income	2.45	17.58	23.00	72.08	52.6	
	Total income (A+B)	2,362.22	2,326.68	1,798.59	8,920.09	6,749.9	
	Evenences						
C	Expenses (i) Finance costs	779.17	748.70	589.12	2,865.71	2,187.7	
	<ul> <li>(i) Finance costs</li> <li>(ii) Fees and commission expense</li> </ul>	14.62	15.36	5.24	50.55	25.4	
	(iii) Impairment on financial instruments	187.82	149.63	47.38	578.34	307.3	
	(iv) Employee benefit expenses	415.86	412.95	405.82	1,597.32	1,469.4	
	(v) Depreciation and amortization	65.05	62.45	56.12	246.45	203.	
	(vi) Other expenses	154.18	151.16	128.35	622.21	515.	
	Total expenses (C)	1,616.70	1,540.25	1,232.03	5,960.58	4,708	
			705 42	566.56	2,959.51	2,041.	
D	Profit before tax (A+B-C)	745.52	786.43	506.50	2,939.31	2,041.	
E	Tax expense:						
	(i) Current tax	201.89	224.93	99.00	800.81	522.	
	(ii) Deferred tax	(18.96)	(13.81)	49.88	(39.22)	15.	
	(iii) Earlier years adjustments	(0.90)	-	2.39	0.44	2.	
F	Profit for the period (D-E)	563.49	575.31	415.29	2,197.48	1,500	
G	Other comprehensive income/ (loss) A) (i) Items that will not be reclassified to profit or loss - Actuarial gains / (losses) on post retirement	(4.97)	(2.25)	(2.58)	(7.96)	2.	
	benefit plans (ii) Income tax relating to items that will not be	0.20	0.57	0.56	0.95	(0.	
	reclassified to profit or loss				(7.01)	2.	
	Subtotal (A) B) (i) Items that will be reclassified to profit or loss	(4.77)	(1.68)	(2.02)	(7.01)	2	
	<ul> <li>Fair value changes on derivatives designated as cash flow hedges, net</li> </ul>		(11.11)	21.14	(11.47)	32	
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.17	2.80	(5.32)	3.32	(8	
	(iii) Fair value changes on Investment held as FVOCI	2.42		1 Second	2.42		
	Subtotal (B)	3.65	(8.31)	15.82	(5.73)	24	
	Total other comprehensive income/ (loss) (G)	(1.12)	(9.99)	13.80	(12.74)	2	
н	Total comprehensive income for the period/year (F+G)	562.37	565.32	429.09	2,184.74	1,52	
1	Net profit attributable to:		F70.67	442.22	2,188.67	1,495	
	Owners of parent Non-controlling interests	561.53 1.96	572.87 2.44	413.37	2,188.67	1,495	
	Non-controlling interests						
1	Other comprehensive income /(loss) attributable to:						
	Owners of parent	(1.12)	- (9.96)		(12.68)	26	
	Non-controlling interests	0.00	(0.03	0.03	(0.06)		
к	Total comprehensive income/ (loss) attributable to:					1.50	
	Owners of parent	560.41	562.91		2,175.99	1,522	
	Non-controlling interests	1.96	2.41	1.95	8.75	-	
L	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.28	169.29	16	
	Earnings per equity share (not annualised for the		ALABAR				
M		IN.	odia & Asso		1.		
M	quarters)	A A	3	Ve	Contraction of the Contraction of the		
M	quarters) Basic (Rs.)	1 6.6% 6.6%	FRN	4.91			

Manappuram Finance Limited Regd. & Corp.Office:W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KL1992PLC006623

		Q	uarter Ended	Contraction of the	Year I	( Rs. in Crores Ended
S.No	Particulars	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
		Audited	Unaudited	Audited	Audited	Audited
1	Segment Revenue				1962.00	PROPERTY AND
	Gold loan and others	1,626.71	1,618.71	1,262.77	6,188.15	4,990.67
	Micro Finance	735.51	707.97	535.82	2,731.94	1,759.28
	Total Segment Revenue	2,362.22	2,326.68	1,798.59	8,920.09	6,749.95
2	Segment Results (Profit before Tax)					
	Gold loan and others	607.60	615.96	422.13	2,337.87	1,730.32
1.	Micro Finance	137.92	170.47	144.43	621.64	310.72
	Total Segment Results	745.52	786.43	566.56	2,959.51	2,041.04
3	Segment Assets					
	Gold loan and others	34,237.43	32,942.45	29,320.87	34,237.43	29,320.87
	Micro Finance	12,510.48	11,603.98	10,183.25	12,510.48	10,183.25
	Total Segment Assets	46,747.91	44,546.43	39,504.12	46,747.91	39,504.12
4	Segment Liabilities					
	Gold loan and others	24,809.55	23,899.73	21,199.51	24,809.55	21,199.51
	Micro Finance	10,361.38	9,556.83	8,639.38	10,361.38	8,639.38
-	Total Segment Liabilities	35,170.93	33,456.56	29,838.89	35,170.93	29,838.89

SEGMENT WISE DETAILS ON CONSOLIDATED BASIS FOR THE QUARTER AND YEAR ENDED 31 MARCH, 2024







#### Manappuram Finance Limited Regd. & Corp.Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567 CIN - L65910KL1992PLC006623

1 Statement of Assets and Liabilities

-			( Rs. in Crore
		As at 31 March 2024	As at 31 March 2023
S.No	Particulars	51 March 2024	31 March 2023
		Audited	Audited
	ASSETS		
1	Financial assets		
(a)	Cash and cash equivalent	2,549.87	2,500.
	Bank balance other than (a) above	631.38	534.
(c)	Derivative financial instruments	2.55	24.
(d)	Loans	40,947.57	34,194.
(e)	Investments	726.34	534.
(f)	Other financial assets	439.50	327.
2	Non-financial assets		
(a)	Current tax assets (net)	74.51	35.
	Deferred tax assets (net)	.201.50	151
		0.09	0
(c) (d)	Investment Property Property, plant and equipment	440.22	431
		33.35	431
(e)	Capital work-in-progress	0.01	10
(f)	Intangible assets under development	An Andrews	
(g)	Right of Use Asset	558.47	596
(h)	Goodwill on consolidation	35.56	35.
(i)	Other Intangible assets	35.53	29
(j)	Other non financial assets	71.46	91.
	Total assets	46,747.91	39,504.
	LIABILITIES AND EQUITY		
	Liabilities		
1	Financial Liabilities		
(a)	Trade payables		
(a)	(i) total outstanding dues of micro enterprises and small enterprises	0.22	0
	(ii) total outstanding dues of mere order proces and small enterprises and small enterprises	121.66	105
	Other Payables		
(b)	Debt securities	5,180.00	6,264
(C)	Borrowings (other than debt securities)	27,986.93	21,824
		0.07	0
(d)	Deposits Subordinated liabilities	486.46	394
(e)		666.42	683
(f)	Lease Liability	441.50	330
(g)	Other financial liabilities	441.50	530
2	Non-financial liabilities		
(a)	Provisions	72.48	73
(b)	Other non-financial liabilities	215.19 35,170.93	162 29,838
3	Equity		
(a)	Equity share capital	169.29	169
(b)	Other equity	11,378.82	9,475
	Equity attributable to owners of the company	11,548.11	9,644
	Non controlling Interest	28.88	20
	Total liabilities and equity	46,747.91	39,504







# Manappuram Finance Limited Regd. & Corp.Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567

2	Cash flow statement		(Rs. in Cror	
S.No	Particulars	Year Ended March 31, 2024	Year Ended March 31, 2023	
Α.	Cash flow from operating activities	Audited	Audited	
	Net profit before tax	2,959.52	2,041.	
	Additional of the second se	LJOSSISL.	2,041.	
	Adjustments for:			
	Interest Income	(5,612.55)	(4,674.	
	Depreciation and amortization expense Impairment on financial instruments	246.45	203.	
	Bank Charges	505.97	76.	
	Lease income on rent waiver	0.00		
	Provision for litigation		(0.	
	Provision no longer required written back	1.64	2.	
	Provision for other assets	0.06	3.	
	Profit on sale of property, plant and equipment	• (3.02)	(7.	
	Dividend income	(0.62)	(0.	
	Stock compensation expense			
	Dividend received from subsidiary adjusted against reserve		0.	
	Finance costs	2 776 04	2 4 2 4	
	Interest income from banks, investments and others	2,776.04 (151.06)	2,128.	
	Share Based Payment to employees	0.04	(115.	
	Net actuarial loss that will not be reclassified to profit and loss (OCI)	-0.41		
	Operational cash flows from interest	0.11		
	Interest received on loans	4,971.45	4,579.	
	Finance costs	(1,822.04)	(1,546.	
1	Operating Profit before working capital changes	3,871.47	2,692.	
	Changes in working capital: Decrease / (increase) in non-financial assets			
	Decrease / (increase) in loans	9.41	(30.	
i	Decrease / (increase) in other financial assets	(6,448.81)	(5,533.5	
I	ncrease / (decrease) in Deposits	(102.13)	9.7	
	ncrease / (decrease) in trade payables			
1	Decrease / (increase) in trade receivables	9.91	(40.8	
	ncrease / (decrease) in other financial liabilities	(6.03)	1.2	
	ncrease / (decrease) in provisions	83.58	183.0	
1	ncrease / (decrease) in other non-financial liabilities	(13.18)	36.9	
-		53.18	47.5	
0	Cash generated from operations	(6,414.07) (2,542.60)	(5,325.9	
	let income tax (paid)	(840.09)	(2,633.7 (469.4	
In	Net cash flows from/(used in) operating activities (A)	(3,382.69)	(3,103.2	
			(0,100.1	
3. 0	Cash flow from investing activities			
	apital expenditure, including capital advances	(136.33)	(172.6	
	Acquisition of subsidiary		147210	
1	roceeds from sale of property, plant and equipment Purchase) / Sale of investments	0.88	1.0	
	nterest received from banks, investment and others	(563.37)	(358.5	
0	lividend received from banks, investment and others	144.15	73.3	
	ank balances not considered as cash and cash equivalents	0.00	8.0	
N	let cash flows from/(used in) investing activities (B)	(37.99)	(167.3	
	and a set of the set o	(592.66)	(616.1	
. c	ash flow from financing activities			
D	ebt securities issued (net)			
	icrease in Share Capital	(993.83)	(3,178.2	
	orrowings other than debt securities issued (Net)	4.12		
S	ubordinated liabilities issued (Net)	5,373.47	7,176.7	
C	ommercial Paper (Net)	(1.45)	(0.6	
	roceeds from issue of equity shares	(1.45) 0.01	0.7	
	hare premium on equity shares allotted	146.36	9.3	
S	nare application money received/(refunded)	140.30	240.6 (0.0	
D	ividend paid, including dividend distribution tax	(294.32)	(261.9	
	ayment of lease liabilities	(142.70)	(136.8	
Fil	nance Cost and Other Charges	(66.91)	(150.0	
N	et cash flow from financing activities (C) *	4,024.75	3,849.1	
N	et increase / (decrease) in cash and cash equivalents (A+B+C)	49.40	129.7	
Ca	ash and Cash equivalents at at the beginning of the year	2,500.47	2,370.7	
Ca	ish and Cash equivalents at at the end of the year			
		2,549.87	2,500.4	







#### Notes:

- 1 The above audited consolidated financial results for the year ended March 31, 2024, have been reviewed by the Audit Committee and approved by the Board of Directors of Manappuram Finance Ltd.(the "Company" or "Holding Company") at their meeting held on May 24, 2024. The Joint Statutory Auditors of the Company, M S K A & Associates, Chartered Accountants and S K Patodia & Associates LLP, Chartered Accountants have reviewed the aforesaid results for the year ended March 31, 2024 and an unmodified conclusion has been issued by them thereon.
- 2 The Consolidated results of the Group include the audited financial results of the subsidiary Asirvad Micro Finance Limited Manappuram Home Finance Limited, Manappuram Insurance Brokers Limited and Manappuram Comptech and Consultants Limited which have been audited/reviewed by the auditors of the respective Companies.
- 3 These consolidated financial results of the Group for the year ended March 31, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards prescribed under section 133 of the Companies Act 2013 (the "Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- The Group has reported segment information as per Indian Accounting Standard 108 (Ind AS 108) on 'Operating Segments'. As per Ind AS 108, segments are identified based on management's evaluation of financial information for locating resources and assessing performance. Accordingly, the Group has identified two reportable segments.
   (1) Gold Ioan and others (2) Microfinance.
- 5 The Board of Directors in their meeting held on May 24, 2024, declared a dividend of Rs. 1/- per equity share having face value of Rs. 2/ each.
- 6 The Group has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non-Convertible Debentures as at March 31, 2024.
- 7 The figures for the quarter ended March 31, 2024 and March 31,2023 are the balancing figures between audited figures in respect of the year ended March 31, 2024 and March 31, 2023 and the reviewed figures for the nine months ended December 31, 2023 and December 31, 2022 respectively
- 8 The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
- 9 Subsequent to the year end, the holding company raised Rs. 2,506.05 crores in debt through the issuance of Euro Medium Term Notes (EMTNs).
- 10 Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform with the current period presentation.
- 11 Key standalone financial information is given below:

S.No	Particulars ,	Q	Quarter Ended			
		31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
		Audited (Refer Note 7)	Unaudited	Audited (Refer Note 7)	Audited	Audited
1	Total income	1,513.26	1,528.41	1,215.17	5,854.64	4,826.87
2	Profit before tax	560.29	584.43	412.86	2,221.62	1,706.34
3	Profit after tax	428.33	428.63	309.12	1,657.77	1,266.27
4	Total comprehensive income	427.23	420.29	321.24	1,648.18	1,290.82

Place : Valapad Date : May 24, 2024





By order of the Board of Directors

V.P. Nandakumar Managing Director & CEO DIN: 00044512



M S K A & Associates Chartered Accountants 602 Floor 6, Raheja Titanium, Western Express Highway, Geetanjali, Railway Colony, Ram Nagar, Goregaon (E), Mumbai 400 063 S K Patodia & Associates LLP Chartered Accountants (Converted into LLP w.e.f. December 15, 2023) Sunil Patodia Tower, J.B. Nagar, Andheri East Mumbai 400 099

Independent Auditor's Report on Standalone Audited Financial Results of the Manappuram Finance Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.

