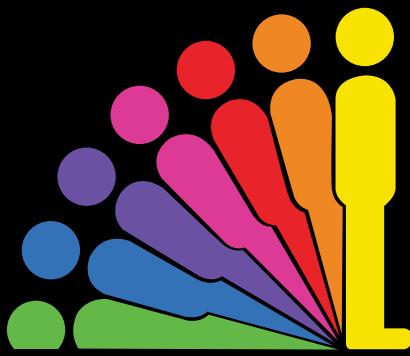




Make Life Easy



INDUCTION MANUAL

Know our Company



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•Focus and Foresight•



V.C. Padmanabhan
(Founder Manappuram Group)
1916-1986

Tribute to a Visionary

Shri V. C. Padmanabhan dedicated his entire life to elevate the socio-economic condition of poor farmers and fishermen by providing them affordable loans. He believed in grassroots entrepreneurship and in 1949, laid the foundation for an institution of trust, Manappuram. Over the years, the Company has crossed several milestones, leveraging emerging opportunities as the Indian economy continued to grow and prosper and become more inclusive. Guided by Shri Padmanabhan's values, we at Manappuram have helped millions of people to accomplish their financial aspirations. We have now diversified and de-risked our business by venturing into the synergistic segments of microfinance, home loans and commercial vehicle loans, among others. We will continue to drive our transformation roadmap in step with the changing times, while at the same time staying true to our core values of customer centricity, stakeholder integrity and quick adoption of top-notch technology for seamless operations. Shri V.C. Padmanabhan was a true visionary and continues to inspire us for all our present and future endeavours.



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Hearty Welcome to
Manappuram Family



V.P. Nandakumar
MD & CEO

Foreword

Manappuram Finance Ltd. (MAFIL) is today one of the leading Non-Banking Financial Companies of India. Consistent with our vision to "Make Life Easy", to be a strong national player and a full-fledged financial supermarket, we have embarked upon an ambitious geographical expansion and functional diversification in different financial portfolios. And today, we have made our presence felt in 28 Indian states/UTs with over 4199 branches. Importantly, despite the rapid pace of expansion, we have been successful in ensuring the quality of our manpower and our customer service.

At Manappuram Finance Limited, we strongly believe that our human resources are the most precious assets and the best of investments. For grooming skilled manpower, we have a full-fledged training establishment with few parallels in the industry, and the best available teaching aids. This enables us to equip our employees with the requisite skills to maintain our ever-growing branch network and to render prompt customer service.

The objective of this Induction Manual is to orient you towards the profile of the Company, Subsidiaries, the general rules and regulations to be followed by all the staff, and basic business etiquettes. By joining the company, you have taken the right decision towards a future with brighter prospects and faster career growth. The Management of the Manappuram Finance Limited believes that with the sincere and whole-hearted sup-

port and involvement of its employees, we should be able to scale new heights in business.

Manappuram Finance Limited is also committed to self-regulation in all its activities while scrupulously adhering to all regulatory requirements. Our vision is to "Make Life Easy" - this is the cherished dream of our Founder and promoters to transform the Company into a high-tech financial institution, providing complete financial solutions to the increasing numbers of our customers and other stakeholders, in order to bring convenience to their lives and make it more easier. With an organisational culture marked by professionalism, the company is certain to overcome the hurdles in its path for growth and expansion. And so, let us dedicate ourselves to make the company a role model in its field of activity that others can emulate.

On this occasion, I place on record my appreciation to Dr. Renjith P.R. (GM & CLO-HRM T) for taking the initiative to bring out this revised edition of the Induction Manual. I must also thank Mr. Sreejith G Nair (Chief Manager - HRM T) and Mr. Dinesh.K (Zonal In-charge Training) for guiding the team and making this manual more comprehensive and qualitatively better than before. Mention may also be made of Shri. Ranjan Sreedharan, Senior General Manager, Corporate communication department for editing this manual. This manual will be available in 10 Regional Languages in printed and digital form.



The Evolution

Shri. V.C. Padmanabhan was born in the year 1916. In 1949, he established Manappuram in the coastal village of Valapad where people mostly depended on fishing for a livelihood. The firm carried out money lending and pawn broking on a modest scale.

Shri V.C. Padmanabhan was a visionary, who started his own simple business to disburse small loans to the needy. Those were days when banks were not as numerous as today and documentation requirements prior to loan disbursal were forbidding. The vision and entrepreneurial spirit in Shri Padmanabhan, foresaw the need to cater to this segment that needed money for small purposes and did not have the time or the literacy levels to approach banks.

And to this day, the Manappuram story continues to be strongly identified with Valapad, where it functioned for long as a single branch business until his death in 1986. Over the years, Shri.V.C. Padmanabhan managed the business in a very traditional way, on a tight leash and never expanding out of Valapad. And yet, it had managed to become a highly successful and greatly trusted name with deep roots in the local community. Shri .V.C. Padmanabhan earned a reputation for integrity, and Manappuram became known in the Valapad area as a safe haven for the deposits of the local people, offering higher returns along with assured safety.

True to the stereotype of a conservative banker, Shri.V.C. Padmanabhan was averse to risks. He ran his business on a capital base of Rs.5 lakhs and had imposed upon himself a voluntary limit of Rs.25 lakhs being the maximum deposits he would accept from the public. Beyond this limit, potential depositors were either turned away or made to wait for their turn in a queue. As and when an existing depositor withdrew his money, Shri. V.C. Padmanabhan would send out inland letters to the next in line, informing them of the availability of a slot, and grateful depositors would rush in with money, to take advantage of the offer.

Such was the formidable reputation of the firm that even as it remained anchored in Valapad, the deposits came in from around the world, from locals who had moved out of the Valapad area to the Gulf countries and to other parts of India in search of employment and who continued to carry their trust in the Manappuram name with them. That was how things remained until 1986, the year Shri. V.C.Padmanabhan passed away.

When his son, Shri V.P. Nandakumar, took over the reins, it was this resolute trust in Manappuram the name the goodwill that served as the hidden capital of the business that he was able to leverage. Very early on, he decided to do away with the voluntary limits on deposits and loans. The business levels shot up, quickly going over the One crore Rupee mark and beyond. However, the limitations of operating under a proprietary concern became clear and he promoted Manappuram Finance Limited in 1992. The company went in early for an IPO in 1995 because the experience of trying to raise funds from Commercial Banks was proved to be frustrating. Even after mortgaging his personal residence, Banks were unwilling to lend him the amount he was looking for.

However, the financial implications of a public issue were daunting. In those days, the rule was that a company going in for the IPO should have a minimum of Rs.3 crores as paid-up capital and Manappuram Finance, at that time, had about half of that. Shri.V.P. Nandakumar launched an initiative to collect small retail investments from among the Manappuram customers belonging to the Valapad area who were familiar with the legacy of his father. Once again, it was Trust, the people had in the Manappuram name that came to his rescue. The funds were mobilized and the issue went through without a hitch. That was how Manappuram Finance Limited got its start and the rest, as they say, is history.



Make Life Easy



OF STERLING
PERFORMANCE

Touching Lives.
Shaping Futures.



Profile of the Company

Manappuram Finance Ltd. is one of India's leading gold loan NBFCs, promoted by Shri. V.P. Nandakumar, the present MD & CEO. Its origins go back to 1949 when it was founded in the coastal village of Valapad (Thrissur District) by his late father Shri. V.C. Padmanabhan. The firm was involved in pawn broking and money lending carried out on a modest scale. Shri Nandakumar took over the reins in 1986 after his father expired.

THE EXPANSION

Since then, it has been a story of unparalleled growth with many milestones crossed. Incorporated in 1992, Manappuram Finance Ltd. has grown at a rapid pace. Today, it has 4380 branches across 28 states / UTs with Assets Under Management (AUM) of nearly 201,859 Mn and a workforce of 24,886.

MANY ACHIEVEMENTS



Soon after it commenced its operations, the company gathered several 'firsts' to its credit. The first Non Banking Financial Company (NBFC) in Kerala to receive a Certificate of Registration issued by the RBI. It was also among the earliest companies to go for an IPO in 1995. In 2007, it became the first Kerala based NBFC to receive investment from Foreign Institutional Investors (FIIs) when the celebrated PE fund, Sequoia Capital, invested Rs.700 million along with Hudson Equity Holdings. Sizable foreign investment was received during

two QIPS in 2010 when a total of Rs.12,450 million was raised. Manappuram Finance Ltd. was the first NBFC in Kerala to obtain the highest short term credit rating of A1+ from ICRA. In 2010, it became the first Kerala - based NBFC to offer ESOPs (Employee Stock Options Plan) to its Middle and Senior Management functionaries.

A RECORD OF INNOVATIONS

As a pioneer and trailblazer, Manappuram Finance Ltd. has always been an innovator par excellence, with innovations that enabled it to lead the way and stay ahead in the game.

TECHNOLOGY INNOVATIONS

In the matter of technology, Manappuram was one of the earliest NBFCs to adopt the "core banking" platform. This was no mean achievement considering that unlike the banking sector there were no ready-made software solutions for gold loans. It came out only because the company invested in developing its own proprietary solutions, and today its technology platform is one of its core strengths. The investment in technology has paid off in many ways, for instance, in streamlining procedures to reduce turn around times in gold loan disbursal and in implementing advanced risk management.

Critical to the success of a large scale gold loan business, is the ability to weed out spurious and substandard gold at the pledge stage itself. The purity testing that is carried out essentially verifies the purity of the ornament at a particular point or two. It is not designed for 100 percent certainty. Moreover, the gold loans business emphasises speed and hassle free experience. Therefore, simplicity of procedure is also a must and a balance has to be struck. At Manappuram, advanced risk management practices were put in place that drew upon the promoter's intimate un-

derstanding of the business. It was implemented through the IT platform which generates alerts to management upon any suspicious or abnormal transactions at the branches. For example, the gold loan business focuses on household used jewellery to which borrowers may be expected to have an emotional connection.

When a branch accepts multiple numbers of the same ornament for pledge, it is more likely to be a local jeweller or pawnbroker and the system automatically flags the transaction for verification by internal auditors.

In keeping with its record of technology led innovations, the company launched its latest product “Online Gold Loans” in 2015. A customer who has completed the initial formalities can now avail a gold loan 24X7, from anywhere in the world, in fact, even as he is sitting at home. The loan proceeds are instantaneously transferred to his bank account. The concept is now proposed to be extended further with the launch of a co-branded debit card that would allow even customers without access to bank accounts to withdraw the money from an ATM anywhere.

PRODUCT INNOVATIONS

Manappuram has led the way in the matter of product innovations too. Gold Loans were for long sold as a “one-size-fits-all” product. The company was a pioneer in introducing variety to it, for instance, by offering progressively higher loan amounts at higher price points.

It was also the first to come up with “one-day interest” where borrowers have the option to settle a gold loan at their earliest convenience, even within a day, at a time when the norm was to recover a minimum interest of seven days, or even a month.

The most recent innovation is the launch of short tenured gold loans. Historically, all gold loans were sanctioned for one year and bullet repayments of both interest and principal was the norm. After

the fierce correction in gold prices in 2013, gold loan companies were faced with higher defaults and profitability took a hit. Manappuram Finance Ltd. launched short term gold loans of three and six month tenure and today, its entire gold loan portfolio has been shifted to the short term buckets. This has minimised price risk which otherwise is a major concern in gold loans.

INNOVATIVE APPROACH TO RAISING FINANCE

For a Non Banking Financial Company (NBFC) , raising funds was a big challenge in the nineties. In the aftermath of the CRB scam of 1997, raising deposits from the public was difficult and banks were not comfortable with lending to NBFCs in general. Moreover, Manappuram’s foray into gold loans was untested as a business model. Growth was slow in the initial days. The picture was to change only after the company hit upon unconventional ways to raise funds.

In the first breakthrough, Manappuram became the first gold loan company to raise finance, through the securitization and assignment route in a tieup with ICICI Bank. The arrangement with ICICI Bank continued to work well for a few years and the company was put on the growth path. Buoyed by the success, the company planned a big expansion of the branch network. However, around 2006, ICICI Bank faced some regulatory hurdles regarding securitization and they could no longer fund the company. With ICICI Bank pulling out, the expansion plans were in jeopardy.

At this point, the company chanced to get its second break. Temasek, the sovereign investment fund of Singapore, was looking to expand its footprint in the Indian financial market. Mr. V.P. Nandakumar happened to be in Singapore to take part in a conference of NBFCs. Having heard Mr.V.P Nandakumar speak about the gold loan business, Temasek expressed interest in financing Manappuram through their India arm Fullerton. Temasek’s debt participation provided the visi-

bility, and paved the way for other international players to follow.

In December 2007, Manappuram became the first NBFC in Kerala to attract foreign Institutional Invest when the celebrated PE fund Sequoia Capital invested Rs.700 million together with Hudson Equity Holdings. Since then, the company has regularly received foreign investment. The second round of private equity funding in November 2008 was led by Ashmore Alchemy which, together with Sequoia and Hudson, put in another Rs.1,080 million. Sizable foreign investment was received through the two QIPS in 2010 when a total of Rs.12,450 million was raised.

Once private equity came in, the company was able to shift gears and grow much faster than before. because now even the PSU banks were willing to lend to it. From this point onwards, there was no looking back for Manappuram.

Conventionally, companies have sought funds from foreign investors after they have tapped the domestic banks and other financial institutions. In the case of Manappuram, the order was up-ended. As the domestic banks were uncomfortable in lending to NBFCs, especially one with an untested business model focused on gold loans, the company went out of India and roped in the foreign players first. Once they were persuaded, the domestic players became more confident about lending to the company.

RECENT DIVERSIFICATIONS

As a company focused on gold loans, Manappuram was prone to concentration risk. Financial sector regulations in India have been expressing concern over the concentration risk inherent in the mono-line business model. To assuage their concerns, the company initiated bold moves to become a multi product Company.

Over the last two years, the company has diversified into new business areas like microfinance, vehicle and housing finance, and SME

lending. In February 2015, the company acquired Asirvad Microfinance Pvt. Ltd. with AUM alittle short of Rs.3,000 million. Within one year of its takeover, AUM has more than tripled to about Rs.10,000 million after the subsidiary expanded operations to new geographies like Madhya Pradesh, Chaattisgarh, Punjab, Haryana, Chandigarh and U.P. Besides microfinance, the company has also diversified into commercial vehicle loans, housing finance and SME loans with promising results. Put together, the other new businesses contribute an additional Rs. 3,400 million to the company's consolidated AUM of Rs.1,30,140 million. Overall non-gold business contributed 12 percent of the total business as of March 31, 2016. As late as December 2014, it was next to nothing.



NEW LINE OF BUSINESS



COMMERCIAL
VEHICLE



& TWO WHEELER
LOAN



HOME
FINANCE



ISFC



SME
FINANCE



INSURANCE



PROJECT
FINANCE



ASIRVAD
MICROFINANCE



PERSONAL
LOAN



HOSPITALITY
INDUSTRY LOAN



HEALTHCARE
INDUSTRY LOAN



TEACHERS
LOAN



PAPERLESS & INSTANT
PERSONAL LOAN



SMALL SCALE
INDUSTRY LOAN



TOUR & TRAVEL
LOAN



CONSUMER DURABLE
LOAN



Mission

Our purpose is to bring convenience to the lives of the ordinary people of India, to “make life easy” for them. We provide them with “instant” credit at reasonable rates of interest against their used gold jewellery to enable them to meet their requirements for short term funds.

