

Date : 04/11/2019

SRL : EA47699056 1IN / 8010
SUTAPA MONDAL
1A/61 NEHRU AVENUE C ZONE DURGAPUR M
CORP BARDHAMAN DURGAPUR NEAR SANGH
ATI CLUB
BARDHAMAN WEST BENGAL
713205 CATEGORY - III
DATE OF ALLOTMENT : 04/11/2019

Allotment Advice No.:	834/1010106
Refund Intimation No.:	1008010
Application No.:	50013588
DP ID / CL ID / Folio No.:	IN30051385492967

Dear Sir / Madam,

PUBLIC ISSUE BY MANAPPURAM HOME FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH ("NCDs"), AT PAR, AGGREGATING UP TO ₹10,000 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹10,000 LAKHS, AGGREGATING UP TO ₹20,000 LAKHS, HEREINAFTER REFERRED TO AS THE "OVERALL ISSUE SIZE" (THE "ISSUE"). THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008, AS AMENDED (THE "SEBI DEBT REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

The Company had invited subscription to the Issue in terms of the Prospectus dated September 19, 2019 (the "Prospectus"). In response to your application, NCDs have been allotted to you as detailed below, in terms of the Basis of Allotment specified in the Prospectus and approved by the Debenture Committee of the Company.

Options	VII	N.A.	N.A.	N.A.	N.A.
Issue Price / Face Value (₹)	₹1,000				
No. of NCDs applied	50	N.A.	N.A.	N.A.	N.A.
Number of NCDs allotted	50	N.A.	N.A.	N.A.	N.A.
ISIN	INE360T07082	N.A.	N.A.	N.A.	N.A.
Deemed Date of Allotment	04/11/2019				
Amount Payable (₹)					
Grand Total (₹)					

Amount Paid on Application (A) (₹)	Amount Adjusted Towards Allotment (B) (₹)
50000.00	50000.00
Refund Amount / Unblocked if any (A - B) = C (₹)	RTGS / NEFT / Direct Credit / Unblock date
NOT APPLICABLE	NOT APPLICABLE

For Issue Structure refer overleaf. For further details please refer to the Section 'Issue Related Information' starting from page 111 of the Prospectus.

Note:

- Our Company would Allot Option VII NCDs to all valid applications, wherein the Applicants have not indicated their choice of the relevant options of the NCDs.
- This is just an allotment advice. Hence the same is non-negotiable and non-transferable.

Yours faithfully,

For MANAPPURAM HOME FINANCE LIMITED

Sreedivya S.

Sreedivya S.

Company Secretary and Compliance Officer

Dear Sir / Madam,

We thank you for your application for the NCDs of Manappuram Home Finance Limited.

The dispatch of this Allotment Advice cum Refund Order forms an irrevocable, valid, binding, non-negotiable and non-transferable obligation on you to acquire the NCDs allotted to you. You will not be entitled to withdraw or cancel or terminate your Application. This Allotment Advice cum Refund Intimation is being issued to you on the basis of your acceptance of the terms of the Issue as detailed in the Prospectus, the Application Form Cum Abridged Prospectus and Statutory Advertisement.

The Company is pleased to allot the above mentioned NCD(s) in accordance with the terms of (i) Prospectus (ii) the MoA and AoA (iii) the Basis of Allotment finalised in consultation with BSE Ltd, being the Designated Stock Exchange for the Issue (iv) Application Form cum Abridged Prospectus (v) Companies Act 2013 and SEBI Debt Regulations, 2008 and other applicable laws; (vi) Debenture Trust Deed entered into between the Company and Catalyst Trusteeship Limited ("Debenture Trustee"); (vii) Statutory Advertisement; (viii) note, if any, issued by the Company which are deemed to form a part hereof for all purposes and intents, and shall be binding on the Company, holders of the NCD(s) (the "NCD holder(s)") and all persons claiming by, through or under any of them.

Please note that the listing and trading of the NCDs on the Stock Exchange is subject to the completion of all formalities and receipt of all approvals in this regard.

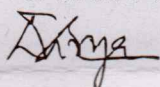
All capitalized terms used in this Allotment Advice cum Refund Order not specifically defined shall have the same meaning ascribed to such terms in the Prospectus, Application Form and Abridged Prospectus.

The salient features of the basis of allotment shall be available on the website of the Registrar (www.linkintime.co.in).

Please note that the trading of the NCDs on the BSE will commence within Six (6) Working Days from the date of closure of the Issue, subject to completion of all formalities and receipt of all approvals in this regard.

Yours faithfully,

For **MANAPPURAM HOME FINANCE LIMITED**



Sreedivya S.

Company Secretary and Compliance Officer

Catalyst Trusteeship Limited under regulation 4(4) of the SEBI Debt Regulations has by its letter dated August 21, 2019 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in the Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to the Issue.

Notice to Investors: All the NCD holders and each of the subsequent transferees of the NCDs are deemed to have knowledge of the contents of the Prospectus, the Abridged Prospectus, the Application Form and by accepting delivery of the NCDs are deemed to have made the representations, agreements and acknowledgements set forth in the Prospectus, the Abridged Prospectus, the Application Form and Statutory Advertisement.

TERMS OF THE ISSUE (For details, please refer Issue Structure overleaf)							
Tenor	36 Months			60 Months			2500 Days
Nature	Secured						
Options	I	II	III	IV	V	VI	VII
Frequency of Interest Payment	Monthly	Annually	Cumulative	Monthly	Annually	Cumulative	Cumulative
Minimum Application	10 NCDs (₹ 10,000) (across all options of NCDs)						
In Multiples of	1 NCD after the minimum application						
Face Value of NCDs (₹/ NCD)	₹ 1,000						
Issue Price (₹/ NCD)	₹ 1,000						
Mode of Interest Payment / Redemption	Through various options available						
Coupon (%) per annum	9.75%	10.00%	NA	10.25%	10.65%	NA	NA
Coupon Type	Fixed						
Redemption Amount (₹/NCD) for Debenture Holders	₹1,000	₹1,000	₹1,331	₹1,000	₹1,000	₹1,659	₹2,000
Effective Yield (%) (per annum)	10.20%	10.00%	10.00%	10.75%	10.65%	10.65%	10.65%

Please contact the Registrar to the Issue at the following address for any queries :

LINKIntime

LINK INTIME INDIA PRIVATE LIMITED

(UNIT : MANAPPURAM HOME FINANCE LIMITED - NCD 2019)

CIN: U67190MH1999PTC118368

C-101, 1st Floor, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai-400 083, Maharashtra, India.

Telephone: +91 - 22 - 4918 6200; Fax: +91 - 22 - 4918 6195

Email: manappuramhomefin.ncd@linkintime.co.in

Investor Grievance Id: manappuramhomefin.ncd@linkintime.co.in

Website: www.linkintime.co.in

Contact Person: Shanti Gopalkrishnan; Compliance Officer: B.N. Ramakrishnan

SEBI Registration Number: INR000004058