To The Board of Directors of Manappuram Finance Limited Report on the Audit of Standalone Financial Results

### Opinion

We have audited the accompanying statement of Standalone Financial Results of Manappuram Finance Limited (hereinafter referred to as 'the Company') for the year ended March 31, 2024 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view, in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS")prescribed under Section 133 of the Companies Act, 2013 ("the Act"), read with Companies (Indian Accounting Standards) Rules, 2015, as amended, and other accounting principles generally accepted in India, of the standalone net profit, other comprehensive income and other financial information of the Company for the year ended March 31, 2024.

#### **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.





### Management and Board of Directors' Responsibilities for the Standalone Financial Results

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared on the basis of the Standalone Financial Statements. The Company's Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit, and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in accordance with the Indian Accounting Standards prescribed under Section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended, issued thereunder and other accounting principles generally accepted in India and is in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting precords in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors of the Company are responsible for assessing the ability of the Company to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the financial reporting process of the Company.

### Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to Standalone Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.





#### S K Patodia & Associates LLP Chartered Accountants

- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

### **Other Matters**

The Statement includes the results for the quarter ended March 31, 2024 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" which were subject to limited review by us. Our opinion is not modified in respect of the above matter.

## For M S K A & Associates

Chartered Accountants ICAI Firm Registration Number: 105047W

**Tushar Kurani** Partner Membership Number: 118580 UDIN: 24118580BKFLZT5773

Kolkata May 24, 2024



For S K Patodia & Associates LLP

Chartered Accountants ICAI Firm Registration Number: 112723W/W100962

Ankush Goyal Partner Membership Number: 146017 UDIN: 24146017BKESEW7135



Valapad May 24, 2024

#### Manappuram Finance Limited Regd. & Corp.Office : W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KL1992PLC006623

# STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2024

			Quarter Ended		Year Ended		
.No	Particulars	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23	
		Audited (refer note 5)	Unaudited	Audited (refer note 5)	Audited	Audited	
A	Revenue from operations					17510	
	(i) Interest income	1,502.09	1,489.38	1,175.82	5,720.56	4,754.2	
	(ii) Dividend Income	-	15.00	3.02	15.00	8.0	
	(iii) Net gain on fair value changes	(0.01)	0.01	0.02	-	0.0	
	(iv) Net gain on derecognition of financial instruments	(2.88)	1.24	21.60	40.72	21.6	
	(v) Fees and commission income	0.76	0.71	0.86	3.00	3.	
	(vi) Others	7.87	19.54	7.01	50.63	28.	
	Total revenue from operations (A)	1,507.83	1,525.88	1,208.33	5,829.91	4,815.	
в	Other income	5.43	2.53	6.84	24.73	11.	
	Total income (A+B)	1,513.26	1,528.41	1,215.17	5,854.64	4,826.	
C	Expenses	100.75		202.02	1 0 2 0 1 2	1,498.	
- 1	(i) Finance costs	488.76	481.28	382.62	1,828.12	25.	
	(ii) Fees and commission expense	14.62	15.36	5.23	50.55 108.40	45	
	<li>(iii) Impairment on financial instruments</li>	28.41	28.03	4.31		1.002	
	(iv) Employee benefit expenses	259.02	266.58	275.23	1,022.17		
	(v) Depreciation and amortization	48.60	47.98	43.79	187.83	162	
	(vi) Other expenses	113.56	104.75	91.13	435.95	386	
	Total expenses (C)	952.97	943.98	802.31	3,633.02	3,120	
		550.20	584.43	412.86	2,221.62	1,706	
D	Profit before tax (A+B-C)	560.29	564.45	412.80	2,221.02	1,700	
E	Tax expense:						
	(i) Current tax	124.51	152.47	101.27	572.76	454	
	(ii) Deferred tax	7.45	3.33	2.47	(8.91)	(14	
	(iii) Earlier years adjustments		-		-		
F	Profit for the period (D-E)	428.33	428.63	309.12	1,657.77	1,266	
G	Other comprehensive income/(loss)						
G							
	<ul> <li>Actuarial gain / (losses) on post retirement benefit</li> </ul>	(0.08)	(0.93	) (4.94)	(1.35)	(C	
	plans				5 Sec. 20		
	(ii) Income tax relating to items that will not be	0.02	. 0.24	1.24	0.34	(	
	reclassified to profit or loss		. 4	1	(1.04)	10	
	Subtotal (A)	* (0.06)	(0.69	) (3.70)	(1.01)	(0	
	B) (i) Items that will be reclassified to profit or loss				K		
	- Fair value changes on derivatives designated as cash	(1.38)	(10.22	21.14	(11.47)	32	
	flow hedges, net .	(1.50)	(10.22	/	(22)		
	(ii) Income tax relating to items that will be reclassified	0.35	2.57	(5.32)	2.89	(8	
	to profit or loss	0.55	2.37	(3.52)	•		
	Subtotal (B)	(1.03)	(7.65	) 15.82	(8.58)	24	
	Total other comprehensive income / (loss) (G)	(1.10)	(8.35	) 12.12	(9.59)	24	
			122.20	224.24	1 649 19	1 200	
Н	Total comprehensive income for the period(F+G)	427.23	420.29	321.24	1,648.18	1,290	
1	Paid-up equity share capital (Face value of Rs. 2/- per share)	169.29	169.29	169.28	169.29	169	
J	Earnings per equity share (not annualised for the quarters)	2 1		1			
						1920	
	Basic (Rs.)	- 5.07	5.06		19.59	14	
	Diluted (Rs.)	5.07	5.06	3.65	19.59	1.	







#### Manappuram Finance Limited Regd. & Corp.Office : W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KL1992PLC006623

statement of Assets and Liabilities as at March 31,2024

			( Rs. in Crores
		As at	As at
.No	Particulars	31 March 2024	31 March 2023
		Audited	Audited
I ASSI	ETS	14 K	
1	Financial assets		
(a	) Cash and cash equivalents	1,529.39	1,872.7
(b	) Bank balances other than above	207.37	206.8
(d	) Loans	29,138.46	24,558.4
(e	) Investments	1,765.57	1,454.2
(f)	Other financial assets	291.08	209.5
2	Non-financial assets		
(a		52.48	0.8
(b		92.95	80.8
(c		359.73	357.7
(d		33.35	16.0
(e		444.84	497.8
(C		10.72	13.8
(j		46.68	68.7
15			-
	Total assets	33,972.62	29,337.5
LIAE	SILITIES Financial liabilities		
(a)	Derivative financial instruments	11.02	3.2
(b)	Payables		
	(I) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.22	0.2
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	106.40	95.9
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		
(c)	Debt securities	4,433.98	4,960.8
(d)	Borrowings (other than debt securities)	18,032.85	14,268.
(f)	Lease Liability	533.91	574.3
(g)	Other financial liabilities	254.10	256.
		1. 54 5	
2	Non-financial Liabilities		
	Current tax liabilities (net)	57.31	57.
(a		and an and a second sec	140.
(b	o) Other non-financial liabilities	193.56 23,623.35	20,357.
3	EQUITY		
(a		169.29	169.
(1		10,179.98	8,810.
8	V		
	Total liabilities and equity	33,972.62	29,337.

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#### Manappuram Finance Limited Regd. & Corp.Office : W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KL1992PLC006623

sh flow statement for the year ended March 31, 2024

s.No	Particulars	Year Ended March 31, 2024	( Rs. in Crore Year Ended March 31, 2023
		Audited	Audited
	Cash flow from operating activities	N	
	Net profit before tax	2,221.62	1,706.3
	Adjustments for:		
- 1	Interest income on loans	(5,629.02)	(4,664.
	Depreciation and amortization expense	187.83	162.
	Impairment on financial instruments	36.10	37.
	Finance costs	1,828.12	1,498
	Provision for litigation	1.64	2
	Provision for other assets	(2.20)	(8
	Profit on sale of property, plant and equipment	(0.59)	(0
	Stock compensation expense	-	· 0
	Interest income from banks, investments and others	(91.54)	(90
	Dividend Received	(15.00)	(8
	Operational cash flows from interest	4,971.45	4,577
- 1	Interest received on loans	(1,805.57)	(1,554
	Finance costs	(_)	
		1,702.84	1,659
	Operating Profit before working capital changes	1,702.04	1,000
	Changes in working capital and loans:	13.71	(25
	Decrease / (increase) in non-financial assets	(3,958.56)	(1,789
	Decrease / (increase) in loans	(3,938.30)	(3,711)
	Decrease / (increase) in other financial assets	10.45	(12
	Increase / (decrease) in trade payables Increase / (decrease) in other financial liabilities	• 26.76	174
	Increase / (decrease) in provisions	(12.49)	41
	Increase / (decrease) in provisions	53.53	42
	1 Caracterization of the second static memory and static second static	(3,941.36)	(1,572
	Cash used in operations	(2,238.53)	86
	Net income tax (paid)	(624.41)	(400
	Net cash flows from /(used in) operating activities (A)	(2,862.93)	(314
	Cash flow from investing activities		
	Capital expenditure, including capital advances	(95.28	(112
	Proceeds from sale of property, plant and equipment	0.71	
	(Purchase) / Sale of investments	(311.34	
	Interest received from banks, investments and others	84.72	88
	Dividend Received	15.00	5
	Bank balances not considered as cash and cash equivalents	(0.56	
	Net cash flows from/(used in) investing activities (B)	(306.75	(20-
	Cash flow from financing activities		
	Debt securities issued (net)	(526.83	(2,84)
	Borrowings (other than debt securities) issued (net)	3,772.09	4,119
	Subordinated liabilities issued (net)	-	((
	Proceeds from issue of equity shares	0.01	
	Share premium on equity shares allotted	0.49	
	Dividend paid, including dividend distribution tax	(27,9.32	
	Payment of lease liabilities	(140.08	) (134
	Net cash flow from/(used in) financing activities (C)	2,826.36	888
	Net increase / (decrease) in cash and cash equivalents (A+B+C)	(343.31	
1	Cash and cash equivalents at April 1, 2023 / April 1; 2022	. 1,872.70	1,562
	Cash and cash equivalents at March 31, 2024 / March 31, 2023	1,529.39	1,872







#### Manappuram Finance Limited Regd. & Corp.Office : W-4/638 A, Manappuram House, P.O Valapad, Thrissur - 680567, Kerala, India CIN - L65910KI 1992PI C006623

(fhese audited standalone financial results of Manappuram Finance Limited ("Company") for the year ended March 31, 2024 have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards prescribed under section 133 of the Companies Act 2013 (the "Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

- 2 The above audited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Manappuram Finance Limited ('the Company') at their meetings held on May 24, 2024. The Juint auditors of the Company M S K A & Associates Chartered Accountants and S K Patodia & Associates LLP Chartered Accountants have audited the aforesaid results for the year ended March 31, 2024 and an unmodified opinion has been issued by them thereon.
- 3 The Company operates mainly in the business of lending. Accordingly, there are no separate reportable segments as per IND AS 108 Operating Segments.
- 4 The Company has maintained requisite full asset cover by way of floating charge on book debts and other unencumbered assets of the Company on its Secured Listed Non-Convertible Debentures as at March 31, 2024.
- 5 The figures for the quarter ended March 31, 2024 and March 31, 2023 are the balancing figures between audited figures in respect of the year ended March 31, 2024 and March 31, 2023 and March 31, 2023 and the reviewed figures for the nine months ended December 31, 2023 and December 31, 2022 respectively.
- 6 During the year, the Company allotted 40,000 equity shares having face value of Rs.2 each on the exercise of stock options under the Employee Stock Option Schemes.
- 7 Detail of resolution plans implemented under the "Resolution framework for COVID-19-related Stress" as per the RBI notification no. RBI/2020-21/16 Format B (Rs in Crores)

S No	classified as standa consequent to Type of borrower resolution plan-	implementation of resolution plan- Position as at the end of previous half	Of (A),aggregate debt that slipped into NPA during	Of (A), amount written off during the half year	Of (A), amount paid by borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan- position as at the end of this half year.	
1	Personal Loans #	0.15	-	-	0.05	0.10	
2	Corporate Persons*	-	-	-	-	-	
3	Of which MSMEs	-	-	-	-	· -	
4	Others	1.55	0.48	-	0.65	0.56	
	Total	1.70	0.48	0.00	0.70	0.66	

# Includes restructuring done in respect of request received as of September 30, 2021 processed subsequently.

\* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

Disclosure as per the notification no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities.

a)Details of loans (not in default) sold through assignment during the quarter ended March 31, 2024 :

Count of loan accounts assigned		1,294
Amount of loans transferred through Assignment (in Cr)	14	111.01
Weighted average residual maturity (in months)	1	29.00
Weighted average holding period (in months)		12.66
Retention of beneficial economic interest		10%
Coverage of tangible security coverage		100%
Rating wise distribution of rated loans		unrated

b)The Company has not acquired through assignment in respect of loans not in default during the year ended March 31, 2024. c)The Company has not transferred/acquired any stressed loans during the year ended March 31, 2024.

Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended, is attached as Annexure 1.

10 The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the Impact, if any, and account for the same once the rules are notified and become effective.

11 Subsequent to the year end, the company raised Rs. 2,506.05 crores in debt through the issuance of Euro Medium Term Notes (EMTNs).

- 12 The Board of Directors declared an interim dividend of Rs. 1/- per equity share having face value of Rs. 2/-each.
- 13 Previous period/year figures have been regrouped/reclassified, wherever necessary, to conform with the current period presentation.

By Order of the Board of Directors

V.P. Nandakumar Managing Director & CEO DIN: 00044512





Place : Valapad Date : May 24, 2024

9



nerever necessary, to confor By Order



#### **ANNEXURE 1**

Disclosure in compliance with Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at and for the quarter and year ended March 31,2024\*.