Vision

Our enduring vision is to energise the vast stock of privately held gold in India. India's households own about 18,000 tons of gold, the equivalent of two thirds of the country's GDP, of which hardly 10 percent is monetised. We hope to unlock the value of this gold to the benefit of the common people of India most of whom have savings in the form of gold jewellery.

Our Core Values

CUSTOMER IS ALL- IMPORTANT

Our products aim at delivering value to the customer. No matter what his economic status is, we believe that time is precious and everyone is entitled to courtesy and prompt service with high levels of transparency.

NO COMPROMISE ON INTEGRITY

We set great store by ethical values and practices in all our dealings. We believe in transparency and in following the laws of the land without ambiguity. We value the contributions of all our stakeholders and we take special pride in recognising those contributions.

CUTTING EDGE TECHNOLOGY

As a pioneer in the introduction of technology in to the gold loan sector, we believe in constantly updating our technology to keep our costs low and deliver improved service for our customers. We have standardised our processes to facilitate better and more cost effective access to our customers. And we believe in fostering innovation to deliver ever greater value to our customers.

BOARD OF DIRECTORS

MAFIL



Jagadish Kapoor

Independent and Non-Executive Chairman

Jagdish Kapoor is a post graduate in Commerce from Agra University and has also done his fellowship from Indian Institute of Banking and Finance. He has more than 39 years of work experience in banking and finance. He has in the past worked as the Deputy Governor of the Reserve Bank of India, Chairman of HDFC Bank, Bombay Stock Exchange, Deposit Insurance and Credit Guarantee Corporation of India, Unit Trust of India and also as a Director on the boards of several commercial banks.

V.P.Nandakumar

MD & CEO

M.Sc. (1974-76), St. Thomas College, Thrissur
B.Sc. (Zoology) (1971-74), S.N. College, Nattika.
PG Dip. in Foreign Trade (1978). CAIIB (Part-I)
Indian Institute of Bankers (1977)



Mr. V.P. Nandakumar was born in 1954. He has attended Management Development Programmes for CEOs at IIMs Ahmedabad and IIM Bangalore. In December 2013, he took part in a Global Strategic Leadership Program at the Wharton Business School, Philadelphia (USA).

Mr. V.P. Nandakumar is a post graduate in science with additional qualifications in Banking & Foreign Trade. Immediately after completion of his education, he joined the erstwhile Nedungadi Bank Lim-

ited. In 1986, he resigned from the Bank to take over the family business, upon the demise of his father, V.C. Padmanabhan. In 1992, he promoted Manappuram Finance Ltd. and has been a director of the company since then. Shri Nandakumar is a Managing Committee member of leading trade and industry associations such as ASSOCHAM and FICCI. He is also the Chairman of the Kerala state council of the Confederation of Indian Industry (CII). He was a member of the FICCI delegation to the Fourth Session of India-Poland Joint Commis-

sion For Economic Co-operation held at Warsaw, Poland, in June 2015.

Mr. Nandakumar promoted Manappuram Finance Ltd. in 1992 and today the company has a pan-India presence with 4199 branches across 28 states / UTs. It has assets under management (AUM) of Rs.130.14 billion (as of June 30, 2016) and employees over 24,886 people. Recently, he steered the company's diversification into microfinance, vehicle and housing finance, and SME lending where a successful start has been made.

Mr. Nandakumar's achievements in business have earned recognition at the national level. In January 2014, Business Today, a leading business magazine, ranked him among India's most Valuable CEOs. He is widely recognised as a leading wealth creator for investors in India's stock market circles. On November 6, 2015, at a function to mark 20 years of listing of the equity shares of the company on the BSE (and where he rang the symbolic closing bell), it was noted that over two decades, the company had delivered annualized return of 24.6 percent to investors of its 1995 IPO. This was compared to the 11 percent returns delivered by the benchmark, Sensex. In other words, shareholder wealth since 1995 had gone up 92 times. Further, CAGR growth in AUM over this period amounted to a staggering 68 percent while profit after tax had grown at a CAGR of 49 percent.

Besides focus on business, the cause of the wider community is central to his vision. He established the Manappuram Foundation at Valapad in 2009 to drive the Corporate Social Responsibility (CSR) mission of the Manappuram group. A major initiative of the Foundation is, "Janaraksha Manappuram" a free Insurance Scheme that extends health insurance to more than one lakh people belonging to the BPL category in the seven Panchayats around the Valapad area.

The Manappuram Foundation engages with the community in other ways as well, such as extending financial assistance to reputed institutions, charities, and worthy causes. Under his leadership, the Foundation has embarked on an extensive partnership with Lions Clubs International (LCI) to jointly implement flagship programmes of the LCI in 318 Lions District. These initiatives include programmes such as Lions Quest for developing life skills among adolescents and Students Safety Insurance Programme which extends free health and accident insurance cover to vulnerable students in government run schools in the District. Besides, the Foundation also collaborated with LCI for the installation of sanitary napkin vending machines and incinerators in local school and public toilets to make them girl friendly. These initiatives in CSR were recognised by a special commendation from the Jury at the Golden Peacock Awards in Mumbai in January 2015.



B.N. Raveendra Babu

Executive Director

Mr. B.N. Raveendra Babu holds a master's degree in Commerce from the Calicut University and completed his intern from the Institute of Certified Management Accountants. Prior to joining Manappuram Group, Mr. Raveendra Babu occupied senior positions in Finance and Accounts in various organisations in the Middle East. He has been the Director of our Company since July 15, 1992. He was appointed as the Joint Managing Director on January 11, 2010, and redesignated as Executive Director on May 19, 2012.

P.Manomohan

Independent Director

Mr. Manomohan is an eminent Central Banker with a professional qualification in Banking. He has got over 38 years of experience in Banking including Directorships in the South Indian Bank Ltd and the Federal Bank Ltd. He retired as the General Manager, Reserve Bank of India, Department of Banking Supervision, Trivandrum.



V.R. Ramachandran

Independent Director

Mr. V.R. Ramachandran is an eminent lawyer of Thrissur Bar and is well versed with the provisions of Civil as well as Criminal laws. He has long standing relationship with the Company and has been handling civil/ criminal cases of the company.

E A Kshirsagar

Nominee Director

Mr. E. A. Kshirsagar is a Fellow of the Institute of Chartered Accountants in England & Wales. He has wide experience in Corporate Strategy & Structure, Valuation, Feasibility Studies, Disinvestments, Mergers & Acquisitions. He was associated with the Management Consultancy division of A F Ferguson for over three decades and retired in 2004 as the Senior Partner. Mr. Kshirsagar serves on the Board of other leading Indian public companies.



Gautam Narayan

Additional Director



Mr. Gautam Narayan is a Chartered Accountant with a Post Graduate Diploma in Management from IIM Ahmedabad. He is a partner with Apax Partners and leads investments in financial services and business services in India. He is actively involved in the not for profit sector and contributes in a Board / Advisory capacity to Mann Deshi Foundation (focused on development of women entrepreneurs in rural Maharashtra) and Toolbox India Foundation (focused on capacity building services). He was recognised among the 40 under 40 business leaders by the Economic Times in 2017.



Rajiven.V.R

Independent Director

Mr. Rajiven.V.R is an IPS officer, retired in 2010 as Director General of Police & Commandant General of Fire & Rescue Services, Kerala. He was the CEO of M/s KGS Nelsun Kraft Paper Manufacturing Mill (Cochin Kagaz Ltd.) at Karukutty, Angamaly, a subsidiary of KGS Corporate Group Chennai.

Ms. Sutapa Banerjee

Independent Director

Sutapa is a gold medalist in Economics from the XLRI school of Management in India, and an Economics honours graduate from Presidency College Kolkata. Sutapa Banerjee has spent close to 24 years in the financial services industry across 2 large multinational banks (ANZ Grindlays and ABN AMRO), and a boutique Indian Investment bank (Ambit) where she built and headed several businesses. Sutapa was voted one of the 'Top 20 Global Rising Stars of Wealth Management' by the Institutional Investor Group in 2007 - the only Indian and one of only two winners from Asia.



Mr. Abhijith Sen

Additional Director

Mr. Sen retired as Chief Financial Officer- Citibank, India Subcontinent in 2015 after serving the organisation for almost 20 years. Post retirement he is associated with a large Big 4 firm as an External Advisor, for their activities in the Banking and Financial Services Sector. He serves on several Boards including Kalyani Forge Ltd, Trent Ltd, U Gro Capital, Ujjivan Micro-Finance Ltd. and Cashpor Microcredit. He also chairs the Audit Committees of Kalyani Forge Ltd, Trent Ltd and U Gro Capital in addition to participating on several other Board Committees. In the past, Abhijit was also on the Board of National Securities Depository Ltd and various Citi entities and has been an External Advisor to General Atlantic. He has a B. Tech (Hons) degree from the Indian Institute of Technology, Kharagpur and a Postgraduate Diploma in Management from the Indian Institute of Management, Kolkata with Majors in Finance & Information Systems.



Seniors

NAME	POSITION
B.N RAVEENDRA BABU	EXECUTIVE DIRECTOR - BOARD OF DIRECTORS
SUHAS NANDAN	ASSISTANT VICE PRESIDENT - MD & CEO's OFFICE
BINDU A.L	EXECUTIVE VICE PRESIDENT - FINANCE AND ACCOUNTS
PUNEETH KAUR KOHLI	CHIEF TECHNOLOGY OFFICER - IT
K SENTHIL KUMAR	CHIEF EXECUTIVE OFFICER - COMMERCIAL VEHICLE FINANCE
ASEEM BHARDWAJ	EXECUTIVE VICE PRESIDENT - CORPORATE FINANCE
ANAND MADHUKAR NAIK	SENIOR VICE PRESIDENT - SME FINANCE
DHIRAJ AGRAWAL	SENIOR VICE PRESIDENT - COMMERCIAL VEHICLE FINANCE
RAJU N	SENIOR VICE PRESIDENT - ANALYTICS AND BUSINESS REVIEW
RAJESH MENON	GENERAL MANAGER - ADMINISTRATION AND SECURITY
SATHEESH KUMAR M	SENIOR GENERAL MANAGER - PERSONAL LOAN
SEBY PAUL	GENERAL MANAGER - COLLECTIONS (PERSONAL LOAN)
RANJAN SREEDHARAN	SENIOR GENERAL MANAGER - CORPORATE COMMUNICATIONS
DINESH KALLARACKAL	SENIOR GENERAL MANAGER - LEGAL CORPORATE
M V SURYAPRABHA	SENIOR GENERAL MANAGER - LEGAL CORPORATE
VIPIN G.S	VICE PRESIDENT - COMPLIANCE
YOGESH YESHWANT PATIL	VICE PRESIDENT - PURCHASE
RAJEEV MEHRA	VICE PRESIDENT - SCHOOL FINANCE

PARVATHI.E	VICE PRESIDENT - CIVIL AND ELECTRICAL
SUVEEN P.S	ASSISTANT VICE PRESIDENT - ELECTRONIC SECURITY
MANOJ KUMAR V.R	GENERAL MANAGER - SECRETARIAL
JOSHY V.K	GENERAL MANAGER - SALES
M.V BABU	GENERAL MANAGER - TAXATION
NEENA K.P	GENERAL MANAGER - HRM
MATHEWS BEVIN VARGHESE	GENERAL MANAGER - TALENT ACQUISITION
RENJITH P.R	GENERAL MANAGER - HRM (T) CHIEF LEARNING OFFICER
REVI K.P	GENERAL MANAGER - CIVIL AND ELECTRICAL
N.C RAMACHANDRAN	GENERAL MANAGER - FINANCE AND ACCOUNTS
RAJIV RATHINAM	GENERAL MANAGER - VIGILANCE
VIJAYAKUMAR K.B	SENIOR GENERAL MANAGER - MSME
MUTHU BHASKAR	GENERAL MANAGER - OPERATIONS
RAJEEV SREEDHARAN	JOINT GENERAL MANAGER - MEDIA
VIPIN K V	SENIOR ASSISTANT GENERAL MANAGER
MAHESH BOMMANALLI	GENERAL MANAGER - CIVIL AND ELECTRICAL
BHAVESH HARIPRASAD MALPANI	GENERAL MANAGER - PROJECT & INDUSTRIAL FINANCE
RAJESH KRN NAMBOODIRIPAD	GENERAL MANAGER - INTERNAL AUDIT
SAI MANOHAR PAI	GENERAL MANAGER - PERSONAL LOAN (SALARIED)
JAYESH KUMAR	GENERAL MANAGER- PLANNING
MADHU MOHAN A.M	GENERAL MANAGER - RISK MANAGEMENT
JOSHY V.K	GENERAL MANAGER - SALES
SANOJ HERBERT	GENERAL MANAGER - CORPORATE COMMUNICATIONS
UMASANKAR S	GENERAL MANAGER - SME FINANCE
R SRINIVASAN	GENERAL MANAGER - TREASURY

CORE MANAGEMENT TEAM



K SENTHIL KUMAR
CEO- COMMERCIAL VEHICLE FINANCE



ASEEM BHARDWAJ
EVP- CORPORATE FINANCE



ANAND MADHKAR NAIK
SVP- SME FINANCE



DHIRAJ AGRAWAL
SVP- COMMERCIAL VEHICLE FINANCE



RANJAN SREEDHARAN
SGM- CORPORATE COMMUNICATIONS



DINESH KALLARACKAL
SGM - LEGAL CORPORATE



M V SURYAPRABHA
GM - LEGAL CORPORATE



VIPIN G.S
VP - COMPLIANCE



YOGESH YESHWANT PATIL

VICE PRESIDENT
PURCHASE



PARVATHI.E

VICE PRESIDENT
CIVIL AND ELECTRICAL



JOSHY V.K.

GENERAL MANAGER
SALES



M.V BABU

GENERAL MANAGER
TAXATION



NEENA K.P.
GENERAL MANAGER
HRM



MATHEWS BEVIN VARGHESE
GENERAL MANAGER
TALENT ACQUISITION



RENJITH P.R.
GENERAL MANAGER- HRM (T)
CHIEF LEARNING OFFICER



REVI K.P.
GENERAL MANAGER
CIVIL AND ELECTRICAL



N.C RAMACHANDRAN
GENERAL MANAGER
FINANCE AND ACCOUNTS



RAJIV RATHINAM
GENERAL MANAGER
VIGILANCE



VIJAYAKUMAR K.B.
SENIOR GENERAL MANAGER
MSME



MUTHU BHASKAR
GENERAL MANAGER
OPERATIONS



MAHESH BOMMANALLI
GENERAL MANAGER
CIVIL AND ELECTRICAL



RAJESH KRN NAMBOODIRIPAD
GENERAL MANAGER
INTERNAL AUDIT



MADHU MOHAN A.M.
GENERAL MANAGER
RISK MANAGEMENT



SANOJ HERBERT
GENERAL MANAGER
CORPORATE COMMUNICATIONS



UMASANKAR S.
GENERAL MANAGER
TREASURY

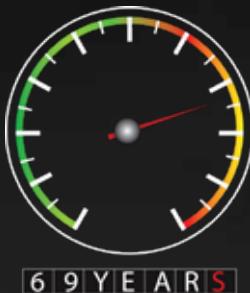


MANOJ KUMAR V.R.
GENERAL MANAGER
SECRETARIAL



Make Life Easy

IMPORTANT MILESTONES



2018

Awarded 'Best NBFC for Gold Loan Business' from the Indian Bullion Jewellery Association (IBJA), Mumbai, on March 16th at Mumbai.

2017

Awarded 'Best NBFC for Gold Loan Business' from the Indian Bullion Jewellery Association (IBJA), Mumbai, on March 16th at Mumbai.

2016

V.P.Nandakumar, MD & CEO, is one of the selected few from India to be shortlisted for the CNBC Asia Business Leaders Award 2016 held at Jakarta, Indonesia, on November 23rd.

2015

Diversified into Home Loan and Commercial Vehicle lending. Acquired Asirvad Microfinance. Launched Online Gold Loan (OGL) in September /October becoming the first in the industry to do so.

2014

Pioneered the Introduction of shorter tenure loans product (3 to 9 months) with lower LTV for longer tenure loans.

2013

RBI issued key guidelines to bring stability to gold lending business, increases LTV for gold loans to 75 %, Gold prices peaked at Rs. 32,943 per gm.

2012

AUM crosses Rs.10,000 crore, RBI stipulates cap on LTV not to exceed 60%, Company's branch Network reaches 2,908 with more than 850 branches added in FY 12.

2011

Assets Under Management (AUM) records three - fold growth to Rs.7,549 crore in FY 2010-2011. The company adopts a new name, Manappuram Finance Ltd., in place of the earlier name Manappuram General Finance and Leasing Ltd. Declared 1:1 bonus issue for the third time.

2010

March : MAFIL opens its 1001st Branch at Thrissur town. Kerala superstar Mohanlal signs on to become the brand ambassador for MAFIL in Kerala. Later, super star Vikram in Tamil Nadu, Venkatesh in Andhra Pradesh and Puneeth Rajkumar in Karnataka also become brand ambassadors for Manappuram.

June : Bollywood action-hero and superstar Akshay Kumar announces his endorsement of Brand Manappuram.

November: Company raises additional capital of Rs.1,000 crore from FIIS (through QIP).

2009

Manappuram Foundation established at Valapad in order to further the CSR mission of the Manappuram Group. The first initiative of the Foundation is "Janaraksha Manappuram Soujanya Arogya Insurance Scheme" providing free health insurance to 20,000 BPL families (covering over one lakh beneficiaries) in the seven panchayats of Nattika assembly constituency in Thrissur District.

2008

Total business volumes of MAFIL crossed Rs.1,000 crore milestone in August, 2008. Remarkably, within the next two years (i.e. by October 2010), total business volumes cross Rs.5,000 crore.

2007

First NBFC in Kerala to receive foreign institutional investment in December 2007 with Sequoia Capital and Hudson Equity Holdings investing Rs.70 crore. In November, 2008 more FIIs come in and company raises Rs.70.75 crore. In April 2010, a further Rs.245 crore is raised through the QIP route. MAFIL becomes first NBFC from Kerala to issue bonus shares in the ratio of 1:1. The feat is repeated in April 2010 with another 1:1 bonus issue.

2006

Singapore government-owned investment fund Fullerton India/Temasek enters the picture with initial sanction of a credit limit of Rs.50 crore to MAFIL Within a year, the limits are enhanced to Rs.475 crore.

2005

In a significant breakthrough, MAFIL attracts institutional funding for the first time when ICICI Bank sanctions working capital facility of Rs.25 crore under a "bilateral assignment" model. Hitherto MFL had been largely dependent on deposits from the public.

2003

Manappuram Finance (Tamil Nadu) Ltd. (MAFIT) established with Registered Office in Coimbatore consequent upon takeover of Sterling Gem Finance Pvt. Ltd. MAFIT was later merged with MAGFIL w.e.f. April 1, 2008. Declared Rights issue.

2002

MFL commences foreign exchange business with moneychanger's license from RBI. (Later, in 2007, it becomes first NBFC from Kerala to receive AD-II (Authorised Dealer - II) License from RBI.

1998

Becomes the first NBFC in Kerala to be given a Certificate of Registration by the RBI. A major policy change sees MFL shifting its focus to gold loans.

1996

MFL becomes first NBFC in Kerala permitted by RBI to accept deposits from the public without restrictions on the limit. The company is also permitted to set its own interest rates.

1995

MFL becomes first NBFC in Kerala to go for a credit rating exercise. ICRA assigns rating of MA to its fixed deposit programme. MFL approaches the capital market with its first Public Issue of shares for Rs.1.75 crore. The shares are listed on the Bombay, Madras and Cochin stock exchanges.

1994

Paid maiden dividend in the very first full year of operations (1994) and has maintained a track record of uninterrupted dividend payouts thereafter.

1992

Manappuram Finance Limited (MFL) is incorporated with Registered Office at Thrissur to carry on the business of financial services, especially leasing and hire purchase. The Registered Office is shifted to Valapad.

1986

Shri V.C. Padmanabhan passes away on 13 June, 1986. His son Shri V.P. Nandakumar, then placed as an officer with Nedungadi Bank, takes over the reins of the business.

1949

Shri V.C. Padmanabhan, a visionary of his times, establishes Manappuram Finance at Valapad, a coastal village 25 kilometres away from Thrissur.

Innovative Marketing Campaign with multiple celebrity Brand



Strong Brand Equity built over the years.
Celebrity endorsement has led to enhanced visibility and growing business.
Brand 'Manapuram' is endorsed by well recognized
film industry icons across India.

OUR BRAND AMBASSADORS

Our brand equity has been built over the years and our objective is to continue to drive our outreach initiatives to get closer to customers and reinforce brand Manappuram.



Venkatesh
Andhra Pradesh

Mohanlal
Kerala

Puneeth Rajkumar
Karnataka

Akshay Kumar
Maharashtra



Vikram
Tamil Nadu



Jeet
West Bengal



Sachin Khadekar
Maharashtra



Uttam Mohanty
Odissa

SOME OF OUR INITIATIVES ARE ENUMERATED

Local marketing initiatives such as village campaigns, loan melas, shop visits, home visits and notice distribution were conducted extensively.

Local marketing initiatives were conducted on a scale ranging from mass marketing to individual marketing; local marketing lies between these two levels and implies segmentation at a local level (grassroots marketing) wherein marketing activities concentrate on getting close and become

personally relevant for customers.

Major 360-degree campaigns for OGL were conducted on mass media, which accelerated the acquisition of new customers.



Business Snap Shots as on 31 - 03 - 2019

AUM Rs 201,859 Mn (+ 3.8% QoQ) (+21.5 % YoY)	Net Profit Rs 2,689.1 Mn (+5.2 % QoQ) (+35.3 % YoY)	Networth Rs 47,151.6 Mn	ROA 5.1% ROE 23.28%
Capital Adequacy* 23.2%	Borrowing Cost * 9.34%	GNPA * 0.71%	BV / Share Rs. 55.9 EPS Rs. 12.76
Dividend / Share Q1FY20: Rs. 0.55 FY19: Rs. 2.20	Share of New Businesses 34.2% (+ 83 bps QoQ) (+ 915 bps YoY)	Total Branches 4,380	No. of Live Customers 4.46 mn

AUM: Assets Under Management, Net Profit: PAT after Minority Interest

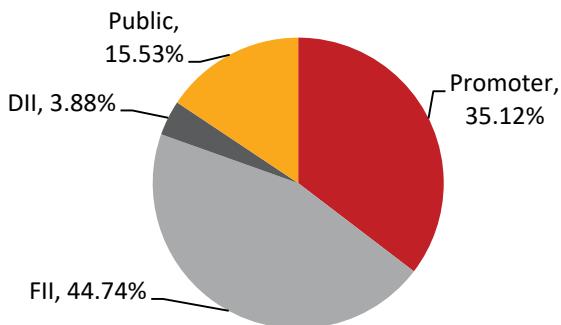
* Calculated on standalone basis



SHAREHOLDING STRUCTURE



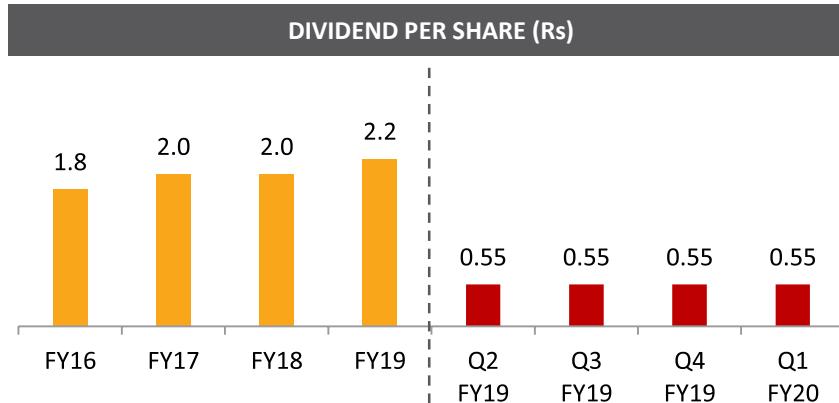
% SHARE HOLDING JUN 19



MARKET DATA

AS ON 09.08.2019

Market Capitalization (Rs Mn)	1,05,028
Price (Rs)	124.6
No. of Shares Outstanding (Mn)	843.2
Face Value (Rs)	2.0
Avg. Qtrly Trading Volume (Rs Mn)	618.4
Avg. Qtrly Trading Volume (Mn shares)	4.74
52 Week High-Low (Rs)	144.90 – 66.40



Precence
 28 State &
 4 Union
 Territories of India

Network
 4380
 Branch

Broad- Based
 34.2 %
 Share of new business

Team
 25,610
 Manappuram
 Employees

Diversified
 14 Business
 verticals

Gold
 67.51 tonnes
 Gold assets

Cost
 9.5 % Average
 borrowing cost

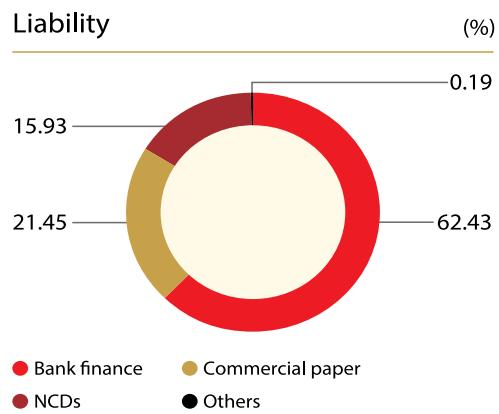
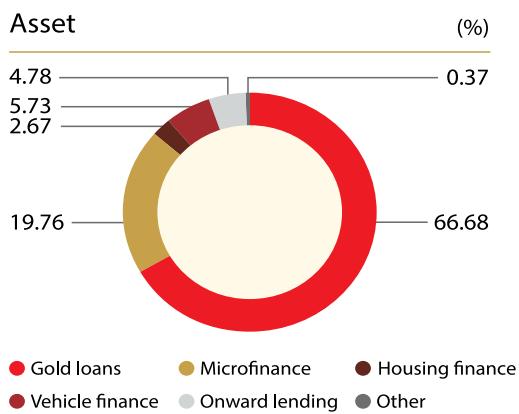
Fund
 27 Fund sources
 across banks &
 financial insitutions

CREDIT RATING

Manappuram Finance:
 Long Term: AA --(Positive) by CRISIL
 Long Term: AA --(Stable) by ICRA
 Long Term: AA+ (Stable) by Bricwork
 Long Term: AA (Stable) by CARE
 Short Term: A1+ by CARE
 Commercial Paper : A1+ by CRISIL,CARE

Asirvad Microfinance:
 Long Term : A+ (Positive) by CRISIL,
 Long Term : A+ (Stable) by CARE
 Short Term: A1+ by CRISIL
Housing Finance:
 Long Term : A+ (Positive) by CRISIL
 Short Term: A1+ by CRISIL
 Long Term : AA --(Stable) by CARE

Business mix in FY19



Our Credit Rating

Credit rating is an evaluation of the credit risk of a prospective debtor (an individual, a business, company or a Government), predicting their ability to pay back the debt, and an implicit forecast of the likelihood of the debtor defaulting. The credit rating represents an evaluation by credit rating agency on the qualitative and quantitative information of the prospective debtor, including information provided by the prospective debtor and other non-public information obtained by the credit rating agency's analysts. The following are the credit ratings of our company.

CREDIT RATING

Manappuram Finance:

Long Term: AA --(Positive) by CRISIL

Long Term: AA --(Stable) by ICRA

Long Term: AA+ (Stable) by Bricwork

Long Term: AA (Stable) by CARE

Short Term: A1+ by CARE

Commercial Paper : A1+ by CRISIL,CARE

Asirvad Microfinance:

Long Term : A+ (Positive) by CRISIL,

Long Term : A+ (Stable) by CARE

Short Term: A1+ by CRISIL

Housing Finance:

Long Term : A+ (Positive) by CRISIL

Short Term: A1+ by CRISIL

Long Term : AA --(Stable) by CARE

CREDIT RATING



Branch Network



PAN INDIA PRESENCE

Growing Our National Prominence



 Branches

Map not to scale

4,380 Branches as on June 2019

Corporate Information



Nearest
Railway Stations
Thrissur

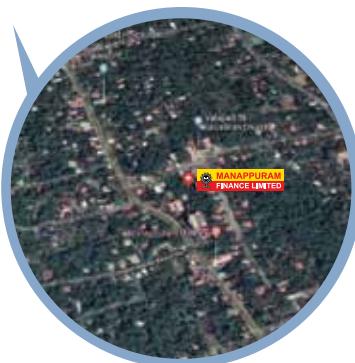


Nearest
Airport
COCHIN



Corporate Office

Manappuram House,
Head Office: IV / 470 (old) W638A (New),
Manappuram House, Valapad, Thrissur
Kerala, India - 680567
Ph : 0487-3050100/108
1800-420-22-33 (Toll Free)
mail@manappuram.com



Corporate Office - Annex at Mumbai

Manappuram Finance Limited
501, 5th Floor, Aiswarya Business Plaza
Near Aiswarya Tower, CST Road Kalina
Santacruz - East, Mumbai, India - 400 098
Landline : 022 26674311
mail@manappuram.com

Products and Services

ASSET PRODUCTS

1. GOLD LOAN
2. SME FINANCE
3. COMMERCIAL VEHICLE LOAN
4. TWO WHEELER LOAN
5. PERSONAL LOAN
6. HOME FINANCE
7. ISFC
8. INSURANCE
9. MICRO HOME FINANCE
10. PROJECT FINANCE
11. HOSPITALITY INDUSTRIAL FINANCE
12. HEALTHCARE INDUSTRY LOAN
13. TEACHERS LOAN
14. PAPERLESS & INSTANT PERSONAL LOAN
15. SMALL SCALE INDUSTRY LOAN
16. TOUR & TRAVEL LOAN
17. CONSUMER DURABLE LOAN

LIABILITY PRODUCTS

- 1. NON CONVERTIBLE DEBENTURES
- 2. UNSECURED SUBORDINATED BONDS

FEES BASED PRODUCTS

1. MONEY TRANSFER
2. DOMESTIC MONEY TRANSFER
3. OUTWARD REMITTANCE
4. FOREX
5. PAN CARD

PRODUCTS THROUGH SUBSIDIARIES

● Micro Finance (Asirvad Microfinance)

● Housing Loan (Manappuram Home Finance Pvt. Ltd.)