C NI-	Destinuteur	Net	Quarter Ended	Year Ended
S. No	Particulars	Note no	31-Mar-24	31-Mar-24
А	Debt Equity Ratio	2	2.17	2.17
В	Debt Service Coverage Ratio		NA	NA
С	Interest Service Coverage Ratio		NA	NA
D	Outstanding redeemable preference shares(quantity and value)		NIL	NI
E	Capital Redemption Reserve		NIL	NI
F	Debenture Redemption Reserve		NA	NA
G	Net Worth (Rs. In Cr)	3	10,349.27	10,349.27
Н	Net Profit After Tax (Rs. In Cr)		428.33	1657.77
I	Earnings Per Share:			
i)	Basic (Rs)		5.07	19.59
ii)	Diluted (Rs)		5.07	19.59
J	Current Ratio		NA	NA
К	Long Term Debt To Working Capital		NA	NA
L	Bad Debts To Account Receivable Ratio		NA	NA
M	Current Liability Ratio		NA	NA
N	Total Debts To Total Assets	4	66.13%	66.13%
0	Debtors Turnover		NA	NA
Ρ	Inventory Turnover		NA	NA
Q.	Operating Margin (%)		NA	NA
R	Net Profit Margin (%)	5	28.31%	28.32%
S	Sector Specific Equivalent Ratios:			
i)	Stage 3 Loan Assets to Gross Loan Assets	6	1.93%	1.93%
ii)	Net Stage 3 Loan Assets to Gross Loan Assets	7	· 1.70%	1.70%
iii)	Capital Adequacy Ratio	8	30.58%	30.58%
iv)	Provision Coverage Ratio	9	12.34%	12.34%
v)	Liquidity Coverage Ratio(LCR)	8	202.78%	202.78%

\* The information furnished is based on Standalone Result

Notes:

- 1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- 2 Debt Equity Ratio = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/{Equity Share Capital + Other Equity}
- 3 Net Worth is calculated as defined in Sec 2(57) of the Companies Act, 2013.
- 4 Total Debts To Total Assets = {Debt Securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/Total Assets
- 5 Net Profit Margin (%) = Net Profit After Tax / Total Income
- 6 Stage 3 Loan Assets to Gross Loan Assets = Stage 3 Loan Assets/Gross Loan Assets (Based on principal amount of Loan Assets)
- 7 Net Stage 3 Loan Assets to Gross Loan Assets = {Stage 3 Loan Assets Expected Credit Loss provision for Stage 3 Loan Assets}/Gross Loan Assets (Based on Principal amount of Loan Assets)-Expected Credit Loss provision for Stage 3 Loan

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- 8 Capital Adequacy Ratio and Liquidity Coverage Ratio has been computed as per RBI Guidelines.
- 9 Provision Coverage Ratio = Expected Credit Loss provision for Stage 3 Loan Assets/Stage 3 Loan Assets

For Manappuram Einance Limited

V.P.Nándakumar Managing Director & CEO

India's First Listed and Highest Credit Rated Gold Loan Company



24-05-2024

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 Sir/Madam,

Sub: Declaration in terms of Regulation 33(3)(d) and 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 33(3)(d) and 52(3)(a) of Listing Regulations, we hereby declare that the Audit Reports for Annual Audited Financial Results (standalone and consolidated) for the Financial Year ended March 31, 2024, is with unmodified opinion(s).

Thanking You

Yours Sincerely For Manappuram Finance Limited

V. P. Nandakumar MD &CEO

India's First Listed and Highest Credit Rated Gold Loan Company



· · · · · · · · · · · · · · · · · · ·
National Stock Exchange of India Limited
5th Floor, Exchange Plaza
Bandra (East)
Mumbai - 400 051
Scrip Code: MANAPPURAM

Dear Sir/Madam,

Sub.: Regulation 52(7) and Regulation 52 (7A) of SEBI (Listing Obligations and Disclosure **Requirements) Regulation 2015** 

Pursuant to Regulation 52(7) and Regulation 52 (7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 and in compliance with SEBI operational Circular SEBI/HO/DDHS/DDHS\_Div1/P/CIR/2022/0000000103 dated July 29, 2022, we are furnishing herewith Utilization of issue proceeds of non-convertible securities and Statement of deviation/variation in use of Issue proceeds for the quarter ended March 31,2024.

Request you to kindly take the same on your record.

Thanking you.

Yours Faithfully, For Manappuram Finance Limited

Manoj Kumar V.R

**Company Secretary** 

India's First Listed and Highest Credit Rated Gold Loan Company



Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any devia tion (Yes/ No)	If 8 is Yes, then specify the purpose of for which the fund were utilized
1	2	3	4	5	6	7	8	9
Manappuram Finance Limited	INE522D 07CF1	Private Placement	Secured, Non- Cumulative, Redeemable, Listed, Rated, Non- Convertible Taxable Debentures	05/03/2024	Rs 200 Crores	<ol> <li>General Corporate purpose</li> <li>For ordinary course of business of the Issuer including repayment/re- financing of existing debt</li> <li>For deployment in business and growth of asset book of the Issuer</li> </ol>	No	NA
Manappuram Finance Limited	INE522D 07CG9	Private Placement	Secured, Non- Cumulative, Redeemable, Listed, Rated, Non- Convertible Taxable Debentures	28/03/2024	Rs 25 crores	<ol> <li>General Corporate purpose</li> <li>For ordinary course of business of the Issuer including repayment/re- financing of existing debt</li> <li>For deployment in business and growth of asset book of the Issuer</li> </ol>	No	NA

# A. Statement of utilization of issue proceeds:

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Manappuram Finance Limited
Mode of fund raising	Private Placement
Type of instrument	Secured, Non-Cumulative, Redeemable, Listed, Rated, Non-Convertible Taxable Debentures
Date of raising funds	05/03/2024(INE522D07CF1) and 28/03/2024(INE522D07CG9)

India's First Listed and Highest Credit Rated Gold Loan Company

# MANAPPURAM FINANCELIMITED

Make Life Easy

Amount raise	d			Rs 200 Crore (INE522D07	es (INE522D07CF1) an CG9)	d Rs 25 crores
Report filed fo	or quarter en	ded		31-03-2024		
Is there a devi	ation/ varia	tion in use of f	unds raised?	No		
		equired to vary rospectus/ offe		Not Applie	cable	
If yes, details	of the appro	val so required	?	Not Applica	able	
Date of appro	val			Not Applica	able	
Explanation fo	or the deviat	ion/ variation	-	Not Applica	able	
Comments of	the audit co	mmittee after re	eview	Nil		
Comments of	the auditors	, if any		Nil		
Objects for wh following tabl		ave been raised	and where t	here has been a	a deviation/ variatio	on, in the
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
1)General Corporate purpose 2) For ordinary course of business of the Issuer including repayment/re- financing of existing debt 3) For deployment in business and growth of asset book of the Issuer	Nil	1)General Corporate purpose 2) For ordinary course of business of the Issuer including repayment/re- financing of existing debt 3) For deployment in business and growth of asset book of the Issuer	Nil	1)General Corporate purpose 2) For ordinary course of business of the Issuer including repayment/re- financing of existing debt 3) For deployment in business and growth of asset book of the Issuer	Nil	Nil



Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed

Thanking you, Yours faithfully,

For Manappuram Finance Limited

Bindu A I

**Chief Financial Officer** 

India's First Listed and Highest Credit Rated Gold Loan Company CIN: L65910KL1992PLC006623, Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India



May 24,2024

BSE LimitedNational Stock Exchange of India LimitedPhiroze Jeejeebhoy Towers5th Floor, Exchange PlazaDalal StreetBandra (East)Mumbai- 400001Mumbai – 400 051Scrip Code: 531213Scrip Code: MANAPPURAM

Dear Madam/Sir

Sub: Security Cover under Regulation 54(2) & 54(3)

Enclosing herewith the statement on security cover under regulation 54(2) & 54(3) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the quarter ended March 31,2024

Request you to kindly take the same on your record.

Thanking you.

N

Yours Faithfully, For Manappuram Finance Limited

Manoj Kumar V.R Company Secretary

India's First Listed and Highest Credit Rated Gold Loan Company



24.05.2024	1
	National Stock Exchange of India
BSE Limited	Limited
Phiroze Jeejeebhoy Towers	5th Floor, Exchange Plaza
Dalal Street	Bandra (East)
Mumbai- 400001	Mumbai – 400 051
Scrip Code: 531213	Scrip Code: MANAPPURAM

Dear Sir/Madam

Sub: Security Cover under Regulation 54(2) of SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 ("SEBI (LODR)")

This is to certify that the Company has maintained requisite asset cover (100% or above, as the case may be) for its Secured Listed Non-Convertible Debentures as at March 31,2024 as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, by way of creation of floating charge on book debts and other encumbered assets of the Company sufficient to discharge the principal amount and the interest thereon at all times for the non-convertible debt securities issued.

Kindly take the same on record.

Thanking you Yours Faithfully, For Manappuram Finance Limited

V P Nandakumar

MD & CEO

India's First Listed and Highest Credit Rated Gold Loan Company

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Column A Column E	Column B	Column C	nolumn D	Column E	Calina P	>>						3	Į,	
		Condition	COLUMN		Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Colum
- - *		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security ***	Elimination (amount in negative)	(Total C to H)		Related to only th	ose items covere	Related to only those items covered by this certificate	
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued *	Other Secured Debt **	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered (in column F)	n an	debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable(For Eg.Bank Balance,DSRA market value is not applicable)	Market Value for Pari passu charge Assets <sup>viii</sup>	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg.Bank Balance, DSRA market value is not applicable)	Tot: Value(=K N)
		Book Value	Book Value	Vec/No	Book Value	Doct Victor						Relatin	Relating to Column F	
ASSETS					DOOK VAILE	DOOV Value	. Y.		10					5 1
Property, Plant and Equipment			58.19		6		2 5 2 0 1 2							
Capital Work-in- Progress							JV 666		15.765'5					
Right of Use Assets			1				30.3VV V		200.40			,		
Goodwill		31					4,440.00		4,448.35					
Intangible Assets							107 27		-					
Intangible Assets under Development		÷						,	101.21					
Investments											10			
Loans	Standard Loan						17,000.71	, ,	17,655./1		~			
Inventories	Hereivables		10,200.20		33,852.50	247,296.88	2						33,852.50	33
Trade												0		
Receivables#		,	ı			2,910.84		2 201	2,910.84	ж. 1				
Cash and Cash Equivalents						15,293.86			15 202 26					
Bank Balances other than Cash and		,	729.14		2	1,131.33	213.18		2,073.65			•	•	
Cash Equivalents														
Cash Equivalents Others##			,				20 100 1		- (P					

					s.						×			
	2													
					•								8	
IIARIIITIES											`			
Debt securities to which this	Secured Listed NCD			Yes	29.574.28	,	,		29 574 28			2000		
Other debt chering pari pare												color		
Other debt sharing pari-passu charge with above debt				Yes	1	,						,	4	
Other Debt				No	,					100	-	,		T
Subordinated debt			æ	No					,					
Borrowings #####			9,104.53	No		171,223.96	4		180,328.49					
Debt Securities#####		not to be filled		No		-	-		-					
Others				No		-								
Trade payables				-			1,066.26		1,066.26					
Lease Liabilities				c			5,339.14		5,339.14					
Others #######							A 506 01		573.07					
Total			9,104.53		29,574.28	177,632.38	19,922.37	3.	236,233.58					
Cover on Book Value			1.21		1.14									
		Exclusive Security Cover	1.21		Pari-Passu Security Cover Ratio	1.14			7. 1					
*This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued. ** This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.	alue of assets having ex value of assets having (	xclusive charge exclusive charg	e and outstanding ge and outstandi	g book value of de ng book value of :	ebt for which this cert all corresponding debt	ificate is issued. other than column	с.							- -
""This column shall include all those assets which are not charged and shall include all unsecured borrowings and shall include only those assets which are paid-for. An # Trade receivable includes other financial assets ## Others includes other non-financial assets ## Others includes other non-financial assets	iose assets which are ne r financial assets incial assets certificate pertains inc	ot charged and ludes Principal	shall include all Outstanding + I	nterest Accrued -	wings and shall includ IND AS Adjustment.	e only those assets v	vhich are,paid-for.	And Investment inclu	ides investment in	subsidiaries which	nd Investment includes investment in subsidiaries which is carrying at book value and investment in G-sec	lue and investm	ient in G-sec.	
Adjustment).	listed and Retail NCD's lity share captal & othe	er equity.			כות סא,ו עווןמט וימרוטומ				cindes portowing it	om banks and Fir	ancial institution (Prin	icipal Outstandi	ng + Interest Accrued	- IND AS
Compliance of all the covenants/terms of the issue in respect of listed secured debt securities of the company.	/terms of the issue in re	espect of listed	l secured debt se	ecurities of the co	ompany.									
We hereby confirm the compliances made by the Company in respect of the covenants/terms of the issue of the listed secured NCD's and certify that such covenants/terms of the issue have been complied by the Company.	ces made by the Compa	any in respect o	of the covenants	/terms of the issu	ue of the listed secure	d NCD's and certify t	that such covenant	/terms of the issue b	nave been complied	by the Company		,	8	a.
Thanking You,														
Yours truly,														
For Manappuram Finance Limited	βď		MEIN				•							
				HOLE						× ,		•		
1 moll		NA	ANT NAV											

Name: Bindu A.L. Designation: Chief Financial Officer Date: May 24, 2024 Place: Valapad

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4 N 0 V 0 0 1	33 21 No.
IWE522D07CC8 IWE522D07BY4 INE522D07BX6 INE522D07CD6 INE522D07CE4 INE522D07CF1 INE522D07CG9 Total	<b>ISIN</b> INE522D07AP4 INE522D07BA4 INE522D07BN7
Non-Convertible Debt Securities Non-Convertible Debt Securities	Facility Non-Convertible Debt Securities
Pari-Passu Pari-Passu Pari-Passu Pari-Passu Pari-Passu Pari-Passu Pari-Passu Pari-Passu	Type of Charge Pari-Passu Pari-Passu
1,100,00 2,500,00 600,00 400,00 200,00 200,00 200,00 255,00 255,00	Outstanding Amount As on 31-03-2024 (In Rs Cr) 30.48
1 times 1 times 1.25 times 1 times 1.25 times 1 times 1 times 1 times 1 times 1 times 1 times 1 times	Cover Required
20.48 125.00 1,375.00 250.00 750.00 400.00 200.00 200.00 200.00 225.00 3,385.25	Assets Required (In Rs Cr)

ISIN wise details

1 smda

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# **S K PATODIA & ASSOCIATES LLP** CHARTERED ACCOUNTANTS

To, The Board of Directors, Manappuram Finance Limited

Sub: Independent Auditor's Certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities of Manappuram Finance Limited for the quarter ended March 31, 2024

- We, S K Patodia & Associates LLP, Chartered Accountants ("us" or "we" or "our") have been requested as Statutory Auditors via E-Mail dated May 21, 2024, by Manappuram Finance Limited (the "Company") having its registered office at IV/470A (Old) W/638A (New) Manappuram House Valapad, Thrissur, Kerala - 680 567, to issue a certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities of Manappuram Finance Limited for the quarter ended March 31, 2024.
- 2. The accompanying Statement of compliance showing 'Security Cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed and compliance with Financial Covenants' for Listed Secured Non-Convertible Debentures (NCD's) issued by the Company which were outstanding as at March 31, 2024 (the "Statement"), is prepared and signed by the Management of the Company for the purpose of submission with Bombay Stock Exchange Limited, National Stock Exchange Limited and the Catalyst Trusteeship Limited ("the Debenture Trustee"), as per the terms of the offer document/ Information memorandum and/ or Debenture Trust Deed as at March 31, 2024, in accordance with terms of Securities And Exchange Board Of India (the "SEBI") circular reference no. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 on revised format of security cover certificate, monitoring and revision in timelines (hereinafter referred as the "SEBI Circular") and in accordance with terms of regulation 56(1) (d) of the Securities And Exchange Board Of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred as the "SEBI Regulations"). The accompanied Statement is attested by us for identification purposes only.