● Insurance (Manappuram Insurance Brokers Ltd)



GOLD LOAN

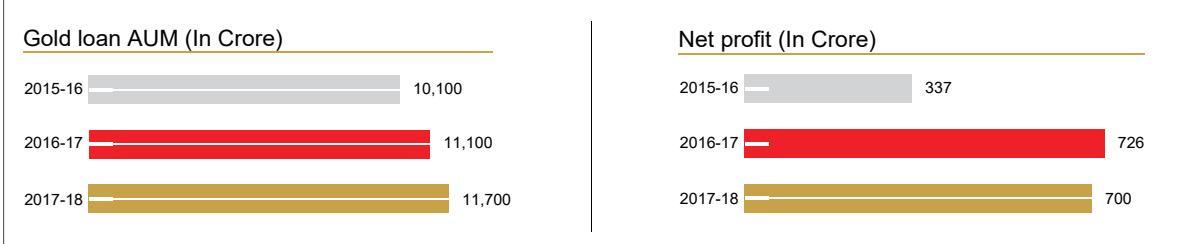


Gold loan

LOAN AGAINST GOLD ORNAMENT S

Gold Loan is sanctioned by accepting the gold ornaments of the customer as p ledge. It is true that Gold loans, like Personal Loans or credit card borrowings, are often used for short term household requirements. However, in terms of the cost, ease of availing the loan, and convenience of repaying, gold loans are a better bargain. These loans on the other hand, are cheaper and can be availed of in minutes. Gold loan can also stretch the repayment period to the customer convenience; the only requirement is that the customer has to pay the interest periodically.

Anyone who owns gold ornaments can avail the loan. (Note: minors are not eligible.) To obtain the loan the customer needs to submit gold jewellery (within a karat range of 18 to 24 K) at the branch. The loan amount that is sanctioned will be based on the gold valuation which involves verification of its purity, The weight of stones etc. fixed on the ornaments will be deducted for the purpose of valuation. Get Loans up to One Crore Rupees against your gold, in minutes.



Highlights of Gold Loan

- Minimum Requirements: Only one recent ID—Voter ID/ Ration Card/ Driving License/ Passport. No time-consuming formalities involved.
- Pay interest only for the exact period of loan, and for the exact number of days.
- Different schemes for different needs, to suit all income groups.
- Loans disbursed within 5 minutes.
- Attractive interest rates with rebates for prompt repayment.
- Interest can be paid at any branch.
- Reminder to customers about renewal date.
- Facility for part payment of loans.
- Free insurance for the gold p ledged b y customers.
- SMS Facility.
- 24 x 7 Online facility for Gold Loan.



Online Gold Loan

Convenient • Liquid • Fully Insured

Online Gold Loan

Manappuram Finance Limited introduced Online Gold Loan, the first ever in India. With the new online Gold Loan facility, customers can avail a gold loan at anytime from anywhere in the world. Online Gold Loan is a new product launched by Manappuram Finance Limited. With OGL, you can obtain a gold loan at anytime, from any place. The loan amount is instantly credited to your savings bank account registered with us. The loan is disbursed on the basis of the value of Gold already pledged at a branch.

KEY FEATURES

- Access gold loan from anywhere, anytime.
- Free insurance cover for your gold.
- Easy documentation, instant approval, convenient.
- 24X7 online repayment.
- Hassle-free, paper-less transaction from your mobile device.
- Free safe custody for your valuable gold.
- No hidden charges, fully transparent.
- Loans up to Rs.1.5 crore.
- Pay interest only for the exact number of days.
- 100% safety and security for your gold jewellery.
- Enjoy anytime liquidity.



How does Online Gold Loan work?

- Safelock your Gold ornaments at your nearest Manappuram Finance branch.
- Register for Online Gold Loan Service and link your savings bank account.
- Get the loan amount credited to your bank account anytime using our mobile app or website.



Online Gold Loan App

The Manappuram OGL app lets you avail gold loan at any time, anywhere, even from your home. Now customers can pay interest, check account statement, or locate the nearest Manappuram Finance branch conveniently with this easy to use mobile app.

SME Finance

Easy Documentation & Speedy Approvals



SME LOAN

SME loans of higher loan amount for your business at the most competitive interest rates. With easy documentation, speedy approvals and flexible repayment options, getting a loan is much easier in Manappuram. We provide loans against the collateral security of property to eligible entities and individuals carrying on an established business where the scope for finance exists and can be evaluated. We provide SME loans to:

- Self Employed Professionals
- Non Professionals
- Individuals/Proprietorship Firms
- Partnership & Limited Companies

SME loans are presently available in Kerala, Tamilnadu, Karnataka and Pune and will shortly commence operations in West Bengal, UP, Delhi & Telangana.

KEY FEATURES

- Higher loan amount is available for longer tenure and at attractive rates of interest.
- Loan amount ranging from Rs. 5 lakh to Rs. 2 Crore.
- Tenure of loan ranging from 24 months to 60 months.
- Turn-around-time (TAT) is only 10 days.

ACCEPTABLE PROPERTIES

- Self Occupied Commercial or Residential Properties.
- Land which extends more than 3 Cents in Corporation areas, 5 Cents in Municipal areas and 10 Cents in Rural areas.

MAKE LIFE EASY WITH OUR SME FINANCE SCHEMES

Commercial Vehicle Loan



COMMERCIAL VEHICLE Loan

Manappuram offers Vehicle Loans at attractive interest rates with hassle free documentation, flexible repayment and timely disbursement with exciting benefits.

- Started operations in January 2015.
- The operations are a part of Manappuram Finance Ltd and are carried out from existing gold loan branches.
- Selectively entered in Southern and Western India.
- Focus on Underserved Category of Customers who do not have access to Formal Banking system.

Commercial vehicle loan options are available for buses, tippers, transit mixers or any other heavy, light or small commercial vehicle. While loans are sanctioned for the purchase of a new commercial vehicle, we also offer loans for pre-owned vehicles. Borrowers can also avail of a top up on existing loans subject to conditions.

- Maximum Tenure for 60 months
- Loans starting from 1 Lac
- Loans for New/Used/Refinancing vehicle

For more details,

Contact : Land Line: 0487 3050258,
 Email: cvoans@manappuram.com

We Provide Commercial Vehicle Loans to

- First time users/ Buyers
- Captive customers
- Fleet Owners
- Individuals/Proprietorship, firms, Partnership & Limited Companies
- Schools & Colleges

Documents Required

- ID & Address Proof
- Experience Proof
- Vehicle Details
- Bank statement
- ITR (if available)
- Loan repayment track (if available)

Two Wheeler Loan



TWO WHEELER LOAN

KEY FEATURES

- Flexible Finance Schemes.
- Quick & Hassle Free Process.
- Minimum documentation.
- Attractive Repayment Options.

TERMS & CONDITIONS OF LOAN SCHEME

- Minimum Age should be 18 years.
- Maximum Age should be 60 years (Salaried) and 65 years (Self Employed).
- Maximum Loan 60,000/- or 80% LTV whichever is low.
- Residence type can be Rented or Owned.
- FI and TVR based Program.
- Minimum stability is 1 year both at Rented Residence and Office. Stability not required at Owned Residence.
- Manappuram Finance brings exclusive scheme for Paytm Customers.
- Get Flat 6.99% Interest Rate, Flat File charges of 2K INR.
- Easy downpayments by booking vehicle on Paytm (Along with Guaranteed Cashback).

We Provide Two Wheeler Loans to

- Individuals
- Self employed person
- Salaried person

For more details

Contact : 0487 3050258
Email: cvoans@manappuram.com

Vehicle Finance

- AUM of our vehicle finance business doubled during the year to Rs.625 crore owing to healthy traction and improved demand momentum in the pre owned commercial vehicles space.
- We added 26 new branches and nine new states in this business during the year.
- We believe growth momentum in this business will sustain going forward, owing to our focus on underserved segment of customers.
- We are leveraging our existing gold loan branches to expand this business and hence will have to incur very little expenditure while growing this business, thereby leading to higher business profitability.
- With expectations of normal monsoon and enhanced government outlay for infrastructure projects, Portfolio growth is expected to be robust in FY19.
- We plan to take our total branch count to 95 in FY19.
- We commenced the two-wheeler financing business in FY17 and scaled up the loan book to 64.6 crore in FY18. Going forward, we will continue to grow the business by leveraging our existing customers.

Vehicle finance AUM		(K in billion)
2018-19		11.15
2017-18		6.25
2016-17		3.06
2015-16		1.30
2014-15		0.15

168
Branches

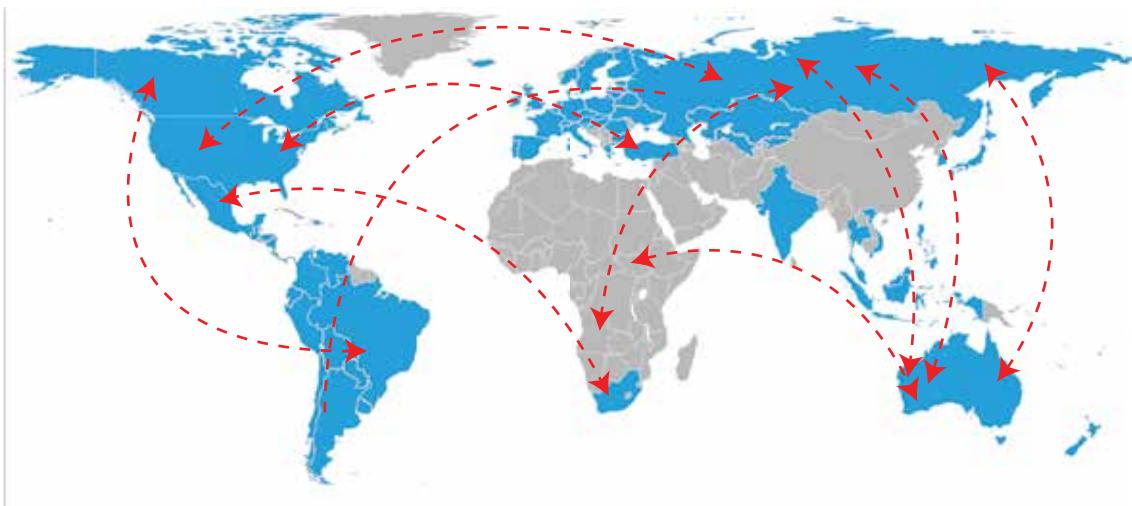
21
States

19.55%
Average yield

1.9%
Gross NPA



MONEY TRANSFER



SEND or RECEIVE money worldwide instantly through Manappuram. We are agents for the below mentioned Money Exchanges for Inward Money Transfers and Outward Remittances:

- ➡ Fast, Easy and Safe Money Transfer.
- ➡ No service charges to receive.
- ➡ No bank account needed for amount up to Rs.50,000/-.
- ➡ Now we can send cash anywhere in India within seconds.
- ➡ We can send money abroad.
- ➡ RBI Certified.
- ➡ Money Transfer Service is available in all our branches spread across the country.



CONTACT SUPPORT

FOR MONEY TRANSFER



0487 30 50 156
0487 30 50 176



moneytransfer@manappuram.com
moneytransfer2@manappuram.com



The Customer can send and receive money from our branches depending on the working time of the branch.

Send Money abroad in 24 hours. Limited Documentation, Prompt Service and Remittance Confirmation on the same day.

Documents required for outward remittance

- | | |
|---|---|
| <ul style="list-style-type: none"> ➡ Remitter's photo ID proof. ➡ Cash accepted upto Rs. 50,000. ➡ Payment by NEFT / RTGS for higher amounts. ➡ Beneficiary name and address. | <ul style="list-style-type: none"> ➡ Beneficiary bank account no, bank name and address. ➡ SWIFTcode and IBAN no. ➡ Time taken 24- 48 hrs. ➡ Remitter and beneficiary should be Indian. |
|---|---|

We have tie-up with 8 agencies for Money Transfer



DOMESTIC MONEY TRANSFER HIGHLIGHTS

Manappuram Finance Limited provides Domestic Money Transfer Services (DMTS). Send money to any Bank account through Manappuram Finance Limited. Cash to Account transfer facility through IMPS/NEFT.

- Now we can send cash anywhere in India within seconds.
- Amount transfer done through IMPS / NEFT.
- Domestic Money Transfer Service is available in all our Branches spread across the country.
- Amount transferred to beneficiary's bank account.



Forex and outward remittance

- We offer the full range of foreign currency exchange solutions. (Buying and selling through selected branches)
- Outward remittance is yet another facility offered by us. It is the repatriation of money in the form of foreign exchange, by an Indian citizen, to his account or to a beneficiary situated outside India for a purpose as approved under FEMA.
- We have tied up with HDFC Bank and Axis Bank for Money Transfer Outward Remittance facility.



Pan Card Services

- New Pan Card
- Correction Of Data
- Lost card retrieval
- Changing B/W card to Color

For H.O Support

9349911616, 0487-3050265

Why Manappuram Finance ?



✓ Reserve Bank of India Licensed

We are a leading NBFC from Kerala with AD II (Authorised Dealer Category II) License issued by the RBI and have been permitted to deal with Foreign Exchange Related transactions across its branches.



✓ World Class Service at best rates

Manappuram Finance Ltd offers the best rates and world class customer service for your foreign exchange requirements.



FINTEC Initiatives

KEY TECHNOLOGY INITIATIVES
EXPLORING NEW AGE GOLD LOAN BASED FINTECH BUSINESS OPPORTUNITIES

GOLD LOANS -IT/FINTECH BUSINESS STRATEGY

1

B2C Self Service Platforms

Online gold Loan and e-commerce based credit ecosystem, and SGL (SMS based Gold Loan) facility for customers who find it difficult to access internet.

2

B2E Enterprise Mobility Platforms

Branch on Mobile (BoM) concept, which enables on-field gold loan transactions beyond the brick and mortar branches by employees / agents / franchisees.

3

High - tech IT based network enabled Keyless Gold Storage Technologies

OGL Credit eWallet (OCW)

This may open up opportunity for vertical integration with merchant outlets and help promote the concept of Online Gold Loans at the point of service consumption by the customers.

4

Branch Gold Loan Payment Portal

This may open up opportunity for vertical integration with payment channels like IMT, Paytm, Banks pre-paid Cards, EKYC > with based Savings Bank Accounts.

5

Internal Credit Rating Platform

This will enable us to develop our own credit scores of the potential customers based on Gold Loan related data.

FINTEC Initiatives

WEB APPLICATION

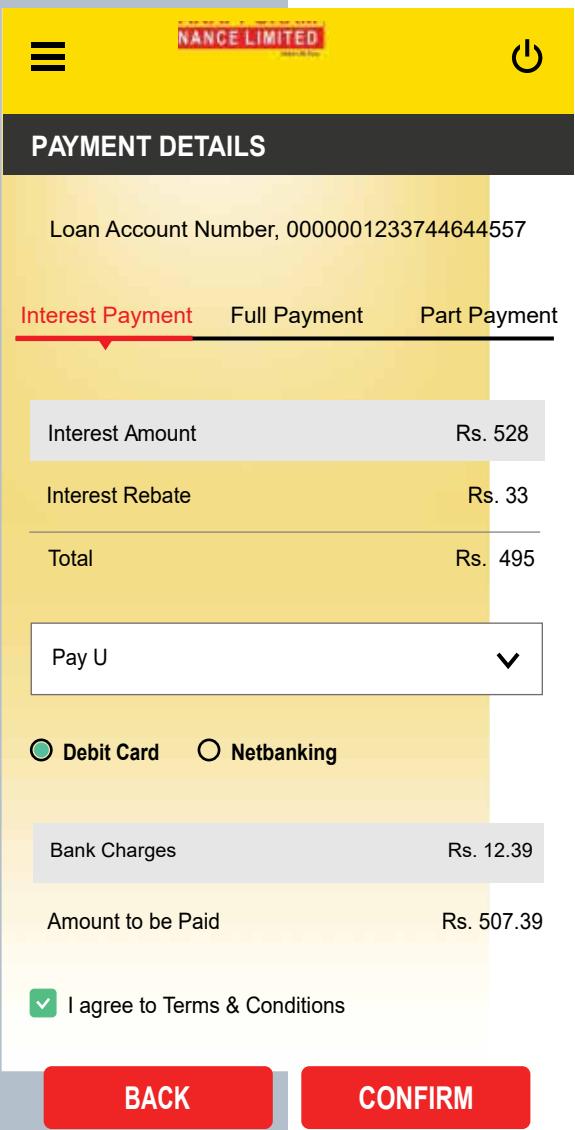
- Web based platform
- Successfully executed 2,131,702, transactions valued Rs.15,674 trillion

MOBILE APPLICATION

- Mobile based APP
- Successfully executed 615,036 transactions valued Rs.4359 trillion

SMS BASED APPLICATION

SMS BASED APPLICATION



The image shows a mobile application interface for a financial transaction. At the top, there is a yellow header bar with the Manappuram logo and a power button icon. Below the header, the title "PAYMENT DETAILS" is displayed in a black bar. The main content area has a light yellow background. It shows a loan account number: "Loan Account Number, 0000001233744644557". Below this, there are three tabs: "Interest Payment" (which is underlined in red), "Full Payment", and "Part Payment". The "Interest Amount" is listed as "Rs. 528". The "Interest Rebate" is listed as "Rs. 33". The "Total" amount is listed as "Rs. 495". A dropdown menu labeled "Pay U" is shown. At the bottom, there are two radio buttons: "Debit Card" (selected) and "Netbanking". The "Bank Charges" are listed as "Rs. 12.39". The "Amount to be Paid" is listed as "Rs. 507.39". A checkbox labeled "I agree to Terms & Conditions" is checked. At the bottom right, there are two buttons: "BACK" and "CONFIRM".