#### Management's Responsibility

- 3. The Management of the Company is responsible for the maintenance of the Security Cover and compliance with the all financial covenants of debt securities, including the preparation of Statement and preparation and maintenance of all accounting and other records and documents supporting such compliance. This responsibility includes the design, implementation, and maintenance of internal controls relevant to such compliance with the SEBI Regulations and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Management is also responsible for the allocation of loans/receivables or any other asset offered as security in the Statement as per the format for security cover given in SEBI Circular.
- 4. The Company's management is also responsible for preparation and maintenance of financial covenants and compliance with such covenants on a continuous basis as per the Debenture Trust Deed and provide all relevant information to the Debenture Trustee. The Management is also responsible for ensuring that the Company complies with the requirements of the Companies Act, 2013, SEBI Act, 1992 and other relevant circulars and guidelines as applicable to the Company and for providing all relevant unformation to the Debenture Trustee and Stock Exchanges.



Registered Office: Sunil Patodia Tower, J.B. Nagar, Andheri East, Mumbai - 400 099 Tel.: +91 22 6707 9444 | Email: info@skpatodia.in | Website: www.skpatodia.in

#### Auditor's Responsibility

- 5. Pursuant to the requirements of the SEBI Regulations and SEBI Circular, it is our responsibility to provide a limited assurance and form a conclusion, based on our examination of the books and records of the Company for the quarter ended March 31, 2024, that nothing has come to our attention that causes us to believe that the Company is not in compliance with maintenance of the security cover including the compliance with all the financial covenants as mentioned in the Debenture Trust Deed upon our review of the Statement and related supporting provided to us.
- 6. We have been audited the financial statements of the Company for the year ended March 31, 2024 and issued an unmodified audit opinion vide our report dated May 24, 2024. Our audit of these financial statements were conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and other applicable authoritative pronouncement issued by the Institute of Chartered Accountant of India (the "ICAI"). Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. Further, we have not audited any financial statements of the Company as of any date or for any period subsequent to March 31, 2024.
- 7. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, as mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, for the purpose of the certificate, we have performed the following procedures:

a) Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the secured Debentures and noted the particulars of security cover and security cover percentage required to be maintained by the Company in respect of such Debentures, as indicated in the Statement.

b) Traced the principal amount of the listed NCDs outstanding as on March 31, 2024 on test check basis from books and records of the Company;

c) Reviewed the asset cover details as per the Debenture Trust Deed / Information Memorandum and the books and records of the Company on test check basis;

d) Checked the arithmetical accuracy of the Security Cover ratio computation as per the Statement;

e) Reviewed the financial covenants on test check basis as per the Debenture Trust Deed/ Information Memorandum and the term sheet of NCD's issued by the Company; and

f) Performed necessary inquiries and obtained written representations from the Management, wherever required in this regard.

- 8. We conducted our examination of the Statement, on a test check basis, in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
- 9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

#### Conclusion



10. Based on the procedure performed by us as mentioned in paragraph 7 above, to the best of our knowledge and according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that;

- i) The book value of assets charged against the listed NCDs issued by the Company mentioned in the accompanying Statement are not in agreement with the books and records maintained by the Company as at March 31, 2024 produced for our examination; and
- ii) The Company has not complied with all the financial covenants as mentioned in the Debenture Trust Deed.

#### Restriction on Use

11. This certificate is addressed to the Board of Directors of the Company for the onward submission to the Debenture Trustee as per the SEBI Regulation and SEBI Circular and should not be used by any other person or for any other purpose. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For S K Patodia & Associates LLP Chartered Accountants ICAI Firm Registration No. 112723W/W100962



Ankush Goyal Membership No.: 146017 UDIN: 24146017BKESEU9356

Place: Valapad Date: May 24, 2024





24.05.2024

BSE Limited Phiroze Jeejeebhoy Towers	National Stock Exchange of India Limited
Dalal Street	5th Floor, Exchange Plaza Bandra (East)
Mumbai- 400001	Mumbai - 400 051
Scrip Code: 531213	Scrip Code: MANAPPURAM

Dear Madam/Sir

<u>Sub.: Disclosure of Related Party Transactions pursuant to Regulation 23(9) of the</u> <u>Securities and Exchange Board of India (Listing Obligations and Disclosure</u> <u>Requirements) Regulations, 2015 ("Listing Regulations")</u>

Please find enclosed herewith disclosure of related party transactions for the half-year ended March 31,2024 pursuant to Regulation 23(9) of the Listing Regulations, in the format specified by SEBI vide circular SEBI/HO/CFD/CMD1/CIR/P/2021/662 dated November 22,2021.

We request you to please take the same on your record.

Thanking You.

For Manappuram Finance Limited

Manoj Kumar V R Company Secretary

India's First Listed and Highest Credit Rated Gold Loan Company

Mat     Mat <th>All       All       A</th> <th></th> <th></th> <th>Details of the party (listed entity /subsidiary) entering into the transaction</th> <th>. Details of the counterparty</th> <th></th> <th></th> <th>Value of the related party transaction as anoroved by the</th> <th>Value of transaction during the</th> <th>In case monies a party as a result (see N</th> <th>In case monies are due to either arry as a result of the transaction s (see Note 1)</th> <th>In CASE ANY INAUCH Indebtedness is incurred to make or give loans, inter- corporate deposits, advances or</th> <th>TIMBREIBI s incurred to loans, inter- 15, advances</th> <th></th> <th>the loans, i</th> <th>nter-corpor</th> <th>ate deposits,</th> <th>Details of the loans, inter-corporate deposits, advances or investments</th>	All       A			Details of the party (listed entity /subsidiary) entering into the transaction	. Details of the counterparty			Value of the related party transaction as anoroved by the	Value of transaction during the	In case monies a party as a result (see N	In case monies are due to either arry as a result of the transaction s (see Note 1)	In CASE ANY INAUCH Indebtedness is incurred to make or give loans, inter- corporate deposits, advances or	TIMBREIBI s incurred to loans, inter- 15, advances		the loans, i	nter-corpor	ate deposits,	Details of the loans, inter-corporate deposits, advances or investments
					Name		(see Note 5) (Rs. in lakhs)	audit committee (see Note 6a) (Rs. in lakhs)	reporting period (see Note 6b) (Rs. in lakhs)	Opening balance Receivable / (Pavable)	Closing balance Receivable / (Payable)				1	1000	Secured/ unsecured	Purpose for which funds will be utilised the ultimate recipier
Mattir Sile         Description         Optimize         Continue         910         91	Mattir Sint         Description         Description         Optimization         Optimization <td>Mark filter in the fi</td> <td></td> <td>Manappuram Finance Limited</td> <td>ABHIJIT SEN</td> <td>Director</td> <td>Sitting Fee</td> <td>4 80</td> <td>1 20</td> <td>On in listen</td> <td>(Rs. in lakhs)</td> <td>-</td> <td>-</td> <td>Incorporation</td> <td>+</td> <td></td> <td></td> <td>funds (end-usage</td>	Mark filter in the fi		Manappuram Finance Limited	ABHIJIT SEN	Director	Sitting Fee	4 80	1 20	On in listen	(Rs. in lakhs)	-	-	Incorporation	+			funds (end-usage
Markets         Endention         Endention         Endention         Parkets         Endention         Parkets	Mark Mark Transmis         Mark Mark Mark Transmis         Mark Mark Mark Mark Mark Transmis         Mark Mark Mark Mark Mark Mark Mark Mark	Mark Manne Tames Latation         Destation         Destation <thdestation< th="">         Destation         <thdestation< <="" td=""><td>Image         Image         <th< td=""><td>Manappuram Finance Limited</td><td>ABHUIT SEN</td><td></td><td>Commission</td><td>54.00</td><td>54.00</td><td></td><td>54.00</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<></td></thdestation<></thdestation<>	Image         Image <th< td=""><td>Manappuram Finance Limited</td><td>ABHUIT SEN</td><td></td><td>Commission</td><td>54.00</td><td>54.00</td><td></td><td>54.00</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<>	Manappuram Finance Limited	ABHUIT SEN		Commission	54.00	54.00		54.00		-					
Mathemetication and Mat	Mark Marker likes         Description         Description <thdescription< th=""></thdescription<>	Mark Mark Instance         Description         Descriptin         Description <thdescription< th=""></thdescription<>	Mark Market like         Designed frequency         Designed	Manappuram Finance Limited	Asirvad Micro Finance Limited		Rent Received	7.38	7.38				-					
Markather         Markather <t< td=""><td>Manual manual</td><td>Mark Mark Filter         Mark Mark Mark Mark Filter         Mark Mark Mark Mark Mark Mark Mark Mark</td><td>Mark Master Mark Mark Master Mark Mark Master Mark Mark Master Mark Mark Mark Mark Mark Mark Mark Mark</td><td>Manappuram Finance Limited</td><td>Astrvad Micro Finance Limited</td><td></td><td>REIMBURSEMENT OF</td><td></td><td>1.58</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Manual manual	Mark Mark Filter         Mark Mark Mark Mark Filter         Mark Mark Mark Mark Mark Mark Mark Mark	Mark Master Mark Mark Master Mark Mark Master Mark Mark Master Mark Mark Mark Mark Mark Mark Mark Mark	Manappuram Finance Limited	Astrvad Micro Finance Limited		REIMBURSEMENT OF		1.58									
Marker function         Bestime         Instruction         Bestime         Instruction         Bestime         Instruction         Bestime         Bestim         Best	Marker function         Baseline         Difference         Diff	Markatise         Baseline         District	Markater	Manappuran Finance Limited	Astrvad Macro Finance Lumited		EDUCATION AND TR		60.76		60.76							
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Immunol (mathod)         Description (mathod)         Description (mathod) <thdescription (mathod)<="" th="">         Description (m</thdescription>	Image: constraint         Description         Description         Description         Display         Display <thdisplay< th="">         Display         Di</thdisplay<>	District	Instrument         Date	Mananeurum Finance Limited	BALASUBKAHMANIAN		Sitting Fee	2.80	2.80	0.40								
Distriction     Distriction     Distriction     Distriction       Distriction     Distriction     Distriction     Distriction     Distriction       EMANDON COLLAR     Distriction     Distriction     Distriction     Distriction       MANDON COLAR     MANDON COLLAR     Distrintion </td <td>Distriction         Distriction         <thdistriction< th=""> <thdistriction< th=""></thdistriction<></thdistriction<></td> <td>Distriction         Distriction         <thdistriction< th=""> <thdistriction< th=""></thdistriction<></thdistriction<></td> <td>Distant         Distant         <t< td=""><td>Manappuran Finance Limited</td><td>BALASUBKAHMANIAN BARINI + 1</td><td>tor</td><td>Commission to Directors</td><td>31.00</td><td>31.00</td><td></td><td>31.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<></td>	Distriction         Distriction <thdistriction< th=""> <thdistriction< th=""></thdistriction<></thdistriction<>	Distriction         Distriction <thdistriction< th=""> <thdistriction< th=""></thdistriction<></thdistriction<>	Distant         Distant <t< td=""><td>Manappuran Finance Limited</td><td>BALASUBKAHMANIAN BARINI + 1</td><td>tor</td><td>Commission to Directors</td><td>31.00</td><td>31.00</td><td></td><td>31.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Manappuran Finance Limited	BALASUBKAHMANIAN BARINI + 1	tor	Commission to Directors	31.00	31.00		31.00							
Description     Desc	Column Instant         Column	Description         Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	Normality         Normality <t< td=""><td>Manayouran Finance Limited</td><td>Di NUU A.L.</td><td>CFO</td><td>- E</td><td>75.50</td><td>75.50</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Manayouran Finance Limited	Di NUU A.L.	CFO	- E	75.50	75.50									
In Marker Marker Services     Service Marker Services	E BRIAND     E BRIAND     Constructions     Constructions<	15     16     10     10     10     10     10     10     10       15     10     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10     10     10     10       16     10     10     10     10	E-BRIARD       E-BRIARD       Discretion       Discretion <thdiscretion< th=""> <thdiscretion< th=""></thdiscretion<></thdiscretion<>	Manapouram Finance Limited	Dr Sumiths Mandan	Director	Commission to Directors		7.75									
Instant in the instant of the inst	EIGREATION CONTRACT         Other         Other <td>EUGRATINOS OF TRUNK CLANARIS       Density       ADVENTING STEP (2011)       TOTAL TRUNK CLANARIS       Density       TOTAL TRUNK CLANARIS       Density       <td< td=""><td>ENERNANCI CLANAL       Distance of chroniting (CC COMMERC) (A)       Distance of chroniting (CC COMMERC) (A)         ENERNANCI CLANAL       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)</td><td>Manappuran Finance Limited</td><td>EK BHARAT BHUSHAN</td><td>Director Director</td><td>Commission to Directors</td><td></td><td>36.00</td><td></td><td>36.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<></td>	EUGRATINOS OF TRUNK CLANARIS       Density       ADVENTING STEP (2011)       TOTAL TRUNK CLANARIS       Density       TOTAL TRUNK CLANARIS       Density       Density <td< td=""><td>ENERNANCI CLANAL       Distance of chroniting (CC COMMERC) (A)       Distance of chroniting (CC COMMERC) (A)         ENERNANCI CLANAL       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)</td><td>Manappuran Finance Limited</td><td>EK BHARAT BHUSHAN</td><td>Director Director</td><td>Commission to Directors</td><td></td><td>36.00</td><td></td><td>36.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	ENERNANCI CLANAL       Distance of chroniting (CC COMMERC) (A)       Distance of chroniting (CC COMMERC) (A)         ENERNANCI CLANAL       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)         MARNENDINIE       Distance of chroniting (CC COMMERC)	Manappuran Finance Limited	EK BHARAT BHUSHAN	Director Director	Commission to Directors		36.00		36.00							
HARSINN KOLLAMA     Denter     Sindle Factor     Sindle Fa	Industry Industry     Industry Industry     Industry Industry       Industry Industry     Industry Industry     Industry     Industry       Industry Industry     Industry Industry     Industry     Industry       Industry Industry     Industry Industry     Industry     Industry       Industry Industry     Industry     Industry     Industry     Industry       Industry Industry     Industry     Industry     Industry     Industry       Industry Industry     Industry     Industry     Industry     Industry       Industry Industry     Industry     Industry     Industry     Industry       Industry     Industry     Industry     Industry     Industry       Industry     Industry     Industry     Industry     Industry       Industry	Instant NCULAR     Description     Stant/S     Stant/S     Stant/S     Stant/S       Instant NCULAR     Environed by medity for the stant/S     Environed by medity for the stant/S     Stant/S<	Instant NOLLAM.     District     State from the second barred bar	Manappuram Finance Limited	FEDERATION OF INDIAN CHAMBERS OF COMMERCE A	Promoter serves as a	ADVFRTISEMENT		0,40		0,40							
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ACCONTECT ATTAL     Entromedia freq REAT ATTAL     0.01     0.01     0.01       MANAPTIGAM ACCONTECT ATTAL     Entromedia freq REAT ATTAL     0.01     0.01     0.01       MANAPTIGAM ACCONTECT ATTAL     Entromedia freq REAT ATTAL     0.01     0.01     0.01 <td></td> <td>MABEN NIDHI LIMITED</td> <td>ty owned by prot</td> <td>EDUCATION AND TR.</td> <td>142</td> <td>142</td> <td>•</td> <td>00.65</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		MABEN NIDHI LIMITED	ty owned by prot	EDUCATION AND TR.	142	142	•	00.65							
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Immediate         Immediate <t< td=""><td>Imment of Monty Link     Imment of Monty Link     Imment of Monty Link       Imment of Monty Link     Imment of Monty Link     End     End</td><td>Instruction     Instruction     Instruction     Instruction     Instruction     Instruction       Austrantian     Instruction     Instruction</td></t<> <td>Image       Image       <th< td=""><td></td><td>MANAPPUKAM AGKU FAKMS</td><td>ty owned by pri</td><td>RENT PAID</td><td></td><td>42.29</td><td>5.15</td><td>4,85</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<></td>	Imment of Monty Link     Imment of Monty Link     Imment of Monty Link       Imment of Monty Link     Imment of Monty Link     End	Instruction     Instruction     Instruction     Instruction     Instruction     Instruction       Austrantian     Instruction	Image       Image <th< td=""><td></td><td>MANAPPUKAM AGKU FAKMS</td><td>ty owned by pri</td><td>RENT PAID</td><td></td><td>42.29</td><td>5.15</td><td>4,85</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>		MANAPPUKAM AGKU FAKMS	ty owned by pri	RENT PAID		42.29	5.15	4,85							
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MANAPPURAM CONFTEET AND CONSTITATION INCOME     MANAPPURAM CONTENT     MANAPPURAM CONSTITUCT     MANAPPURAM CONTENT     MANAPPURAM CONTENT<	MANAPPERANCONFECTIONS     MANAPPERANCONF     MONT     MANAPPERANCONF     MONT     MONT       MANAPPERANCONFECTIONS     MANAPPERANCONFECTIONS     MONT     MONT <td< td=""><td>Involvergical model     Involvergical mo</td><td>MANAPERAM CONFTECH AND CONSTLATISTI LITTID       Definition       Definion       Definition       Definitio</td><td></td><td>MANAPPLIRAM CHITS INDIA I MITED</td><td>IV owned by pri</td><td>EDUCATION AND TRA</td><td></td><td>2.63</td><td>*</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Involvergical model     Involvergical mo	MANAPERAM CONFTECH AND CONSTLATISTI LITTID       Definition       Definion       Definition       Definitio		MANAPPLIRAM CHITS INDIA I MITED	IV owned by pri	EDUCATION AND TRA		2.63	*								
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<ul> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TF.</li> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TF.</li> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TF.</li> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TARTA</li> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TRANSIL</li> <li>MANAPPIGAM CONTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TRANSIL</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TRANSIL</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TRANSIL</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE Bendiating EUCC/IDIA AND TRANSIL</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE BENDIAL</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE BENDIAL EVENT</li> <li>MANAPPIGAM CONSTECT AND CONSULTATIST MITTE BENDIAL EVENT</li> <li>MANAPPIGAM FORDIALIT</li> <li>MANAPPIGAM FORDIALIT</li></ul>	<ul> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DICUC/TORA AND PRIAM</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DIANA</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DIANA</li> <li>MAAPPERAM CONFTECT AND CONSTITATIS JURTID Inhuistim DIANA</li> <li>MAAPPERAM CONTECT AND CONSTITATION AND CONSTITATION</li> <li>MAAPPERAM POLIDITIANIS JURTID Inhuistim DIANA</li> <li>MAAPPERAM POLIDITIANIS</li> <li>MAAPPERAM POLIDITIANIS</li></ul>	Initial     MAXAPPERAN CONFECT AND CONSTITATIS LATTID Initiation     DICUC/TORN AND FR     Diff     Diff       Initial     MAXAPPERAN CONFECT AND CONSTITATIS LATTID     Initiation     DICUC/TORN AND FR     Diff     Diff     Diff       Initial     MAXAPPERAN CONFECT AND CONSTITATIS LATTID     Initiation     DICUC/TORN AND FR     Diff     Diff     Diff       Initial     MAXAPPERAN CONFECT AND CONSTITATIS LATTID     Initiation     DICUC/TORN AND FR     Diff     <	Middle     Mixter RAM CONSTECT AND CONSULTATIS LIMITED     Inhibition     Distribution     Distribution <thdistribution< th="">     Distribution     Distr</thdistribution<>		MANAPPURAM COMPTECH AND CONSULTANTS LIMIT	idiary	REIMBURSEMENT OF		25.92				-					
<ul> <li>MANAPPIGAM CONTECH AND CONSULTATIS LIMITED leakeling</li> <li>MANAPPIGAM FOLDATO</li> <li>MANAPPIGAM FOLDATO</li> <li>MANAPPIGAM FOLDATO</li> <li>MANAPPIGAM FOLDATO</li> <li>MANAPPICAM FOLDATO</li>     &lt;</ul>	Initial     MAMPPIGAN CONTECT AND CONSULTATIS LIMITD     Initialization     IT SIPPORT     Not and an and an and and and and and and a	<ul> <li>MAAMPERAM CONFECT AND CONSTLATISTIATIED Inhibition</li> <li>MAAMPERAM CONFERT AND CONSTRATCE AND CONSTLATISTIATIED INHIBITIATIC CONFERT AND CONSTLATISTIATIED INHIBITIATIC CONFERT AND CONSTRATCION CONSTRATCION CONFERT AND CONSTLATISTIATIED INHIBITIATIC CONFERT AND CONSTRATCION CONFE</li></ul>	Initial     MAXAPPERAD     ORDEFICIENT     MORT     MORT     MORT     MORT       Initial     MAXAPPERAD     CONFECT (AD)     CONFECT	-	MANAPPURAM COMPTECH AND CONSULTANTS LIMIT	idiary	TDUCATION AND TR		1 75		36.1							
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Interfer         MAMPERAN CONSTLATYS LMC         MOUNT PAYALE         142.38         12.33         12.33         12.33         13.13           Interled         MAMPERAN CONSTLATYS LMC         MOUNT PAYALE         14.33         14.33         14.33         14.33           Interled         MAMPERAN CONSTRUCTOR ND COSSLLATYS LMC         Promote is the mull REAT RECEIVED         0.01         0.01         1.01         1.01           Interled         MAMPERAN FOUNDATON         Promote is the mull REAT RECEIVED         0.01         0.01         0.01         1.01           Interled         MAMPERAN FOUNDATON         Promote is the mull REAT RECEIVED         0.01         0.01         0.01         0.01         1.01         1.01           Interled         MAMPERAN FOUNDATON         Promote is the mull REAT RECEIVED         0.01 <t< td=""><td>Initial         MMOUTT PAYALIE         142.35         <t< td=""><td>Initial         MMOUNT PAYABLE         142.38         143.38         142.38         143.38         <t< td=""><td>Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Initial         Initial&lt;</td><td>imited</td><td>MANAPPURAM COMPTECH AND CONSULTANTS LIMIT</td><td>idiary</td><td>RENT AND REIMBUR</td><td></td><td>5.47</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<></td></t<></td></t<>	Initial         MMOUTT PAYALIE         142.35 <t< td=""><td>Initial         MMOUNT PAYABLE         142.38         143.38         142.38         143.38         <t< td=""><td>Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Initial         Initial&lt;</td><td>imited</td><td>MANAPPURAM COMPTECH AND CONSULTANTS LIMIT</td><td>idiary</td><td>RENT AND REIMBUR</td><td></td><td>5.47</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<></td></t<>	Initial         MMOUNT PAYABLE         142.38         143.38         142.38         143.38 <t< td=""><td>Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Initial         Initial&lt;</td><td>imited</td><td>MANAPPURAM COMPTECH AND CONSULTANTS LIMIT</td><td>idiary</td><td>RENT AND REIMBUR</td><td></td><td>5.47</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Denotified Initial         MANAPPERAM CONSTRUCTANTS LIMITE Initial         Initial         Initial<	imited	MANAPPURAM COMPTECH AND CONSULTANTS LIMIT	idiary	RENT AND REIMBUR		5.47									
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    031     RENE RELIVED     031     131     -     -     -     -       MINAPPERANE     RENE RELIVED <td>MINANPETICAN CONSTITATION     MINANPETICAN CONSTITATION     231     231     2     231       MINANPETICAN CONSTITATION     Promote is the multiCast FICHYADIL     31155     21155     2     2       MINANPETICAN CONSTITATION     Promote is the multiCast FICHYADIL     21155     21155     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     21155     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     223223     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     2     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FILL     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     MINANPETICAN     Promote is the multiCast FI</td> <td>MANAPPER MAY DONS LITATIS IMPLETED AND CONSULTANTS IMP</td> <td>MANAPPUTAN     MANAPPUTAN     381     381     381       MANAPPUTAN     MANAPPUTAN     2011     311     311     311     311     311       MANAPPUTAN     MANAPPUTAN     MANAPPUTAN     2113     2113     2113     2113     2113       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2113     2113     2113     2113     2113       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2113     2113     2113     213       MANAPPUTAN     Promote is the mult CRR PAYABIT     Promote is the mult CRR PAYABIT     2133     2133     213       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2133     2133     2133       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2133     2133     2133       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2133     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2133     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2134     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2134     2134     2134       Manap</td> <td>Dollari</td> <td>MANAPPUKAM COMPTECH AND CONSULTANTS LIMIT</td> <td>idiary</td> <td>AMOUNT PAYABLE</td> <td>142.58</td> <td>142.58</td> <td></td> <td>142.58</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	MINANPETICAN CONSTITATION     MINANPETICAN CONSTITATION     231     231     2     231       MINANPETICAN CONSTITATION     Promote is the multiCast FICHYADIL     31155     21155     2     2       MINANPETICAN CONSTITATION     Promote is the multiCast FICHYADIL     21155     21155     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     21155     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     223223     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FICHYADIL     22222     2     2     2       MINANPETICAN FOLONATION     Promote is the multiCast FILL     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     Promote is the multiCast FILL     2     2     2     2     2       MINANPETICAN     MINANPETICAN     Promote is the multiCast FI	MANAPPER MAY DONS LITATIS IMPLETED AND CONSULTANTS IMP	MANAPPUTAN     MANAPPUTAN     381     381     381       MANAPPUTAN     MANAPPUTAN     2011     311     311     311     311     311       MANAPPUTAN     MANAPPUTAN     MANAPPUTAN     2113     2113     2113     2113     2113       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2113     2113     2113     2113     2113       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2113     2113     2113     213       MANAPPUTAN     Promote is the mult CRR PAYABIT     Promote is the mult CRR PAYABIT     2133     2133     213       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2133     2133     2133       MANAPPUTAN     MANAPPUTAN     Promote is the mult CRR PAYABIT     2133     2133     2133       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2133     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2133     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2133     2134     2134       Manapprome Hone France     Initial     Promote is the mult CRR PAYABIT     2134     2134     2134       Manap	Dollari	MANAPPUKAM COMPTECH AND CONSULTANTS LIMIT	idiary	AMOUNT PAYABLE	142.58	142.58		142.58							
maximum     maximum     promoter is the maind KEY RECIPCID     0.01     0.01       MAXAPPURAM FOUNDATION     Promoter is the maind KEY RECIPCID     2.113.51     2.113.51     2.113.51     2.113.51     2.113.51       MAXAPPURAM FOUNDATION     Promoter is the maind KEY RECIPCID     Promoter is the maind KEY RECIPCID     2.113.51     2.115.51<	mixtorytown cynony     mixtorytown cynony     mixtorytown cynony       mixtorytown cynony     transet informal (REV) (REV)     1031     1031     1031     1       mixtorytown cynony     mixtorytown cynony     the mind (REV) (REV)     21153     1     1       Mixtorytown cynony     mixtorytown cynony     the mind (REV) (REV)     21153     1     1       Mixtorytown cynony     mixtorytown cynony     the mind (REV)     21153     1     1       Mixtorytown cynony     the mind (REV)     1031     1     1     1     1       Mixtorytown cynony     the mind (REV)     1031     1     1     1     1       Mixtorytown cynony     the mind (REV)     1031     1     1     1     1       Mixtorytown cynony     the mind (REV)     1031     1     1     1     1       Mixtorytown cynony     the mind (REV)     1     1     1     1     1     1       Mixtorytown cynony     the mind (REV)     the mind (REV)     1     1     1     1     1       Mixtorytown cynony     the mind (REV)     the mind (REV)     1     1     1     1     1       Mixtorytown cynony     the mind (REV)     the mind (REV)     the mind (REV)     1     1     1	Image: Internet of the model (KEV) (KEV)     Toronter a flat model (KEV)     Toronter a flat m	Image		MANAPPURAM CONSTRUCTION AND CONSULTANTS L	iv owned by pro	AMOUNT PAYABLE	3.81	3,81		3.81			*				
MAXMPTULAM FORM     FORMER of ALTULY     ALTULATION     FORMER of ALTULY     ALTULATION       MAXMPTULAM FOLD     Promoter is the mumi UAVYER     FORMER (A)     21353     21353     219     219       MAXMPTULAM FOLD     REALTH CARL     FORMER (A)     2000     21353     2193     219     219       MAXMPTULAM FOLD     REALTH CARL     FORMER (A)     21153     22292     22392     219     219       MAMPPULAM FOLD     REMAR FOLD     REMAR FOLD     964     964     964     964       Manapprum Hone     France Limited     REMAR FOLD     952     2292     2293     219       Manapprum Hone     Remark FORE     REMAR FORE     8850/MENT FAMINS     964     964     964       Manapprum Hone     France Limited     REMAR FORE     8850/MENT FRANS     93     93     93     93       Manapprum Hone     France Limited     REMAR FORE     8850/MENT FRANS     93     93     93     93       Manapprum Hone     France Limited     REMAR FORE     8550/MENT FRANS     93     93     93     93       Manapprum Hone     France Limited     REMAR FORE     93     93     93     93       Manapprum Hone     France Limited     REMAR FORE     93     93 <t< td=""><td>MANAPPURANT Constraint     MANAPPURANT Constraint     Constraint of the multi WAYER AT ALLOST     2119-35     2119-35     2119-35     2119-35       MANAPPURANT CONTONTON     MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     212922     2139-35     219-95     219-95       MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     EXENT FIGURE CONTONTON     2129-22     2139-23     219-95     219-95       MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     EXENT FIGURE CONTONTON     2129-23     2139-23     219-95     219-95       MANAPPURANT FIGURE     Exent Entrance Limited     Exent FIGURE Conton     EXENT FIGURE CONTONTONTON     2139-23     2139-23     219-95     219-95       MANAPPURANT FIGURE     Exent Entrance Limited     EXENT EXETURE TO Entrance Limited     EXENT EXETURE TO Entrance Limited     2139-23     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent EXENT EXENT FIGURES LIMITED     EXENT EXERCITED     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent Exent Entrance Limited     EXENT EXERCITED     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent Exent Exent Entrance Limited     Exent Exen</td><td>MANAPPENDA     Trenent is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     212922     21292     2       MANAPPENDA     REAL     REAL     REAL     21395     2139     2     2       Multiplement fields     Isobation     REAL     REAL     2139     2     2     2       Multiplement fields     Isobation     REAL     REAL     2     2     2     2     2       Multiplement fields     Isobation     REAL     SIGNMENT TAXIS     1916     1916     1916     1     1       Multiplement fields     Isobation     REAL     REAL     2     2     2     2     2       Multiplement fields     Isobation     REAL     SIGNMENT TAXIS     1     1     1     1     1       Multiplement fields     Isobation     REAL     REAL     2     1     1     1     1       Multingreact     Isobation     REAL     &lt;</td><td>MANAPERATION     Formedies in the multi-AFFY AMET     2115     2115     2115       MANAPERATION     Formedies in the multi-AFFY AMET     2115     2129     219     219       MANAPERATION     Formedies in the multi-AFFY AMET     2115     2129     219     219       MANAPERATION     Enterned MANAPERATION     2129     2129     219     219       MANAPERATION     RENT RECEIVED     RANTER     2129     2139     2139     2139       MANAPERATION     RENT RECEIVED     RENT RECEIVED     196     196     10       Manapperim Hone Finned     Initiality     RENT RECEIVED     195     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       MANAPPURAM INSURANCE BROKERS LIMITED</td><td></td><td>MANAPPER AM FOUNDATION</td><td>noter is the man</td><td>KENT RECEIVED</td><td></td><td>0.01</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	MANAPPURANT Constraint     MANAPPURANT Constraint     Constraint of the multi WAYER AT ALLOST     2119-35     2119-35     2119-35     2119-35       MANAPPURANT CONTONTON     MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     212922     2139-35     219-95     219-95       MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     EXENT FIGURE CONTONTON     2129-22     2139-23     219-95     219-95       MANAPPURANT CONTONTON     EXENT FIGURE CONTONTON     EXENT FIGURE CONTONTON     2129-23     2139-23     219-95     219-95       MANAPPURANT FIGURE     Exent Entrance Limited     Exent FIGURE Conton     EXENT FIGURE CONTONTONTON     2139-23     2139-23     219-95     219-95       MANAPPURANT FIGURE     Exent Entrance Limited     EXENT EXETURE TO Entrance Limited     EXENT EXETURE TO Entrance Limited     2139-23     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent EXENT EXENT FIGURES LIMITED     EXENT EXERCITED     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent Exent Entrance Limited     EXENT EXERCITED     2139-23     2139-23     2139-23     2139-23       MANAPPURANT FIGURES LIMITED     Exent Exent Exent Entrance Limited     Exent Exen	MANAPPENDA     Trenent is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     21135     21135     21135       MANAPPENDA     Prement is the multi MAYET NAME     Prement is the multi MAYET NAME     212922     21292     2       MANAPPENDA     REAL     REAL     REAL     21395     2139     2     2       Multiplement fields     Isobation     REAL     REAL     2139     2     2     2       Multiplement fields     Isobation     REAL     REAL     2     2     2     2     2       Multiplement fields     Isobation     REAL     SIGNMENT TAXIS     1916     1916     1916     1     1       Multiplement fields     Isobation     REAL     REAL     2     2     2     2     2       Multiplement fields     Isobation     REAL     SIGNMENT TAXIS     1     1     1     1     1       Multiplement fields     Isobation     REAL     REAL     2     1     1     1     1       Multingreact     Isobation     REAL     <	MANAPERATION     Formedies in the multi-AFFY AMET     2115     2115     2115       MANAPERATION     Formedies in the multi-AFFY AMET     2115     2129     219     219       MANAPERATION     Formedies in the multi-AFFY AMET     2115     2129     219     219       MANAPERATION     Enterned MANAPERATION     2129     2129     219     219       MANAPERATION     RENT RECEIVED     RANTER     2129     2139     2139     2139       MANAPERATION     RENT RECEIVED     RENT RECEIVED     196     196     10       Manapperim Hone Finned     Initiality     RENT RECEIVED     195     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned     Initiality     SENT RECEIVED     196     10     10       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       Manapperim Hone Finned Limited     Initiality     SENT RECEIVED     113     11     11       MANAPPURAM INSURANCE BROKERS LIMITED		MANAPPER AM FOUNDATION	noter is the man	KENT RECEIVED		0.01									