IMPLEMENTATION OF NEW TECHNOLOGIES

STAYING AHEAD OF THE CURVE

MAJOR BUSINESS DIFFERENTIATORS COMPLETED RECENTLY

TIE-UP WITH PAYTM, M-PESA, M-RUPEE, ITZCASH

Brand positioning,
Collection,
Lead Generation, Customer
Experience,
Opex. Reduction

I-REFER MOBILE APPLICATION

Digital Platform
for Customer
Acquisition

AUTOMATIC IMPS / NEFT/ RTGS GOLD LOAN PAYMENT SYSTEM

Removal of manual intervention
and enabling 24x7 payments ->
Tie up with ICICI Bank,
Kotak Mahindra Bank, Axis Bank,
SBI & Yes Bank

BC TIE-UP WITH YES BANK FOR DOMESTIC MONEY TRANSFER

Scope for fee based income
through BC arrangement
with Yes Bank

ONLINE INWARD PAYMENT SYSTEM TIE-UP WITH PAY U

Enables the customers to
make online Gold Loan
payments through PGs (PayU,
Bill Desk, HDFC), Wallets
(Paytm, M-rupee, M-pesa)

MONEY TRANSFER PLATFORM USING PPI LICENSE

Enables domestic money
transfer facility using MAFIL
PPI license

INVENTORY MODULE IMPLEMENTATION

Reduced TAT for Re-pledge
process / OGL conversion &
reduction in Sticker and Gold
packing cost

COMPLIANCE RATING & COMPLIANCE PORTAL

Enables rating of branches
and development of a Portal
for compliance related
function

PRE - PAID CARDS ISSUE FOR MONEY TRANSFER (CASH OUT)

Issuance of co-branded
pre paid debit cards that enable
cash out facility within Domestic
Money Transfer

OPTIMIZED INTEREST ACCRAUL SYSTEM

Developed an error free
Interest accrual system for
MIS reporting

**MANAPPURAM FINANCE FELICITATED AS
WINNER OF KMA NASSCOM
IT INNOVATIONS AWARD 2014, IN 2015**

SUBSIDIARIES

OUR SUBSIDIARY COMPANIES





About Manappuram Home Finance Pvt.Ltd.

Manappuram Home Finance Pvt. Ltd. (MAHOFIN), a wholly owned subsidiary of Manappuram Finance Limited (MAFIL), was originally incorporated as Milestone Home Finance Company Pvt. Ltd. (Milestone). MAFIL acquired Milestone in 2014 and renamed it. The company started lending operations in January 2015. It operates in the affordable housing finance segment and is build-

ing its network in Tier II and III cities. The loan size generally ranges between Rs. 1 and 1.5 million. MAHOFIN's portfolio stands at Rs. 3,746 million as on March 31, 2018. Currently, MAHOFIN has 35 branches across the six states of Maharashtra, Gujarat, Andhra Pradesh, Tamil Nadu, Kerala and Karnataka.

BOARD OF DIRECTORS

V.P.Nandakumar

MD & CEO



Mr. V.P. Nandakumar, is a Post graduate in Science, with additional qualifications in Banking & Foreign Trade. He is the Managing Director & CEO of Manappuram Finance Ltd. In December 2013, he took part in a Global Strategic Leadership Program at the Wharton Business School, Philadelphia (USA). He acts as a Managing Committee member of leading trade and industry associations such as ASSOCHAM and FICCI. He is the Chairman of the Kerala State Council of the Confederation of Indian Industry (CII). He promoted Manappuram Finance Ltd. in 1992 and today the company has a pan-India presence with 4199 branches across 28 states / UTs. Business Today, a leading business magazine, ranked him among India's Top 100 CEOs. Earlier, in December 2013, Business World had listed his name amongst India's Most Valuable CEOs. He is widely recognized as a leading wealth creator for investors in India's stock market circles.

Jeevandas Narayan

Managing Director

Mr.Jeevandas Narayan is a Graduate in Commerce from the University of Mysore (IIIrd Rank at university Level) and also a Certified Associate of the Indian Institute of Bankers. He joined State Bank of India as a probationary officer in the year 1978 and held various key assignments across various circles of the Bank and at the corporate centre of the Bank at Mumbai. He was a Member of Indian Banks Association (IBA) working group of "Improving Risk Management, Asset Quality & Recovery" in 2015-16.



He retired from State Bank of Travancore as Managing Director in the year of 2016 and was ranked among the top 40 CEOs by the BT-PWC from the BFSI sector 2015-16.



T.B.Balakrishnan

Director

Mr.T.B.Balakrishnan is a retired IAS officer and holds a Masters degree in Political Science & International Relations from Delhi University and joined the Indian Administrative Service in 1980. He has 30 years of experience in General Administration, 7 years in Industrial Development and 10 years experience in Tourism Development. Presently he is holding the position of Chairman & Managing Director of M/s Kerala High Speed Rail Corporation Limited.

Pratima Ram

Director

Pratima Ram is an experienced banker with three decades in Corporate, International, Investment & Retail Banking. She has worked in India, USA and South Africa. Pratima held the position of Country Head & Chief General Manager of the United States Operations of State Bank of India, in New York, and prior to this she was the CEO of the South African operations of the Bank based at Johannesburg.. She takes keen interest in mentoring and advising medium size corporate, using her expertise gained in Corporate Banking & Advisory, Forex management and Risk management as well as experience gained in public & private sector industry. She is also deeply involved in improvement of rural school education in North Karnataka.



Gautam Saigal

Director



Mr. Gautam Saigal, is a qualified Chartered Accountant and a Post Graduate in Commerce from the Calcutta University. Mr. Gautam Saigal is a founder partner of Pachira Financial Services LLP. He has over 24 years of experience in financial services covering private equity investment, investment banking and advisory services. Till mid-2013, Gautam was the Managing Director of Indian Development Capital Advisors Ltd., advisors to the India dedicated mid-market focussed private equity fund launched by the Ashmore Group and Alchemy Partners, UK. Prior to this, he was Vice President, AIGGlobal Investment Group (Asia) and Co-Head of its India private equity advisory practice. Gautam has been a member of the Board of Directors and Board Committees in several companies including Financial services, Telecom, Energy distribution, Healthcare, IT services, Consumer products, logistics, Infrastructure etc.

Munish Dayal

Director

Mr.Munish Dayal is a Senior Partner with Barings Private Equity Partners India since May 2007. He heads the investment practice in Banking, Financial Services & Insurance (BFSI) and also serves as an Operating Partner. He has over 28 years of global experience in establishing and building businesses in the BFSI industry. Having worked with Citigroup for 16 years as Managing Director across major markets (London, Europe, Singapore, Middle East, Africa, India). His roles ranged from global transaction services, risk management to asset-based finance, culminating as the Regional Head of SME and Retail mass markets for Asia Pacific. After his tenure at Citigroup in 2005, he joined a start-up bank in India called Yes Bank as an integral part of the management team and President of Business Banking. He was instrumental in building the mid-market business which aided the bank IPO. At present he serves as the Chairman of Infrasoft Tech Limited, as a director on the board of RMZ Corp, Proactive Data Systems and Indian Private Equity and Venture Capital Association (IVCA). He also serves as a member of the audit committee and remuneration and compensation committee of various portfolio companies. He is an elected member of the Executive Committee (EC) and Governance Committee of IVCA.



Munish holds a Bachelor's degree in Commerce with Honours from the Shri Ram College of Commerce (SRCC), Delhi University, MBA from the Faculty of Management Studies (FMS), Delhi University and is also an alumnus of the Stanford University Graduate School of Business (GSB).





MANAGEMENT TEAM



Subash Samant
Chief Executive Officer



Vipul Patel
Chief Financial Officer



Rajesh Kuwar
Head-Collections



Sreedivya
Company Secretary



Shrinivas Poojary
Head-Credit



A home for everyone

VISION

To become the nation's 'preferred' financial intermediary, affording fulfilment of the common man's aspirations.

MISSION



To serve ordinary people by facilitating the flow of resources at reasonable rates, enabling ownership of "Affordable Housing".

FAIR PRACTICE CODE

This code has been formulated by Manappuram Home Finance Limited (MAHOFIN), pursuant to the guidelines issued by the National Housing Bank on Fair Practices Code for Housing Finance Companies.

HOME LOAN PRODUCTS



Home Loan - Resale Purchase of House

Eligibility

- Home loan can be availed in individual or joint capacity. All owners/ proposed owners of the property will have to be applicants.
- All applicants should be Indian Residents. NRIs, PIOs will not be eligible.
- **Term of the loan**

Maximum period for repayment of loan shall be up to 240 months/ 120 months depending upon customer's profile, age of customer at the time of maturity of loan and age of property at the time of maturity of loan.

- **Loan amount**

Applicants can avail maximum loan of up to 80% of market value of the property being acquired or of the cost whichever is lower, subject to individual eligibility as assessed by MAHOFIN. Rate of Interest

- **The Rate of Interest**

will range from 14% to 18% per annum.



Loan Against Property

Who can apply

- Home loan can be availed individually or in joint capacity. All owners/ proposed owners of the property will have to be co-applicants.
- All applicants should be Indian Residents. NRIs, PIOs will not be eligible.

- **Term of the loan.**

Maximum period for repayment of loan shall be up to 240 months/ 120 months depending upon customer's profile, age of customer at the time of maturity of loan and age of property at the of maturity of loan.

- **Maximum loan.**

Applicants can avail maximum loan of up to 80% of market value of the property being acquired or of the cost whichever is lower, subject to individual eligibility as assessed by MAHOFIN.

- **Rate of Interest.**

The Rate of Interest will range from 14% to 18% per annum.



Home Loan -Home Extension Loan

You can use this loan to extend an existing house by adding an extra room/floor

Who can apply

- Home loan can be availed individually or by joint capacity. All owners/ proposed owners of the property will have to be co-applicants.
- All applicants to be Indian Residents. NRIs, PIOs will not be eligible.

- **Term of the loan.**

Maximum period for repayment of loan shall be upto 240 months/ 10 years depending upon customer's profile,age of customer at the time of maturity of loan and age of property at the of maturity of loan.

- **Maximum loan possible.**

Applicants can avail maximum loan of upto 80 % of market value of the property being acquired or of the cost whichever is lower, subject to individual eligibility as assessed by MAHOFIN.

- **Rate of Interest.**

The Rate of Interest will be16% per annum.



Home Loan - Home Improvement Loan

You can use this loan for painting, re-writing or re-plastering purpose.

Who can apply

- Home loan can be availed in individual or joint capacity. All owners/ proposed owners of the property will have to be co-applicants.
- All applicants to be Indian Residents. NRIs, PIOs will not be eligible.

• Term of the loan

Maximum period for repayment of loan shall be upto 240 months/ 10 years depending upon customer's profile, age of customer at the time of maturity of loan and age of property at the of maturity of loan.

• Maximum loan

Applicants can avail maximum loan of upto 80 % of market value of the property being acquired or of the cost whichever is lower, subject to individual eligibility as assessed by MAHOFIN.

• Rate of Interest

The Rate of Interest will be 18% per annum.

List of Loan application documents required

A. Identity and Residence Proof

- Voter ID Card/ Valid Pass port/ Valid Driving License (Only for Residential Proof)/ Aadhaar Card.
- Utility bill which is not more than 2 months old. (Electricity bill, telephone bill, post-paid mobile bill, gas connection bill).
- Latest Property/ Municipal Tax Receipt.
- Updated Bank Account Passbook/ Post Office Passbook.
- Copy of the Lease/ Leave & License Agreement duly executed and registered as per the state laws.

B. Income Proof

- Permanent Account Number (PAN Card).
- List of Property documents required.
- Current Account Statements of business entity and Savings Account Statements of the Individual for the last 6 months.
- Copies of Bill-Book/ Order Book/ Payment Receipts evidencing business transactions
- Latest Form 26AS(if available)

C. Other Documents

- List of Property documents required.

D. Direct Purchase

- Copy of the Allotment Letter/ Agreement to Sell & Final Sale Deed.
- Receipt(s) of payment made to the Developer/ Builder.

E. Resale Purchase

- Title Documents including processor chain of owners of the Property.
- Receipt(s) of payment made to the Seller.
- Copy of Agreement to Sell.

F. Construction of House and for Home extension

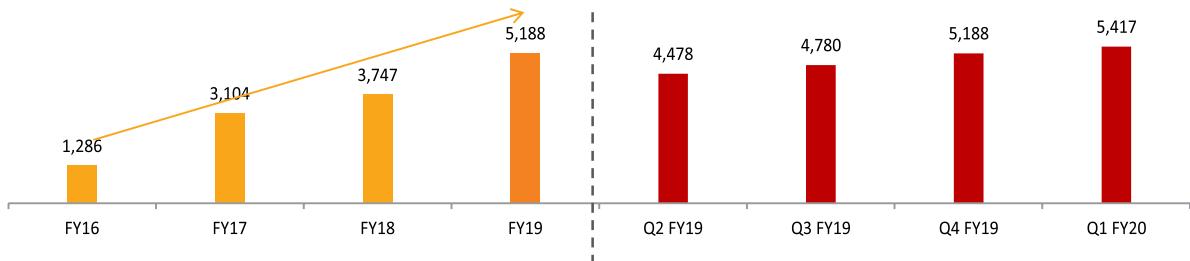
- Original Title Documents of the Property.
- No encumbrance certificate on the property.
- Copy of the plans, approved by the Local Authorities .
- Construction estimate by an Architect / Civil or Structural Engineer.

G. Balance Transfer

- List of property documents held by the existing financial institution on their letter head.
- Latest outstanding balance letter from the existing financial institutions on their letter head.
- Photocopy of the property documents including evidence of Own Contribution.