MANAPPURAM GAVITY TRUST     Promotes is the manual GAVITITY     2292 (200)     54.99     54.99     54.99       MANAPPURAM HEALTH CARE     Entry encoders is the manual GAVITITY     2000     0.00     0     0       MANAPPURAM HEALTH CARE     Entry encoders is the manual GAVITITY     2001     0     0     0       Manapprum Hone France     Initiation     BEN/ RECENTO     954     0     0     0       Manapprum Hone France Limited     Bestdam     GAVITITY     0     0     0     0     0       Manapprum Hone France Limited     Bestdam     GAVITITSAIS     0     0     0     0     0       Manapprum Hone France Limited     Bestdam     GAVITITSAIS     0     0     0     0     0       Manapprum Hone France Limited     Bestdam     SSIGNIENT TRANS     0     0     0     0     0       Manapprum Hone France Limited     Bestdam     SSIGNIENT TRANS     0     0     0     0     0       Manapprum Hone France Limited     Bestdam     REND RECENE     177     777     0     0       Manapprum Hone France Limited     Bestdam     REND RECENE     1     0     0     0       MANAPURAM ISURANCE BROKERS LIMITED     Bestdam     ENDUCATION AND TR     0     0	MANAPPURAN     Frances     Image     Image <td>MANAPPURAN     France:     Image     Image<td>minimum     minimum     minimum</td><td></td><td>MANADRID AM EDITION ATION</td><td>NOTER IS THE IMAN</td><td>SK PAYMENT</td><td></td><td>2,115.55</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td>	MANAPPURAN     France:     Image     Image <td>minimum     minimum     minimum</td> <td></td> <td>MANADRID AM EDITION ATION</td> <td>NOTER IS THE IMAN</td> <td>SK PAYMENT</td> <td></td> <td>2,115.55</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	minimum		MANADRID AM EDITION ATION	NOTER IS THE IMAN	SK PAYMENT		2,115.55									
MANAPUTANI HEALTH CARE     Entroores the mem UNX/TUTN     2.2922     0       Manapprum Hone France Limited     subsidiary     RENT RECEIVED     1964     0     0       Manapprum Hone France Limited     subsidiary     RENT RECEIVED     1964     0     0     0       Manapprum Hone France Limited     subsidiary     ASSIGNMENT TRANS     1964     0     0     0     0       Manapprum Hone France Limited     subsidiary     ASSIGNMENT TRANS     1973     0     0     0     0       Manapprum Hone France Limited     subsidiary     ASSIGNMENT TRANS     1973     0     0     0     0     0       Manapprum Hone France Limited     subsidiary     ASSIGNMENT TRANS     0     0     0     0     0     0       Manapprum Hone France Limited     subsidiary     SERVICE FRE     0     0     0     0     0     0       Manapprum Hone France Limited     subsidiary     RENUERFET     subsidiary     SERVICE FRE     0     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     RENUERFET     1     0     1     0     1     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EINURE FRE     0     0     0     0     0    <	MANAPULALITI CAR     MANAPULALITI CAR     272932     272932     2010       Manpgrum Hone France. Limited     Entry owned to building     RENT RECEIVED     1964     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     1964     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       Manpgrum Hone France. Limited     Babdiany     RENT RECEIVED     0     0     0     0     0       MANAPURAM ISURACE BROKERS LIMITED     Babdiany     RENTRENT RAMS     0 <td>MANAPPURATING     MANAPPURATING     MANAPPURATING     2010     2010     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     SSIGNMENT TANIS     9163     9163     0     0       Manapparent Houe Finance Linited     Babdiary     SSIGNMENT RANS     9163     9163     9163     0     0       Manapparent Houe Finance Linited     Babdiary     RENVECE FEE     0.36     0.36     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.31     1     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.35     0.36     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.37     1     1     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.35     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary</td> <td>MANAPPI/RAY INTOCUT     MANAPPI/RAY INTO</td> <td>Manapouram Finance Limited</td> <td>MANAPPIRAM GROUP GRATHTY TRUCT</td> <td>Promoter is the mand</td> <td>WAIVER OF RENT AN</td> <td></td> <td>54.99</td> <td>54.99</td> <td>54.99</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	MANAPPURATING     MANAPPURATING     MANAPPURATING     2010     2010     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     RENT RECEIVED     9164     0     0     0       Manapparent Houe Finance Linited     Babdiary     SSIGNMENT TANIS     9163     9163     0     0       Manapparent Houe Finance Linited     Babdiary     SSIGNMENT RANS     9163     9163     9163     0     0       Manapparent Houe Finance Linited     Babdiary     RENVECE FEE     0.36     0.36     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.31     1     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.35     0.36     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.37     1     1     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary     RENVECE FEE     0.35     0     0     0       MANAPPURAN INSURANCE BROKERS LINITED     Babdiary	MANAPPI/RAY INTOCUT     MANAPPI/RAY INTO	Manapouram Finance Limited	MANAPPIRAM GROUP GRATHTY TRUCT	Promoter is the mand	WAIVER OF RENT AN		54.99	54.99	54.99							
Manapparent Hone France Latried         Interference Latried         Desidency REVENTION AND TR         Open of the point of	Manapparam Hone France Linited     Instruction     Objective     Description       Manapparam Hone France Linited     positive     RENT ALTON AND Ling     934     934     -     -     030       Manapparam Hone France Linited     positive     RENT RELEVED     positive     8203     537     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     935     537     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     935     -     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     935     -     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     935     -     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     -     -     -     -     -       Manapparam Hone France Linited     positive     RENT RANS     -     -     -     -     -     -       Manapprome Hone France Linited     positive     RENT RECIVED     -     -     -     -     -     -       Manapprome     Manapprome Linited     positive     RENT RECIVED     -     -     -     -     -     -    <	Management Hone Franker Limited     Instrument operation     Instrument operation <thinstrument op<="" td=""><td>Manapparami Home Franker, Linted     Manapparami Home Franker, Linted     Manap</td><td>Manappuram Finance Limited</td><td>MANAPPURAM HEALTH CARE</td><td>Futito and be seed by</td><td>THAT ULLY</td><td></td><td>2,229.22</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thinstrument>	Manapparami Home Franker, Linted     Manap	Manappuram Finance Limited	MANAPPURAM HEALTH CARE	Futito and be seed by	THAT ULLY		2,229.22									
Manapparent Hone France Linited     Interface Linited     REMIN SCENTED     1974     2       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     6.97     7.97     7.97       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     6.85     6.97     7.97       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     0.96     0.96     0     0       Manapparent Hone France Linited     subsidiary     SERVICE FEE     0.35     9.37     3.73     3.73     3.73       Manapparent Hone France Linited     subsidiary     RENT RANS     0.96     0.96     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     RENT RANS     0.37     3.73     3.73     3.73       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT PARS     0.36     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT PARS     0.37     3.73     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINERSEMENT PARS     0.36     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION AND TR     0     0     0     0 <tr< td=""><td>Manapparent Hone France Linited     Interformer Linited     REMIN SCENTED     1974     0       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     0.90     0     0       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     6.85     0.90     0       Manapparent Hone France Linited     subsidiary     ENVICE FEE     0.36     0.36     0.36     0     0       Manapparent Hone France Linited     subsidiary     SERVICE FEE     0.35     3.77     27     0     0       Manappurant Hone France Linited     subsidiary     REINT TRANS     0.90     0.96     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINT TRANS     0.37     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINT RECEIVED     7.77     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION TRANS     7.77     7.77     7.77     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION AND TR     0.23     0.33     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION AND TR     0.77     7.74     7.54</td><td>Manapparent Hone France. Linited         Interpretent Hone France.         Manapparent Hone France.         <t< td=""><td>Management Home France Limited     Instruction     Use of the production     Use of the production</td><td>Limited</td><td>Manappuram Home Finance Limited</td><td>uch by bu</td><td>VENT DECEIVED</td><td></td><td>= 0.80</td><td></td><td>0.80</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<></td></tr<>	Manapparent Hone France Linited     Interformer Linited     REMIN SCENTED     1974     0       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     0.90     0     0       Manapparent Hone France Linited     subsidiary     EUCATION AND TR     6.85     6.85     6.85     0.90     0       Manapparent Hone France Linited     subsidiary     ENVICE FEE     0.36     0.36     0.36     0     0       Manapparent Hone France Linited     subsidiary     SERVICE FEE     0.35     3.77     27     0     0       Manappurant Hone France Linited     subsidiary     REINT TRANS     0.90     0.96     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINT TRANS     0.37     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINT RECEIVED     7.77     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION TRANS     7.77     7.77     7.77     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION AND TR     0.23     0.33     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURATION AND TR     0.77     7.74     7.54	Manapparent Hone France. Linited         Interpretent Hone France.         Manapparent Hone France. <t< td=""><td>Management Home France Limited     Instruction     Use of the production     Use of the production</td><td>Limited</td><td>Manappuram Home Finance Limited</td><td>uch by bu</td><td>VENT DECEIVED</td><td></td><td>= 0.80</td><td></td><td>0.80</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Management Home France Limited     Instruction     Use of the production	Limited	Manappuram Home Finance Limited	uch by bu	VENT DECEIVED		= 0.80		0.80							
Manapparam Hone France Limited     subsidiary     EDUCATION AND TR     6.85     6.87     0.1       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     19.62     19.62     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     19.62     19.62     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.63     0.36     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.73     3.73     3.93     0       Manapparam Hone France Limited     subsidiary     RENVICE FEE     0.36     0.36     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REIMBURSEMENT OF     1.73     7.77     7.77     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     0.33     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     1.39     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     0     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     motidiary     EDUCATION AND TR     0.23     0     0     0 <tr< td=""><td>Manapparam Hone France Limited     subsidiary     EDUCATION AND TR     6.85     6.97     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.962     9.02     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.962     9.02     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.03     9.03     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.73     9.73     0.30     0       Manapparam Hone France Limited     subsidiary     RENVICE FRE     0.36     0.30     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.37     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     0.33     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED     motidary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED</td><td>Manapparam Hone Franset Limited     subsidiary     EDUCATION AND TR     6.85     6.87     0.9     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.02     9.02     0.9     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.03     9.03     0.9     0     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.03     9.03     0.9     0     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.73     9.73     9.73     0     0       Manapparam Hone Franset Limited     subsidiary     RENVEE ERECKED     9.03     9.03     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.9     1.38     1     0     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     BOUCATION AND TR     9.73     9.73     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINURS RECEIVED     1.39     1.38     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINURS RECEIVED     7.74     1.39     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     MANAPURAM INSURANCE BROKERS LIMITED&lt;</td><td>Manapparam     Itome Finance Limited     Interface     Itime     Exercision     Exercisi</td><td>Limited</td><td>Manappuram Home Finance Limited</td><td></td><td>TEIMRURSEMENT OF</td><td></td><td>19.04</td><td></td><td></td><td></td><td>+</td><td></td><td></td><td></td><td></td><td></td></tr<>	Manapparam Hone France Limited     subsidiary     EDUCATION AND TR     6.85     6.97     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.962     9.02     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.962     9.02     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.03     9.03     0     0       Manapparam Hone France Limited     subsidiary     SISIONRENT TRANS     9.73     9.73     0.30     0       Manapparam Hone France Limited     subsidiary     RENVICE FRE     0.36     0.30     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.37     7.77     7.77     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     0.33     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED     motidary     EDUCATION AND TR     7.34     7.34     0     0       MANAPURAM INSURANCE BROKERS LIMITED	Manapparam Hone Franset Limited     subsidiary     EDUCATION AND TR     6.85     6.87     0.9     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.02     9.02     0.9     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.03     9.03     0.9     0     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.03     9.03     0.9     0     0       Manapparam Hone Franset Limited     subsidiary     SISIONIENT TRANS     9.73     9.73     9.73     0     0       Manapparam Hone Franset Limited     subsidiary     RENVEE ERECKED     9.03     9.03     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.9     1.38     1     0     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     BOUCATION AND TR     9.73     9.73     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINURS RECEIVED     1.39     1.38     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINURS RECEIVED     7.74     1.39     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     MANAPURAM INSURANCE BROKERS LIMITED<	Manapparam     Itome Finance Limited     Interface     Itime     Exercision     Exercisi	Limited	Manappuram Home Finance Limited		TEIMRURSEMENT OF		19.04				+					
Managenum Idane Finance Linited     subsidiary     ASSIGNMENT TRANS     19.62     0.92     0       Managpum Idane Finance Linited     subsidiary     SEXIGE NEUT     subsidiary     SEXIGENET     19.73     1     1       Managpum Idane Finance Linited     subsidiary     SEXIGENET TRANS     0.90     0.90     0.90     0     1       Managpum Idane Finance Linited     subsidiary     SEXIGENET TRANS     0.31     33.31     0     1       Managpum Idane Finance Linited     subsidiary     RENT RECEIVED     7.77     7.77     7.77     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.33     1.33     1     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.34     1.37     1     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.34     1     1     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     BUCATION AND TR     0.23     0.23     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REIMBURSEMENT OF     7.34     7.34     1     1       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REIMBURSEMENT OF     7.34     7.34     1	Manageman     Identification     subsidiary     ASSIGNMENT TRANS     19.62     0     0       Manageman     Intended     subsidiary     SSIGNMENT TRANS     0.96     0     0     0       Manageman     Intende     Fransec Limited     subsidiary     SSIGNMENT TRANS     0.96     0     0     0       Manageman     Intende     subsidiary     SSIGNMENT TRANS     0.96     0.96     0     0       Manageman     Manageman     Intende     monitorial     SSIGNMENT TRANS     0.95     0.96     0     0       Manageman     Manageman     Intende     monitorial     SSIGNMENT TRANS     0.95     0.96     0     0       Manageman     Manageman     Intende     monitorial     RENT RECEIVED     7.77     7.77     7.77     0       MANAPURANI INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.98     1.98     0     0       MANAPURANI INSURANCE BROKERS LIMITED     subsidiary     BROKERS LIMITED     subsidiary     Intende     0.02     0     0       MANAPURANI INSURANCE BROKERS LIMITED     MANAPURANI INSURANCE BROKERS LIMITED     Intende     0.23     0     0     0       MANAPURANI ISURANCE BROKERS LIMITED     MANAPURANI ISURANCE BROKERS LIMITED     Inten	Managguann Iloane Tiannoc Linnid     absidiary     ASSIGNMENT TRANS     19/62     0     0       Managguann Iloane Tiannoc Linnid     absidiary     ASSIGNMENT TRANS     0.90     0.00     0     0       Managguann Hone Trannoc Linnid     absidiary     ASSIGNMENT TRANS     0.90     0.90     0     0       Managguann Hone Trannoc Linnid     absidiary     ASSIGNMENT TRANS     0.35     3.57     3.73     0     0       Managguann Hone Trannoc Linnid     absidiary     RENT RECEIVED     7.77     7.77     7.77     0     0       MANAPURAM INSURAMICE BROKERS LIMITED     abbidiary     REMBURSEMENT OF     1.98     1.98     0     0       MANAPURAM INSURANCE BROKERS LIMITED     abbidiary     BENT RECEIVED     7.77     7.77     7.77     0     0       MANAPURAM INSURAMING BROKERS LIMITED     abbidiary     BENT RECEIVED     1.98     1.98     0     0     0       MANAPURAM INSURAMICE BROKERS LIMITED     abbidiary     BENT RECEIVED     7.77     7.77     7.77     7.77     0     0       MANAPURAM INSURAMING BROKERS LIMITED     abbidiary     BENT RECEIVED     7.94     1.99     0     0       MANAPURAM INSURAMINE BROKERS LIMITED     abbidiary     BENT RECEIVED     7.34     1.34     0	Managparami Idane Tianaci, Ianida     Ia		Manappuram Home Finance Limited		DUCATION AND TR		6.85							T		
Manuppumm Home Frames Lamited     subsidiary     KSIGNMENT TRANS     0.90     0.90     ·       Manuppumm Home Frames Lamited     subsidiary     SERV. EFEE     0.36     ·     ·     ·       Manuppumm Home Frames Lamited     subsidiary     SERV. EFEE     35.73     35.73     35.73     -     ·       Manuppumm Home Frames Lamited     subsidiary     SENT RECEIVED     7.77     7.77     ·     ·     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     RENT RECEIVED     7.77     7.77     ·     ·     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     RENT RECEIVED     7.77     7.77     ·     ·     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OR     1.98     ·     ·     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OR     1.39     9.23     ·     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OR     1.39     9.23     ·     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OR     1.39     9.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     RENT RECEIVED     7.34     <	Imageneration     Subsidiary     ASSIGNMENT TRANS     0.90     0.90     0       Manappentum flome Finance Limited     subsidiary     ERVL EFEE     0.36     0.36     0       Manappentum flome Finance Limited     subsidiary     ERVL EFEE     351.73     35.73     35.73     30.45       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERVL EFEE     7.77     7.77     7.77     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERN EERIC     1.38     1.38     0     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0.21     0.23     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0.23     0.23     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0.23     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0     0     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0     0     0     0     0       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EUNCATION AND TR     0     0     0     0       MANAPURAM INSUR	Image/Initial     Statistical     Statistical     Statistical     Operation     Operation       Manapprunt Hone Finance Limited     subsidiary     SEXCMMENT TRANS     0.90     0.90     0       Manapprunt Hone Finance Limited     subsidiary     SEXCMMENT TRANS     0.77     7.77     7.77     0.90       Manapprunt Hone Finance Limited     subsidiary     SENT RECEIVED     7.77     7.77     7.77     0.90     0.90       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     7.77     7.77     7.77     0.90       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     7.77     7.77     0.92     0.93       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.39     9.73     1.93     0.73       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REINBURSEMENT OF     1.39     9.74     0.92     0.73       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ENDURANT RECEIVED     7.34     7.34     7.34     0.73       MANAPURAM INSURANCE BROKERS LIMITED     mossidiary     Entive conclusion     0.73     7.34     7.34     0.73       MANAPURAM INNURAN IEWELLENAM INSURANCE BROKERS LIMITED     mossidiary     Entive conclusion     0.73     0.73     0.73 <td>Image/I</td> <td></td> <td>Manappuram Home Finance Limited</td> <td></td> <td>ASSIGNMENT TRANS</td> <td></td> <td>19.62</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>T</td> <td></td> <td></td>	Image/I		Manappuram Home Finance Limited		ASSIGNMENT TRANS		19.62							T		
Manappennin Hone Framee Linited     pubsidiary     SIRVICE FFE     0.36     -     -       Manappennin Hone Framee Linited     subsidiary     KENT REARS     35.73     35.73     35.73     -     -     -       Manappennin Hone Framee Linited     subsidiary     KENT REARS     REAT     7.77     7.77     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REIN BRUKSEMENT OF     1.98     1.98     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     ERINBURSEMENT OF     1.99     1     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR.     0.23     0.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR.     0.23     1.999.99     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR.     0.23     1.399.99     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     monsurance     DUCATION AND TR.     0.23     -     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     monsurance     DUCATION AND TR.     0.23     -     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     monsuranc	Image/instructure     SIRVICE FEE     0.36     0.36     0.36       Mangeprimm Hone Finance Limited     subsidiary     SIRVICE FEE     0.36     0.36     0.36       Mangeprimm Hone Finance Limited     subsidiary     RENT REAM     7.77     7.77     7.77     0.34       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.98     1.98     0.34       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EMBURSEMENT OF     1.93     1.98     0.23       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     1.99     0.23       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     1.999.93     0.23       MANAPURAM INSURANCE BROKERS LIMITED     monsurance     0.73     7.34     1.399.93     0.23	Image/initial     Statistic       MANAPURAM ISURANCE BROKERS LIMITED     Entitic owned by projection     J1499     J149	Image/I		Manappuram Home Finance Limited		ASSIGNMENT TRANS		06.0				-			T		
monopulation     absolution     absolution     assistant     assistant     assistant     assistant       monopulation     subsolution     subsolution     subsolution     subsolution     2.77     7.77     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsolution     RENT RECEIVED     7.77     7.77     -     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsolution     EDUCATION AND TR     0.23     0.23     0.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsolution     DUCATION AND TR     0.23     0.23     0.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     Entity owned by prod     ENTITED     7.34     -     -     -     -	monoperiment     monoperiment     assistance     assisista	monoperimeter     monoperimeter     assistance     asistance     asisisis	monopolisities     assistance     assissistance     assist		Manappuram Home Finance Limited		SERVICE FEE		0.36									
memory recover is bolicitary     RENT RECEIVED     7.77     7.77     7.77     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.98     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.98     -     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     REMBURSEMENT OF     1.99     -     0.23     0.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     0.23     0.23     0.23     -     -     -       MANAPURAM INSURANCE BROKERS LIMITED     subsidiary     EDUCATION AND TR     7.34     7.34     -     -     -	maxwer down in the posterior     maxwer down i	manuare toxin     manu	manaretorous     m	Mananturan Finance I inited	Manappuram nome runnee Limited		ASSIGNMENT TRANS		55.73		30,54							
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MANAPURAM INSURANCE BROKERS LIMITED     JANAPURAM INSURANCE BROKERS LIMITED     JANAPURAM INSURANCE BROKERS LIMITED     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     BUDCATTON AND TR     0.23     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     Entity owned by prod RENT RECEIVED     1,499.99     1,499.99     -     -	MANAPURAM INSURANCE BROKERS LIMITED     JANAPURAM INSURANCE BROKERS LIMITED     Jabridiary     EDUCATION AND TR     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     Improvement of the state of the sta	MANAPURAM INSURANCE BROKERS LIMITED     Johniany MANAPURAM INSURANCE BROKERS LIMITED     Johniany Laposo     Johniany Laposo     Johniany Laposo       MANAPURAM ISWELLERS LIMITED     Entity conned by prod RENT RECEIVED     7.54     -     -       MANAPURAM ISWELLERS LIMITED     Entity conned by prod RENT RECEIVED     7.54     -     -	MANAPURAM INSURANCE BROKERS LIMITED     MANAPURAM INSURANCE BROKERS LIMITED     MANAPURAM INSURANCE BROKERS LIMITED     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     Bubidiary     DUCATION AND TR     0.23     0.23       MANAPURAM INSURANCE BROKERS LIMITED     Entity owned by prod RENT RECEIVED     7.34     7.34     1	Manappuram Finance Lumited	MANAPPURAM INSURANCE BROKERS LIMITED		REIMBURSEMENT OF	1.98	1.98									
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87 Astrvad Micro Finance Limited 88	Subrata Kumar Mitra	Director	Remuneration	25.00	17.50	•	-17.50	H			-		П
Asirvad Micro Finance Limited	Pushya Sitaraman	Director	Remuneration	15.00	2.36						•	•	
82 Astrvad Micro Finance Limited	Pushya Sitaraman	Director	Remuneration	25.00	17.50		-17.50	•				•	•
Astronad Micro Finance Limited Astronad Micro Finance Limited	Gautam Saigal Gautam Saigal	Director	Remuneration	15.00	4.35								
				00.02	06/1		-17.50	•	•		•		
Astrvad Micro Finance Limited 33 Astrvad Micro Finance Limited 94	D.R. Dogra D.R. Dogra	Director	Remuneration	15.00 25.00	4.51 19.50		-19.50	•		•	•	•	•
Asirvad Micro Finance Limited 95 Asirvad Micro Finance Limited 96	Abhijit Sen Abhijit Sen	Director	Remuncration Remuncration	15.00	4.68		-14.00	•		•			•
Astrvad Micro Finance Limited 97 Astrvad Micro Finance Limited 98	T Balakrishnan T Balakrishnan	Director Director	Remuneration Remuneration	25.00	4.35		-17.30	•		•			
Astrvad Micro Finance Limited 99 Astrvad Micro Finance Limited 100	S V Raja Vaidyanathan S V Raja Vaidyanathan	Director	Remuneration Remuneration	15.00	5.43 14.00		-14.00	•		•	•		1
Astroad Micro Finance Limited 101 Astroad Micro Finance Limited 102	Harshan Kollara Harshan Kollara	Director	Remuneration Remuneration	15.00	3,67	• •	-17.50	•	•	•			
Asirvad Micro Finance Limited 103 Asirvad Micro Finance Limited 104	Ms. Anita Belani Ms. Anita Belani	Director	Remuneration Remuneration	15.00 25.00	2.05		-14.00	•		•	•		
Asirvad Micro Finance Limited     Asirvad Micro Finance Limited     105     Asirvad Micro Finance Limited	Raveendra Babu BN Raveendra Babu BN	Managing Director Managing Director	Remuneration Remuneration	200.00	60.00	• •	-60.00	•		•	*		
Asirvad Micro Finance Limited 107 Asirvad Micro Finance Limited 108	Rajesh K R N Namboodiripad Apartna Metson	Chief Financial Offic Remuneration Company Secretary Remuneration	k Remuneration Remuneration	40.00 25.00	16.26 8.81			•		•			1.
Asirvad Micro Finance Limited 109 MANAPPURAM COMPTECH AND COM	Akirvad Micro Finance Limited Manuppuram Insurance Brokers Limited MANAPPURAM COMPTECH AND CON ASIRVAD MICROFINANCE LIMITED	Fellow subsidiary A public Cemany	Fellow subsidiary Any other transaction A rublic Commany it Provision of IT and other	100.00	0.71		-		-				
111 MANAPPURAM COMPTECH AND CON Manappuram Chis India 112	Manappuram Chits India	A private Company	A private Company Provision of IT and othe	13.57	13.57	2.58	2.58	•	•	•	•		
MANAPPURAM COMPTECH AND CON Manappuram Finance Limited 113	N Manappuram Finance Limited	A public Company i	A public Company ii Provision of IT and othe	935.26	935.26	132,45	35,93	· ·			•		
MANAPPURAM COMPTECH AND CON MANAPPURAM FOUNDATION 114 MANAPPURAM COMPTECH AND CON Manuppuram Home Funnec Ltd 115 MANAPPURAM COMPTECH AND	MANAPPURAM FOUNDATION Manappuram Hone Finance Lid	A trust in which dire A public Company is	A trast in which dire Provision of IT and othe A public Company it Provision of IT and other	28.55 343.28	28.55 343.28	12.09	• •						.
CONSULTANTS LIMITED	MUKUNDAPURAM EDUCATIONAL AND CULTURAL SOCIE A society in which di Provision of IT and other	E A society in which d		06.0	06:0	0.18			_	-			
			ANA MAS	Cada Jav Stand			For M Bindu	For Manappuram Finance Limited	officer	inance	Limite	0	

																				4	Limited
																			-		For Manappuram Finance Limited
13.28	0.51		1.40	04.0	ANYA	1.47	0.30		8 93			1.75				25.00	16,00	12,00			
27.61	0.51		100	26.27		2.06	2.90	0.03	843	4.28	1.63				•	00.22	14.00				-
99.48	3.07		3.04 70.87	10724	0.5	7.90	14.91	9.43	43.64	23.92	8 99	1.75	1.20	0.50	1.20	00.07	15,00	13.51	10.45	PFPL	
99.48	3.07		20.87	107.24		7.90	14.91	9.43	43.64	23.92	8.99	1.75	1.20	0.50	1.20	00.07	12.00	13.51	10.45	34.44	URAM F. MAN F. MAN F. MAN
A public Company is Provision of IT and other	Provision of IT and other	Provincian of IT and other	Provision of IT and other	Provision of IT and other		Provision of I.I. and other		Provision of IT and other	A public Company is Provision of IT and other	A public Company it Rent Expenses-INR 25 p	A public Company is Electicity Charges paid b	A public Company ii Training expenses for dig	atting Fees	Sitting Fees	Sitting Fees	Commission 16		Salary/Remuneration	Salary/Remuneration	alary/Remuneration	COANA4
A public Company is	A Private Company 1	Prostietorethin of a d Provision	A public Company is Provision	A public Company is Provision	•	ED A public Company il Provision		A public Company is Provision	A public Company ii I	A public Company if F	A public Company ii E	A public Company ii T	Independent Director Sitting Fee	Director	Independent Director Sitting Fees Manuoine Director a Commission	Independent Director C	Independent Director Commissio	KMP S	KMP S	Managing Director a Salary/Ren	
MABEN NIDHI LTD	MACARE DENTAL CARE PRIVATE LTD	MAGRO FINANCE	MANAPPURAM AGRO FARMS LTD	MANAPPURAM ASSETS FINANCE LTD	MANADDID AM CHITS, AND AND AND	MANAPPURAM CONSTRUCTION & PROPERTIES LIMITED	MANAPPURAM HEALTH CARE LTD	MANAPPURAM INSURANCE BROKERS LTD	MANAPPURAM JEWELLERS LTD	MANAPPURAM FINANCE LIMITED	MANAPPURAM FINANCE LIMITED	MANAPPURAM FINANCE LIMITED	A K MOHANAN	SUSHAMA NANDAKUMAR	SREEDHARAN RADHAKRISHNAN NAIR DEEPKUMAR K R	A.K.MOHANAN	SREEDHARAN RADHAKRISHNAN NAIR	BHAVIN VENUGOPAL	NITHIN MOHAN	DEEPKUMAR K R	
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED 117	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	119 MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	120 MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM COMPTECH AND CONSILITANTS LIMITED		CH AND	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED MANAPPIRAM COMPTECH AND							CONSULTANTS LIMITED N	MANAPPURAM COMPTECH AND CONSULTANTS LIMITED				