AUM (Rs Mn)



Housing finance AUM (K in billion)

2018-19	5.19
2017-18	3.75
2016-17	3.10
2015-16	1.29
2014-15	0.02

Number of branches

35

Number of states

6

Average yield

14.7 %

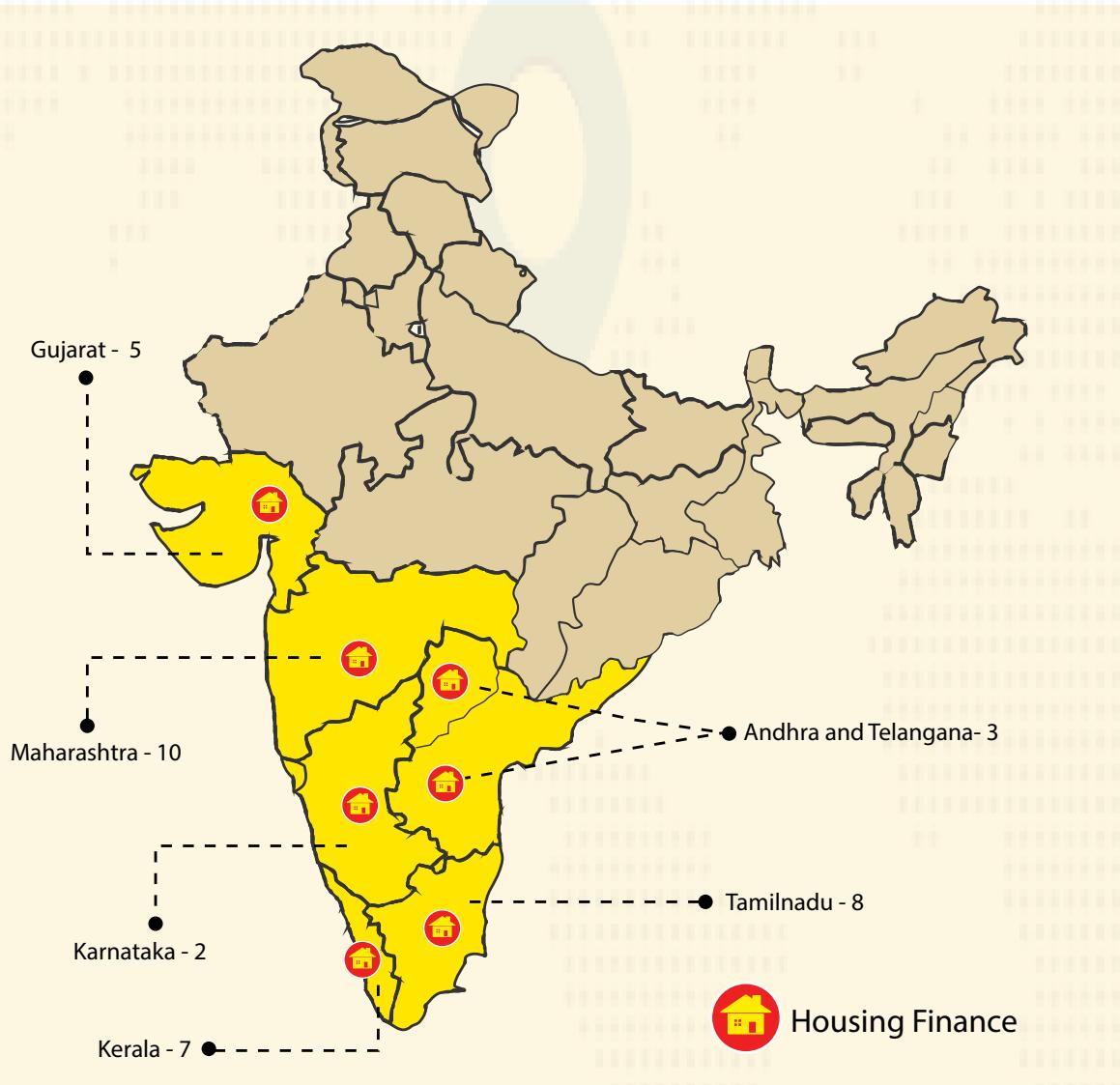
Gross NPA

3.9 %

HOUSING FINANCE METRICS

HOUSING FINANCE METRICS

AUM > March 2018	375 crore
Branch Network	35
Number of States	6
Average Ticket Size (Rs Mn)	1.05
Average Yield (%)	14.9%





Company Profile

Incorporated under the Companies Act, 1956 on 29th Aug, 2007. Obtained NBFC License from Reserve Bank of India on 14th Dec, 2007. Started forming groups from Dec 15, 2007 and first lending operations with effect from 21st Jan, 2008. In February 2015 Manappuram Finance Ltd took over the Company and now (30 April 2018) has a stake of 92.30%.



Small Loans... Big Dreams...

Microfinance Scene in India

Our country has a population of Rs. 116.60 Crores and a population growth rate of 1.548%. About 71% live in rural areas, while 29% live in urban areas. India's diverse economy encompasses traditional village farming, modern agriculture, handicrafts, a wide range of modern industries, and a multitude of services. Services are a major source of economic growth, accounting for more than half of India's output with less than one third being the labor force. Slightly more than half of the work force is in agriculture, leading the government to articulate a rural economic development programme that includes creating basic infrastructure to improve the lives of the rural poor and boost economic performance.

The government has relaxed controls on foreign trade and investment. Higher limits on foreign direct investment were permitted in a few key sectors, such as telecommunications. However, tariff hikes in sensitive categories, like agriculture and

incremental progress on economic reforms still hinder foreign access to India's vast and growing market.

The economy has posted an average growth rate of more than 7% in the decade since 1997, reducing poverty by about 10 percentage points. India achieved 8.5% GDP growth in 2006, 9.0% in 2007 and 7.3% in 2008, thereby significantly expanding the manufacturing processes.

India is also capitalizing on its large number of English educated people, and is becoming a major exporter of software jobs and services. Strong growth combined with easy consumer credit, a real estate boom and fast rising commodity prices fueled inflation concerns from mid 2006 to August 2008. Rising tax revenues and economic expansion helped the government to make progress in reducing its fiscal deficit for three straight years before skyrocketing global commodity prices more than doubled the cost of government energy and fertilizer subsidies. The ballooning sub-

sidies amidst slowing growth brought the return of a large fiscal deficit in 2008. In the long run, the huge growing population is fundamentally a social, economic and environmental problem.

The economy was badly affected during the second half of the year, caused by a massive financial crisis triggered mainly due to the collapse of American Banks and Insurance companies. The liquidity constraints started showing and as a result banks were reluctant to lend to any sector and more particularly to Microfinance sectors. This has resulted in many of the Microfinance Institutions finding it difficult to raise resources. However, things became positive in the last quarter and with RBI pushing in for higher credit off-take, India's GDP bounced back to a respectable level of 7%. Due to the timely intervention by RBI, the economy has started looking up and banks are now looking at funding the Microfinance Sector, cautiously.



Takeover by Manappuram

In February 2015, Asirvad Microfinance Pvt. Ltd. with an AUM a little short of Rs.300 crore was acquired by Manappuram Finance Ltd. One year after the takeover, Asirvad's AUM has more than tripled to over Rs.1,000 crore. Prior to takeover, this

was a microfinance company struggling against odds to grow. It had a quality management sincerely committed to the cause of microfinance but the company was burdened by high interest costs. After Manappuram Finance came into the picture, Asirvad was able to leverage its parent's credit worthiness. It got to expand access to bank finance at significantly lower cost than before, giving it comfortable cushion to meet competition head on, and later to expand to new geographies like Madhya Pradesh, Chhattisgarh, Punjab, Haryana, Chandigarh, Jharkhand, Bihar, West Bengal and UP. At the date of 31st August 2016 Asirvad's AUM had grown to Rs.1465 crore, a three-fold increase.

Today, India's microfinance industry is, in general, doing well, and we expect Asirvad to maintain its growth at a rapid pace in the coming years as well.

Vision

"To empower the members at the bottom of the pyramid by providing financial assistance"

Mission

"To organize groups of committed poor women and provide innovative financial services in a sustainable manner with a view to alleviate poverty through viable income generation activities"

Core Values Of Asirvad

A	- Acceptance
S	- Support
I	- Integrity
R	- Resilience
V	- Viable
A	- Adaptable
D	- Dependable

BOARD OF DIRECTORS

V.P.Nandakumar

Executive Chairman



Mr.V.P.Nandakumar is a Post graduate in Science, with additional qualifications in Banking & Foreign Trade. He is the Managing Director & CEO of Manappuram Finance Ltd. In December 2013, he took part in a Global Strategic Leadership Program at the Wharton Business School, Philadelphia (USA). He acts as a Managing Committee member of leading trade and industry associations such as ASSOCHAM and FICCI. He is the Chairman of the Kerala State Council of the Confederation of Indian Industry (CII). He promoted Manappuram Finance Ltd. in 1992 and today the company has a pan-India presence with 4199 branches across 28 states / Uts. Business Today, a leading business magazine, ranked him among India's Top 100 CEOs. Earlier, in December 2013, Business World had listed his name amongst India's Most Valuable CEOs. He is widely recognized as a leading wealth creator for investors in India's stock market circles.

S.V.Raja Vaidyanathan

MD & CEO



Mr.S.V.Raja Vaidyanathan, B.Tech (IIT Madras), MBA (IIM Calcutta), AICWAI, ACS. He has more than 36 years of experience in the field of Financial services, Infrastructure, Media, Telecom & Retail sectors in large private sector. He is the founder Chairman and currently the Managing Director of the Company.

Gautam Saigal

Director



Mr. Gautam Saigal, is a qualified Chartered Accountant and a Post Graduate in Commerce from the Calcutta University. Mr. Gautam Saigal is founder partner of Pachira Financial Services LLP. He has over 24 years of experience in financial services covering private equity investment, investment banking and advisory services. Till mid-2013, Gautam was the Managing Director of AA Indian Development Capital Advisors Ltd., advisors of the India dedicated mid-market focused private equity fund launched by the Ashmore Group and Alchemy Partners, UK. Prior to this, he was Vice President, AIG Global Investment Group (Asia) and Co-Head of its India private equity advisory practice. Gautam has been a member of the Board of Directors and Board committees in several companies including Financial services, Telecom, Energy distribution, Healthcare, ITservices, Consumer products, logistics, Infrastructure etc.

V.R.Rajiven

Director



Mr. V.R.Rajiven, is an IPS officer, retired in 2010 as Director General of Police & Commandant General, Fire & Rescue Services, Kerala. He was the CEO of M/s KGS Nelsun Kraft Paper Manufacturing Mill (Cochin Kagaz Ltd.) at Karukutty, Angamaly, and a subsidiary of KGS Corporate Group, Chennai.

A.Ramanathan

Director



Mr.A.Ramanathan, MBA, retired as a Chief General Manager from NABARD in Micro Credit innovations Department. He is an expert in Institutional Development, Organisational Development, Organisational Behaviour, Small Business Development, Training need assessment, Training techniques etc. He has more than 35 yrs of rich experience in the banking industry.

B.N.Raveendra Babu

Director



Mr. B.N. Raveendra Babu is an M.com Rank Holder from Calicut University in Financial Management in the year 1975. He has completed inter level Institute of Cost & Management Accounting in the year 1977. He is currently serving as an Executive Director of Manappuram Finance Limited and also as Director of Asirvad Micro Finance Limited. During his professional career he served as Finance Manager in BlueMarine International (UAE). Further he had also served as Whole Time Director of MABEN Nidhi Limited, as Managing Director of Manappuram Finance Tamil Nadu Limited, as Director in Manappuram Comptech and Consultants Limited, Manappuram Jewellers Limited, Manappuram Asset Finance Limited, and Manappuram Chits India Ltd (MACIL).

D R Dogra

Director



Mr.D.R.Dogra, MBA (Finance), former Managing Director & CEO of CARE Ratings. Have around 39 years of experience in the financial sector in the areas of banking and credit rating. He has an expertise in product conception and development across all sectors including Manufacturing, Infrastructure, Finance and SME among others. He has maintained a high growth trajectory after taking over as acting Managing Director. He has worked closely with the Government of India, especially the Department of Economic Affairs and Government of Maharashtra (Progressive Maharashtra events) besides other ministries. He has been awarded the prestigious IPE (Institute of Public Enterprises, Hyderabad) Corporate Excellence Award for contribution to this field in 2013. He has also received IPE BFSI Leader Award. He is a prolific speaker at important seminars held by the CII, ASSOCHAM and FICCI and also delivers lectures in various Management Colleges.

T M Manoharan

Independent Director



T M Manoharan is a retired officer of Indian Forest Service (IFS). He was Principal Chief Conservator of Forests and Head of Forest Forces, Kerala, and Chairman of Kerala State Electricity Board. He holds a Master Degree in Chemistry and Sociology. Besides these, he is a law graduate.



T Balakrishnan

Independent Director

T Balakrishnan is a retired officer of an Indian Administrative Services of Kerala Cadre. He holds Post Graduate Degree in Political Science & International Relations and Bachelor Degree in History & Economics from Delhi University. He has rich and intensive experience in the Administrative, Industrial Development, Tourism, and Infrastructure. In addition, he has been well trained in diverse areas of Public Administrative and attended various seminars/ conferences at National and International levels.

He has been appointed as Independent Director of the Company. During his illustrious career as an IAS officer, he has held various key administrative positions in Kerala Government like- Additional Chief Secretary - Kerala Government, Excise Commissioner, Secretary, Tourism and Cultural Affairs, Managing Director, KTDC, District Collector, Trivandrum, Director, Tourism, Secretary, Excise Board of Revenue. He was also Regional Director, America, Govt. of India, Tourist Office, New York, and Deputy Director General, Ministry of Tourism, Govt. of India, New Delhi. Further, he was Managing Director of INKEL Limited from 2011-2017. Presently, he is a Chairman & MD, Kerala High-Speed Rail.



Pushya Sitaraman

Independent Director

Pushya Sitaraman is a Law graduate from Madras Law College and holds a Bachelor's degree in Arts from Stella Maris College. She is a designated Senior Advocate of the Madras High Court and has been practising as an advocate for over 35 years, specializing in the field of taxation and corporate laws.

She hails from a family of lawyers. Mrs. Pushya Sitaraman took her Mediation law training from Geetha Ravindra, a renowned attorney in Virginia Supreme Court, USA. She has completed basic and advanced training at ADR Group of UK. She has been actively mediating disputes with the Tamil Nadu Mediation and Conciliation Centre, referred by and affiliated to the Madras High Court for nearly ten years.