	manappuram rinance Limited	A public Company	A public Company in Accrued Recievable	106.66	106.66	120.20	106.66	
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	ASIRVAD MICROFINANCE LIMITED	A public Company	A public Company it Accrued Recievable	21.82	C8 1C	06.561	100.00	
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM CHITS KARNATAKA PVT LTD	A Private Company	A Private Company   Accrued Recievable	10.14	10.12	79.12	69.05	
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM FOUNDATION	A trust in which dir	A trust in which dire Accrued Recievable	0.30	0.30	0.0	•	
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	Manappuram Home Finance Ltd	A public Company	A public Company is Accried Recievable	16.07	12.05	area a		
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MABEN NIDHI LTD	A public Commany	A public Communy is Accred Reciseable	910	10.22	26.01		
MANAPPURAM COMPTECH AND CONSULTANTS LIMITED	MANAPPURAM ASSET FINANCE LTD	A public Company i	A public Company is Accrued Recievable	0.42	0.42	0.42	0.16	
Manappuram Homefinance Limited	Manappuram Finance Ltd	Parent Company	Interest on Loan	1000 00	105 20			
Manappuram Homefinance Limited	Manappuram Finance Ltd.	Parent Company	Rent Rent	250.00	13.30			
Manappuram Homefinance Limited	Manappuram Finance Ltd	Parent Company	EDUCATION AND TR	16.00	10/07			
Manappuram Homefinance Limited	Manappuram Finance Ltd	Parent Company	DA Fees	5.00	0.36			
Manappuram Homefinance Limited	Manappuram Finance Ltd	Parent Company	Receipt of Principal on a	500,00	55.73	27.79	30.54	
Manappuram Homefinance Limited	Manappuram Finance Ltd	Parent Company	Interest received on accou	49.43	19.62			
Manappuram Homelinance Limited	Manappuram Finance Ltd	Parent Company	Penalty Received on assi	1.29	0.90	1.1		
Management Hondinance Limited	Manappuram Comptech and Consultants Limited	Fellow subsidiary	IT Support Cost (payable	675.00	672.86			
Mananturan Homefrance Limited	manapputan Travels	Proprietorship of a d	Proprictorship of a d Traveling Expenses	10.00	. 6.85			
Manappuran Homefinance Limited	1 Datastronuan Gantam Sainal	Director	Sitting Fees	6.40	6.40			
Manappuram Homefinance Limited	Pratima Ram	Director	Stitting Foos	6.30	6.30			
Manappuran Homefinance Limited	Jeevan Das Narayan	Director	Sitting Fees	01.7	7.10			
Manappuram Homefinance Limited	VS Radhakrishnan	Director	Sitting Fees	0.80	0.80			
Manappuram Homefinance Limited	T Balakrishnan	Director	Commission	11.10	11 10		11 10	
Manappuram Homefinance Limited	Gautam Saigal	Director	Commission	15.00	15.00		15.00	
Manappuram Homefinance Limited	Pratima Ram	Director	Commision	11.10	11.10		11 10	
Manappuram Homefinance Limited	Jeevan Das Narayan	Director	Commision	5,95	5.95		5.95	
Manappuram Homelinance Lumited	VS Radhakrishnan	Director	Commission	1.00	1.00		1.00	
Manappuram Insurance Brokers Limited	Manappuram Comptech and Consultants I imited	Collour substitutes	PP 0					
Manappuram Insurance Brokers Limited	Mananeuram Comprehe and Consultante I minud	FCIIOW SUDSIDIARY	11 Support service charge	10.20	4.50			
Manappuram Insurance Brokers Limited	Manappuram Comptech and Consultants Limited	Fellow subsidiary	Using Paperless office m Security solution & moni	1.08	0,45	•		
Manappuram Insurance Brokers Limited	Manappuram Comptech and Consultants Limited	Fellow subsidiary	Endpoint Security User	0.40	4.31			
Manappuram Insurance Brokers Limited	Manappuram Finance Limited	Parent Company	Rent & reimbursement of	19.63	0.74			*
Manappuram Insurance Brokers Limited	Manappuram Finance Limited	Parent Company	Using learning and mana	0.23	0.23			
Manappuram Insurance Brokers Limited	Manappuram Finance Limited	Parent Company	Dividend paid	1499.99	1499.99			
Manappuram Insurance Brokers Limited	Mr. M.N. Gunavardhanan	Director	Any other transaction	2.60	2.60			
Manappuram Insurance Brokers Limited	Mrs. Jyothi Prasannan	Director	Any other transaction	2.00	200			
Manappuram Insurance Brokers Limited	Adv. V R Ramachandran	Director	Any other transaction	2.60	2.60			
manappuram insurance brokers Limited	Mr. Subrahmunyam K.	Director	Any other transaction	3.20	3 20			
Manappuram Insurance Brokers Limited	Mr. M.N. Gunavardhanan	Director	Any other transaction	5.00	5.00			
Manappuram Insurance Brokers Limited	Mrs. Jyothi Prasaman	Director	Any other transaction	5.00	5.00			
Manappuram Insurance Brokers Limited	Mr. Subrahmanyam K	Director	Any other transaction	5.00	5.00			
Manuppuram Insurance Brokers Limited	Mr. Shanto Paul	CFO	Remuneration	14.21	14.21			
Mananupuran Insurance Brokers Limited	Mrs. Anjurose Paulson	CS	Remuneration	5,66	5,66			
appuram insurance Brokers Limited	Mr.Jayuprasad K J	CEO	Remuneration	4.77	4.77			
Total					10 101 01			
					10,450,02			

For Manappuram Finance Limited Bindu A L Chief Financial Officer