PRODUCTS & SERVICES



PRODUCTS & SERVICES



MICRO FINANCE

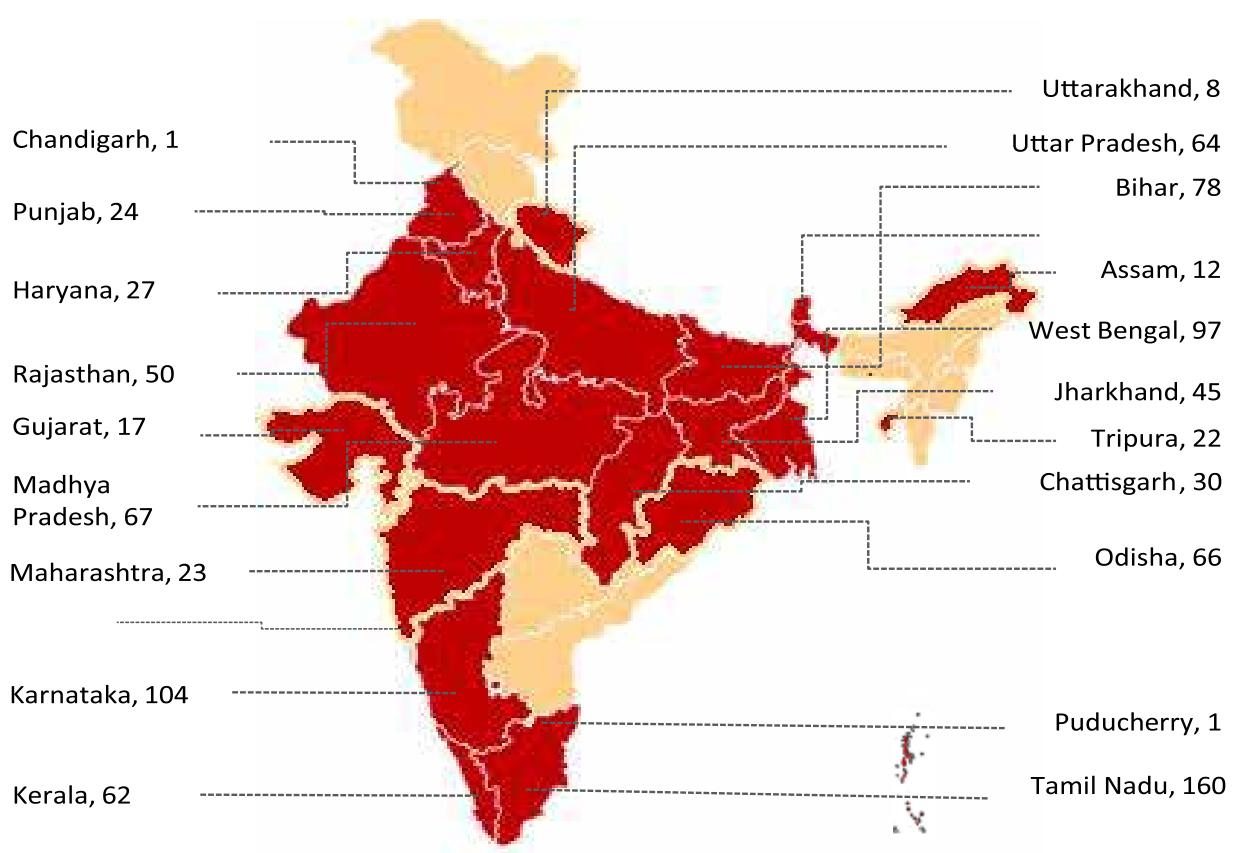


SME FINANCE

Branch Networks

- ➡ Total Number of States = 20
- ➡ Total Number of Divisions = 74
- ➡ Total Number of Branches = 832

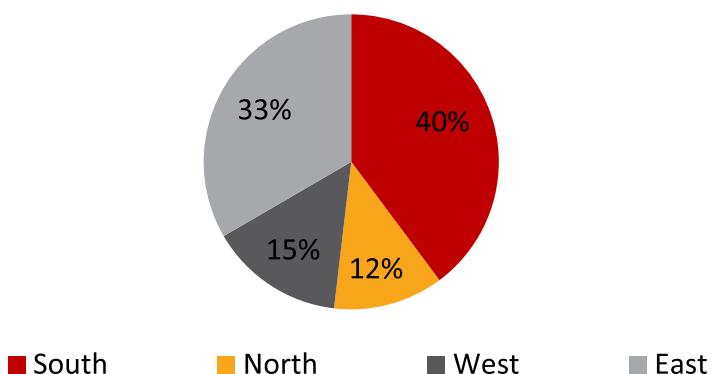
PAN INDIA PRESENCE



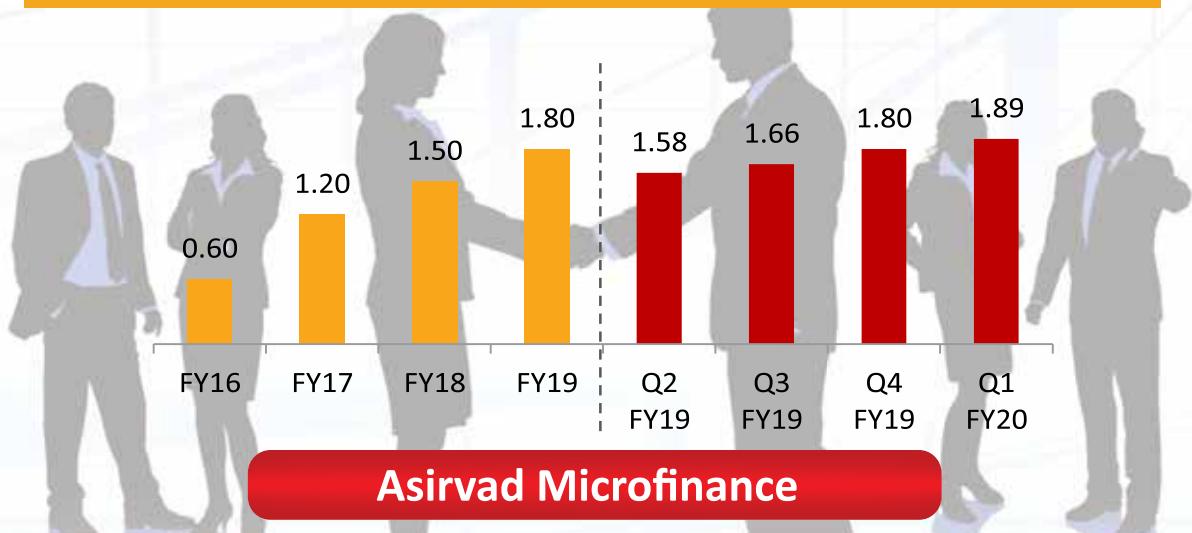
961 Branches

1.89 mn Customers

MFI AUM - REGIONWISE BREAKUP



CUSTOMER BASE (Mn)



Asirvad Microfinance

AUM of this business expanded by a robust 35.7% during the year. This growth was an outcome of multiple factors such as healthy addition of new customers (0.3 million), enhanced reach via a balanced mix of branch led expansion (added 69 new branches) as well as more client acquisition via our online/digital platforms.

The business was impacted by the cash crunch caused by demonetisation as well as the rising compliance arising from GST implementation.

While some asset quality pressure continued in the first

half of FY18, it started fading away gradually and led to the revival of both asset quality as well as return ratios in the second half of the year. Provisions stood at 17 crore and declined 57.2% on a y-o-y basis and 45.4% on a quarter-on-quarter (q-o-q) basis. We have bought down our opex ratio from 10.30% in FY17 to 8.44% in FY17 and will bring it down further in the current financial year.

The MFI business is also expected to be an important growth driver in the next few years.

MFI AUM (K in billion)
2018-19 38.41
2017-18 24.37
2016-17 17.96
2015-16 9.99
2014-15 3.22

Gross NPA (%)
2018-19 0.48
2017-18 1.73
2016-17 4.47
2015-16 0.11
2014-15 0.03

942
Branches
23
States
1.81
**Customer base
(in million)**
0.48%
**Gross Non-Performing
Assets(NPA)**


Corporate Office :
1st, Floor, Lemur Building,
10, GN Chetty Road,
T.Nagar,Chennai-600 017.
Tel : 044 - 42124493

Registered Office :
47, Whites Road 1st Floor,
Deshabandu Plaza,
Royapettah, Chennai, TN, 600014.

INSURANCE



maibro



Life Insurance



General Insurance



Health Insurance



Vehicle Insurance

About Manappuram Insurance Brokers Limited

Manappuram Insurance Brokers Limited (MAIBRO) is a Company incorporated in 2002 under Companies Act 1956 having CIN No. U66010KL2002PTC015699 and its registered office in Thrissur, Valapad. It's a 100% subsidiary company of Manappuram Finance Ltd. Having been granted the Direct Insurance Broker License to Manappuram Insurance Brokers (P) Ltd. by Insurance regulatory and Development Authority (IRDA) under license No. 335 and Code: 326/05, we are all set to provide you any

kind of insurance, life and general, at your doorstep. Manappuram Group was founded in 1949 by the late Shri. V.C Padmanabhan, a great visionary of his times. The group commenced its operations at Valapad, mainly with money lending activity on a very modest scale .

Manappuram Insurance Brokers Limited (MAIBRO) has partnered with different insurance partners to leverage their reach in India for different products of Life Insurance and General Insurance. We help Corporate as well as retail customers to choose the best insurance plan available in the market.



MISSION

To create awareness about Insurance to the masses and distribute the benefits of Risk Management to all.



VISION

To be the preferred “Insurance Broker” of India by virtue of our strong ethics, efficient workforce and unparalleled customer experience.



STRENGTHS

- Strong in Retail and corporate insurance.
- Qualified and experienced professionals from insurance field.
- More than 10 years of expertise in insurance retailing.
- Strong brand name in the country.



GOALS

- Nationwide presence.
- Simplify Insurance.
- Make the claim settlement procedure completely hassle free.



Business Objectives

“Our objectives are to enhance the degree of professionalism in the insurance selling interface and to provide risk management and professional consultancy guidance to the customer, that helps to strengthen our clients’ balance sheets thereby fostering higher levels of investor and customer confidence.”

BOARD OF DIRECTORS

V.P.Nandakumar

Chairman



Mr. V P Nanadakumar is a Post Graduate in Science with additional qualifications in Banking & Foreign Trade. Immediately after completion of his education, he joined the erstwhile Nedungadi Bank Ltd in 1986. After 10 years of service as an officer of the Nedungadi Bank, he resigned from the Bank to take charge of the family business on the demise of his father, and the founder of Manappuram, Shri V. C. Padmanabhan. Shri V.P. Nandakumar's vision is to make the Manappuram Finance Group a powerhouse in the financial services sector and become one of the best run companies in the country.

Jyothy Prasannan

Director



Mrs.Jyothy Prasannan holds a Masters Degree in Science and has more than 15 years of rich experience and in-depth knowledge in managing the affairs of NBFCs. She is also serving as Managing Director of Manappuram Nidhi Limited and as Director in Manappuram Chits (India) Limited, Manappuram Jewellers Limited, Manappuram Chit Funds Company Private Limited and Manappuram Chits (Andhra) Private Limited.

B.N. Raveendrababu

Non-Executive Director



Mr. B.N. Raveendrababu is an M.com Rank Holder from Calicut University in Financial Management in the year 1975. He has completed inter level from Institute of Cost & Management Accounting in the year 1977. He is currently serving as Executive Director of Manappuram Finance Limited and also as Director of Asirvad Micro Finance Limited. During his professional career he had served as Finance Manager in Blue Marine International (UAE). Further he had also served as Whole Time Director of MABEN Nidhi Limited, as Managing Director of Manappuram Finance Tamil Nadu Limited, as Director in Manappuram Comptech and Consultants Limited, Manappuram Jewellers Limited, Manappuram Asset Finance Limited, and Manappuram Chits India Ltd (MACIL)

Kollimarla Subrahmanyam

Non-Executive Director



Kollimarla Subrahmanyam is a graduate in Mathematics, and also a Fellow of Insurance of India (2010). He has vast experience in life insurance business; employee benefits; insurance regulation and supervision. He has contributed a lot in various committees on insurance, pension and tax matters and actuarial profession. He has travelled a lot attending and speaking in many seminars, conferences and meets on insurance, employee benefits, actuarial matters.

M.N. Gunavardhanan

Non-Executive Director



Mr. M.N. Gunavardhanan is a Retd. IAS Officer. He is a post graduate in MA (English Literature) from Kerala University. He holds bachelor's degree in Law from Kerala University and has also secured PGDM from IIM-BIAS. During his professional career he has served as District collector of Alappuzha, as Director of The Kerala State Co-operative Coir Marketing Federation Ltd.(COIRFED) as Managing Director of Oushadhi, KTDC, and State Co-operative Bank, as Director and HOD of various State Government depts like Agriculture, Social Welfare, Civil Supplies, Employment, Industrial Training, Health and Aids Control Society, as Commissioner of Civil supplies, as Secretary to Govt Irrigation Dept, as State Information Commissioner and as President of Trichur Management Association.



V.R. Ramachandran

Non-Executive Director

Mr. V.R. Ramachandran is an eminent lawyer of Thrissur Bar and is well versed with the provisions of Civil as well as Criminal laws. He has long standing relationship with the Company and has been handling civil/ criminal cases of the company.



P.K. Vijayakumar

Non-Executive Director

Shri. P.K. Vijayakumar is an officer of the 1978 batch of IRS (Indian Revenue Service). He is a Postgraduate in Chemistry and also a B.Ed. degree holder from Calicut University with first rank. He retired as Director General of Income Tax (Inv.), Kochi (Kerala) on 30.09.2011. This post is equivalent to Addl. Secretary to Govt. of India. He has worked as Commissioner of Income Tax in three Metropolitan cities of Chennai, Kolkata and Mumbai. During his career spanning 33 years, he has held a number of important and sensitive posts in Income Tax Department of Kerala, Tamil Nadu, West Bengal and Mumbai. He has been mostly associated with Investigation Wing of the Income Tax Department at all levels. As Addl. Director of Income Tax (Inv.), Kochi during the period 1996 to 2000, he organized searches in large number of cases in Kerala and detected tax evasion of more than Rs.100 crores. He was sanctioned cash reward of Rs.10 lakhs by the Finance Ministry for this laudable achievement. As Commissioner of Income Tax, Mumbai, during the period 2008 to 2011, he was in charge of highest tax paying corporates of the country like State Bank of India. P.K.Vijayakumar was Independent Director of Tata group of companies, L&T, HDFC Bank, ICICI Bank, Mahindra, Raymonds etc. He was empanelled for the post of Joint Secretary in Govt. of India during the period 2004 to 2009. He has undergone a number of training programs on personnel and financial management in India and abroad. After retirement, he was appointed as Insurance Ombudsman at Kochi with jurisdiction of Kerala and Lakshadweep in July 2014. The Ombudsman is a post of the rank of Secretary to Govt. of India with quasi judicial powers. There are 52 Insurance companies coming within the purview of Ombudsman. During the two years of his tenure as Ombudsman, he disposed of about 3500 complaints and gave relief of about Rs.5 crores to the policy holders. The total number of complaints pending as on 31.03.2016 was NIL which is a rare achievement. The Governing Body of Insurance Council(GBIC) awarded him with Certificate of Excellence for his performance. He was retired from the post of Insurance Ombudsman in Sept 2016.

OURPARTNERS (LIFE INSURANCE)



- **Bajaj Allianz Life Insurance Company Limited**
- **Birla Sun Life Insurance Company Limited**
- **HDFC Standard Life Insurance Company Limited**
- **ICICI Prudential Life Insurance Company Limited**
- **ING Vysya Life Insurance Company Limited**
- **Life Insurance Corporation of India**
- **Max Life Insurance Company Limited**
- **Kotak Mahindra Old Mutual Life Insurance Limited**
- **SBI Life Insurance Company Limited**
- **Tata AIA Life Insurance Company Limited**
- **Reliance Life Insurance Company Limited**
- **Aviva Life Insurance Company India Limited**
- **Shriram Life Insurance Company Limited**
- **Bhart AXA Life Insurance Company Limited**
- **Future Generali India Life Insurance Company Limited**
- **IDBI Federal Life Insurance Company Limited**
- **AEGON Religare Life Insurance Company Limited**
- **DLF Pramerica Life Insurance Company Limited**
- **IndiaFirst Life Insurance Company Limited**
- **Exide Life Insurance Company Limited**

OURPARTNERS (HEALTH INSURANCE)



- Star Health and Allied Insurance Company Limited
- Cigna TTK Health Insurance Company Limited
- Bharati AXA General Insurance Company Limited
- General Insurance Company Limited
- Magma-HDI General Insurance Company Limited
- Religare Health Insurance Company Limited
- Liberty General Insurance Company Limited
- Bajaj Allianz General Insurance Company Limited
- ICICI Lombard General Insurance Company Limited
- National Insurance Company Limited
- The New India Assurance Company Limited
- The Oriental Insurance Company Limited
- Reliance General Insurance Company Limited
- Tata AIG General Insurance Company Limited
- United India Insurance Company Limited
- Cholamandalam MS General Insurance Company Limited
- HDFC ERGO General Insurance Company Limited
- Future Generali India Insurance Company Limited



Services Provided

Manappuram Insurance Brokers Limited provides

- General Insurance
- Life Insurance
- Claim Management.

General Insurance

1. Motor Insurance
2. Personal Accident Insurance
3. Travel Insurance
4. Health Insurance
5. Home Insurance



Life Insurance

1. Group Insurance Policies
2. Money Back Policies
3. Annuities and Pension
4. Riders

Claim Management

1. Guidance for Life Claim settlement
2. Guidance for Health Claim settlement
3. Guidance for Motor Claim settlement

Manappuram Insurance Brokers Ltd.
2nd Floor, Manappuram House (Old Building),
Valapad P.O., Thrissur - 680567, Kerala.
For any customer queries please write to:
customerconnect@maibro.in

Phone: +91- 75948 10201

COVERED?

 **maibro**

KNOW YOUR COMPENSATION & BENEFITS



BENEFITS TO EMPLOYEES

-  Salary
-  DA
-  TA
-  Provident Fund
-  ESIC
-  Professional Tax
-  Bonus

-  Gratuity
-  Special Allowance
-  Food Allowance
-  Incentives
-  Free Hostel facility
-  Outstation Allowance
-  Employee Stock Options (ESOPs)

Salary



CTC (Cost to Company)

It is a term, which tells the total cost that a company would incur, on behalf of each employee. This includes salary + company contribution to statutory benefits like ESI & PF. Normally CTC refers to Annual Cost to Company. CTC could also be Monthly Cost to Company (MCTC)

Gross Salary

Gross salary is the monthly salary of an individual before any deductions are made from it.

Deductions

There are various deductions from gross salary like employee contribution to PF , ESI , Income Tax , Professional tax, Loss Of Pay ,Recurring Deposit, etc.

Net Salary

The take-home or net salary would be the amount which will be remitted to the Employee's bank account on a monthly basis.

General

Pay day	Normally Last working day of the month
Leave Period for payroll processing	25th of previous month to 26th of current month
Payment Method	Salary credited to Bank Account of Employee

Salary Components

Components in the Salary include Basic Pay , VDA (Variable Dearness allowance) and various allowances

BONUS

In addition to salary, employees are paid a bonus once in a year as per Payment Of Bonus Act. The amount of Bonus is fixed at 20% of the annual salary (Basic Pay + VDA) , subject to a maximum of Rs. 16,800/- per year. In respect of employees who were in service for part of the year, bonus will be paid proportionately, subject to a minimum of Rs. 1,400/- per month.

EX-GRATIA (PAID ANNUALLY)

Eligibility : Staff whose (Basic Pay + VDA) is more than Rs. 21000/- pm but not above CTC Rs. 50,000/-

Calculation : 20% of salary limited to Rs.7000/-

Ceiling : Rs.16800/- per annum

Ex-gratia will be released only for live employees.

Statutory Annual Bonus

Eligibility : Staff whose (Basic Pay + VDA) is less than Rs. 21000/-pm

Calculation : 20 % of minimum wage or Rs.7000/- whichever is higher.





Provident Fund

Provident Fund

PF is a social security protection for the employee and family . PF scheme also covers Pension for self or nominee and is security for retirement life. Hence investment in PF should be for as long as possible and may not be withdrawn for any immediate/ small monetary requirements. Employees who resign from service can transfer their PF balance when they join another company using the UAN number.

The same UAN number can be used for monthly contributions when they join another organisation. In case

there is any emergency of fund, the employee can take Advance from their PF Fund.

Request for Transfer , application for advance etc. can be done online which is very convenient and faster compared to manual process. This can be done without the involvement of the employer / company.

These activities will be possible, provided employees have updated their KYC and linked Aadhaar with PF. Hence updating KYC and linking Aadhaar will help PF members in processing of their requests conveniently and faster.

Benefits / Schemes

Benefits of Provident Fund On Retirement

The employee gets a lump sum amount including self and employer's contribution with interest on both, on retirement/ death.

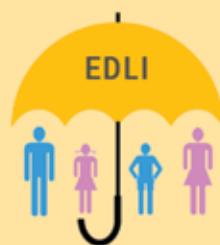
Pension

- 10 years of contributory membership ensures life-long pension.
- Minimum monthly pension of Rs. 1,000 to pensioners.



EDLI - (Insurance to employees)

- Tax free investment
- Compulsory Investment
- Partial withdrawals allowed
- Employee Deposit Linked Insurance Scheme
- For MAFIL – EDLI is maintained by LIC
- Maximum Benefit is Rs.6.50 lacs (from LIC)
- No minimum time period for eligibility



Employee Pension Scheme

- Minimum 10 years of service.
- Early pension where attained age of 50 to 58 and are not working.
- If the employee is unfit to perform the job due to total or permanent disability.
- Death of the employee during or after service.
- Pension amount = (Pensionable salary * Service period)/70.
- Pensionable salary is the average income of preceding 60 months.
- There is no minimum limit of service for the family pension.

For details refer the following circulars

UAN activation and Aadhaar & KYC updation

Circular No: 6491

Procedure for data correction in PF site through online portal Circular No:6592

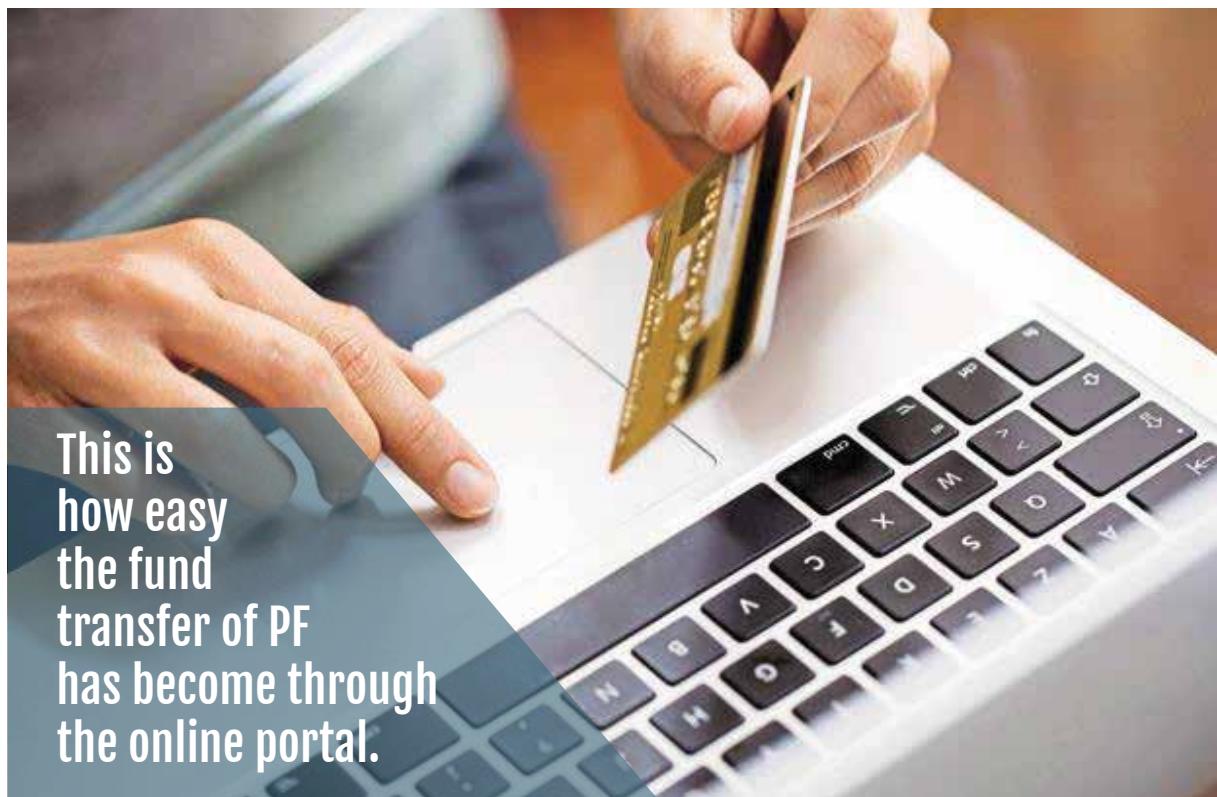
The following services in PF can be done online

- Transfer of PF Account from previous employer to MAFIL.
- Transfer of UAN from MAFIL to next company (on resignation).
- Application of Advances from PF Fund.
- Online Data correction.
- Withdrawal of PF Account (on resignation).
- Nominee updation.
- KYC Updation.

KYC Updation

The following KYC details have to be uploaded in PF website:

- Aadhaar
- Bank account Details
- PAN Card





EMPLOYEES
PROVIDENT
FUND



PROVIDENT FUND
BENEFITS

BENEFITS FOR THE RETENTION OF MEMBERSHIP OF EPFO

- The employee is able to earn interest on the PF accumulation which is exempted from income tax.
- Under EDLI scheme 1971, insurance benefit up to Rs.6.5 lakhs is admissible to survivor of deceased member.
- 10 years contributory membership ensures life long pension under Employees' Pension Scheme 1995.
- The AADHAAR linked UAN number verified and authenticated, facilitates the linking of previous accounts of the members in case of change of job.
- Member can avail the facility of Withdrawals for the purpose of purchase/construction of house, repayment of loan availed for house, illness, higher education, marriage etc.



Employee's Contribution
(Your Contribution)

Employer's Contribution
(Your Company's)

Employees' State Insurance (ESI)



कर्मचारी राज्य बीमा निगम
Employees' State Insurance Corporation

(Ministry of Labour & Employment, Government of India)

Monthly Contribution

Employee	1.75% of Gross salary
Company	4.75% of Gross Salary
Total	6.50% of Gross Salary



कर्मचारी राज्य बीमा बिगम
Employees' State Insurance Corporation
(Ministry of Labour & Employment, Government of India)



BENEFITS UNDER ESI SCHEME



MEDICAL BENEFIT

WE TAKE CARE OF YOUR MEDICAL NEEDS

ESIC provides reasonable Medical Care for self and family from day one of entering in to insurable employment.



UN-EMPLOYMENT ALLOWANCE

LOSS OF JOB DOESN'T MEAN LOSS OF INCOME

ESIC provides monthly cash allowance for a duration of maximum 24 months in case of involuntary loss of employment or permanent invalidity due to non-employment injury.



SICKNESS BENEFIT

SICK LEAVE IS NOT WITHOUT EARNING

ESIC provides 70% of average daily wages in cash during medical leave, up to 91 days in two consecutive benefit periods.



OLD AGE MEDICAL CARE

OLD AGE DOESN'T MEAN RETIREMENT FROM LEADING A HEALTHY LIFE

ESIC provides medical benefits for retired/superannuated Insured Persons in ESI Hospitals



MATERNITY BENEFIT

WELCOME YOUR BABY WELCOME THE BENEFITS

ESIC provides 100% of average daily wages in cash up to 26 weeks in confinement and 6 weeks in case of miscarriage, during maternity leave.



VOCATIONAL TRAINING

DISABLEMENT DOESN'T MEAN COMPLETE LOSS OF SKILL

ESIC makes payment of actual fee charged of Rs.123/- per day in case of disablement due to employment injury.



DISABLEMENT BENEFIT

DISABILITY DOESN'T MEAN INABILITY TO EARN

ESIC provides continuous monthly payment till injury lasts for temporary disablement and for whole life for permanent disablement.



DEPENDANTS' BENEFIT

THOSE WHO DEPEND ON YOU ALSO HAVE US TO DEPEND ON

ESIC provides monthly pension shareable in fixed proportions among dependants in case of death due to employment injury.



PHYSICAL REHABILITATION

INJURY DURING EMPLOYMENT DOESN'T MEAN LOSS OF DAILY LIVELIHOOD.

100% of average daily wages in case of Physical disablement due to employment injury as long as the person is admitted in an artificial limb center.

Other Benefits



Confinement Expenses

ESIC provides Rs.5000/- per case (subject to two cases) where ESI medical facilities are not available.



Funeral Expense

ESIC provides actual expenses subject to a maximum of Rs.10,000/- in cash for funeral of a deceased.

GRATUITY



GRATUITY

Gratuity is a monetary benefit given by the employer to his employee at the time of retirement / resignation / death while in service. It is a defined benefit plan where no contributions are made by the employee. Minimum of 5 years service is required for eligibility for Gratuity.

When Gratuity is paid

An employee is entitled to get gratuity only after leaving from service of the employment. This termination may be on account of retirement, resignation, job switchover or expiry of contract service .

Death or Disablement Relaxation

The minimum 5-year service rule is not applicable in case of death or disablement. The gratuity amount would be given to the nominee or legal heirs.

In MAFIL, in case of death, employees are also paid an Insurance Amount as part of Gratuity

settlement which is computed based on balance service left upto date of Superannuation.

Gratuity Formula

There is a gratuity formula for the payment. According to this formula, 15 days' salary is given for every completed year. Since the number of days in the month is considered only 26, you will get 15/26 of your one month salary for every completed year.

The Gratuity Formula

Gratuity Amount = last drawn monthly Salary x Tenure of service in years x 15/26 days.

Since the number of days in the month is considered only 26, you will get 15/26 of your one month salary for every completed year.

Salary for Gratuity means Last drawn Basic Pay + VDA

THE GRATUITY FORMULA



$$\begin{aligned}
 \text{Salary} &= \text{Basic} + \text{VDA} \\
 \text{Gratuity Amount} &= \frac{\text{Last Drawn Monthly Salary}}{26} \times 15 \times \text{Number of Years in Service}
 \end{aligned}$$

↓
 1 month = 26 days

Salary for Gratuity means Last drawn Basic Pay + VDA



Resignation Procedures

- An employee who wishes to resign from the services of the company has to serve a notice of one month period. This is 3 months for employees in the grade of Manager and above.
- In case notice is not given by the employee, an amount equal to notice period salary will be deducted from the security deposit payable at the time of settlement.
- Employee shall upload scanned copy of Resignation Letters (in JPEG or PDF format) with physical signature in Oracle module.
- Letters of resignation shall be recommended/approved by the concerned Official through the module.
- Oracle Path:MA employee self-service--Resignation



CORPORATE SOCIAL RESPONSIBILITY (CSR)

Besides focusing on business, MAFIL also takes its social responsibilities very seriously. The establishment of the Manappuram Foundation at Valapad in October 2009 has given concrete shape to its commitment to Corporate Social Responsibility (CSR). The CSR policy of the company seeks to build relevance of its core business area of gold loans which has promoted inclusive growth by enabling the common man to meet his credit requirements with ease.

The major activities identified for CSR spending are as follows:

Old age homes/ Day care facilities for senior citizens.

Promotion of healthcare.

Promotion of education.

Empowerment of women.



THANK YOU

We are a vibrant and professionally run organization where people work in a team with the best of team spirit. Together, we can all participate in the wealth creation process and earn a share of the rewards. Don't let go of this opportunity to grow your career with Manappuram Finance Limited. We wish you the very best for a bright future and a highly rewarding career.



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Website : www.manappuram.com

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or call : 0487 - 3050198

