



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/ 124 /20-21

June 12, 2020

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

Dear Sir/Madam

Sub: Disclosure of related party transactions under Regulation 23(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find attached, disclosures of related party transactions on a consolidated basis, in the format specified in the relevant accounting standards for annual results, in compliance with Regulation 23(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Request you to kindly take the same on your record.

Thanking you.

Yours Faithfully,

For Manappuram Finance Limited

Manoj Kumar V R
Company Secretary

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

Registered & Corporate Office : (CIN-L65910KL1992PLC006623) IV/470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567, India
Tel : 0487 - 3050100, 3050108 Fax : 0487 - 2399298 E mail : mail@manappuram.com Website : www.manappuram.com

Manappuram Finance Limited

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

Consolidated Related Party transaction during the year 2019-2020

Associates / Enterprises owned or significantly influenced by key management personnel or their relatives.

Manappuram Jewellers Limited
Manappuram Agro Farms Limited
Manappuram Foundation
Manappuram Health Care Limited *
Manappuram Construction and Properties Limited
Manappuram Chit Funds Company Private Limited *
MABEN Nidhi Limited*
Manappuram Asset Finance Limited *
Manappuram Chits (Karnataka) Private Limited *
Manappuram Chits India Limited *
Adlux Medicity and Convention Centre Private Limited*
MAFIN Enterprise *
Manappuram travels
Manappuram Chits *
Orange Retail Finance Pvt Ltd*
DTA Advisory Pvt Ltd*
DTB Advisory Pvt Ltd*
DT3 Advisory Pvt Ltd*
Lions Coordination committee of India association
Finance Industry Development Council
LICHFL Trustee Company Pvt Ltd*
FINTECH Products and Solutions (India)Pvt Ltd*

FINSEC AA Solutions Pvt Ltd*
Orange Retail Finance India Private Limited
JSW Industrial Gases Pvt Ltd*
Ananya Finance for Inclusive Growth Private Limited*
Natafim Agricultural Financing Agency Private Limited*
Veritas Finance Private Limited*
Booker India Private Limited*
Booker Satnam Wholesale Private Limited*
NETAFIM Agricultural Financing Agency Pvt Ltd*
VISTAAR Financial services Pvt Ltd*
Asirvad Development Foundation
Proficient investment and financial consultancy pvt ltd
Stallion Systems And Solutions Private Limited
Mentorguru Professional Services Private Limited
Progno Financial Planning Systems Private Limited
Mukundapuram Educational and Cultural Society
Macare Dental Care Pvt Ltd
Propyl Packaging Limited
Majo Ventures Private Limited
SNST Advisories Private Limited
Ridhvi Constructions and Interiors Private Limited
AIBOT Technologies Private Limited

Key Management Personnel

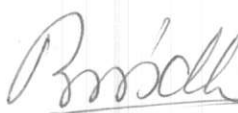
Mr. V P Nandakumar - Managing Director & CEO
Mr.Jagdish Capoor - Chairman
Mr. B.N Raveendra Babu - Executive Director
Mrs. Bindhu AL - Chief Financial Officer
Mr. Manoj Kumar VR - Company Secretary
Mr.P.Manomohan-Director
Adv.V.R.Ramachandran-Director
Mr.Gautam Ravi Narayan - Director
Ms. Sutapa Banerjee-Director
Mr. Abhijit Sen-Director
Mr. Harshan Kollara-Director
Mr. Shailesh J Mehta-director
Mr. Manoj Kumar VR - Company Secretary
Mr. S V Raja Vaidyanathan(MD-Asirvad)

Mr. Yogesh Ratnakar Udhoji (CFO-Asirvad)
Mr. Mayank Shyam Thatte(Former CFO-Asirvad)
Mr. Anup Kumar Gupta(Company Secretary-Asirvad)
Mr. Sreedharan Radhakrishnan Nair (Director-MACOM)
Mr. Deepkumar K.R (MD & CEO-MACOM)
CA A. K Mohanan(Director-MACOM)
Dr. Sarin P(Director-MACOM)
Mr Bhavin Venugopal(CFO-MACOM)
Mr Nithin Mohan(Company Secretary-MACOM)
Mr. Jeevandas Narayan(MD-Home Finance)
Mr. Subhash Samant(Former CEO-Home Finance)
Mr. Vipul Patel (CFO-Home Finance)
Mrs. Sreedivya (Company Secretary-Home Finance)

Relatives of Key Management Personnel

Mrs. Sushama Nandakumar (wife of Mr. V P Nandakumar)*
Mr. Sooraj Nandan (son of Mr. V P Nandakumar)*
Mrs Sumitha Jayshankar(daughter of Mr. V P Nandakumar)*
Mr. Suhas Nandan (son of Mr. V P Nandakumar)
Ms. Biji Babu (daughter of Mr. B.N Raveendra Babu)*
Mrs. Shelly Ekalavyan (sister of Mr. V P Nandakumar)*
Mrs. Rajalakshmi Raveendra Babu (wife of Mr. B.N Raveendra Babu)*
Mr.Benny (Husband of Mrs. Bindu A L)*

* No transactions with these related parties




Manappuram Finance Limited

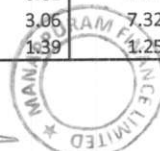
Regd. & Corp.Office: IV/470A (Old) W/638 (New), Manappuram House, Valapad, Thrissur - 680567

Consolidated Related Party transaction during the year 2019-2020

Related Party transactions during the year:

Particulars	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives			Key Management Personnel			Relatives of Key Management Personnel		
	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018
Debentures and Subordinate Bond redeemed during the year	-	-	-	-	-	-	-	0.67	-
Mrs. Shelly Ekalavyan	-	-	-	-	-	-	-	0.67	-
Interest expense	-	-	-	-	-	-	-	0.23	0.15
Mrs. Shelly Ekalavyan	-	-	-	-	-	-	-	0.23	0.15
Commission to Directors	-	-	-	60.79	73.80	42.80	-	-	-
Mr. V.P.Nandakumar	-	-	-	35.00	50.00	37.50	-	-	-
Mr. Raveendra Babu	-	-	-	3.85	5.50	5.00	-	-	-
Mr. A Ramanathan	-	-	-	1.18	-	-	-	-	-
Mr. D.R. Dogra	-	-	-	1.18	-	-	-	-	-
Mr. Gautam Saigal	-	-	-	1.18	-	-	-	-	-
Ms. Pushya Sitaraman	-	-	-	0.19	-	-	-	-	-
Mr. T. Balakrishnan	-	-	-	1.18	-	-	-	-	-
Mr. T.M. Manoharan	-	-	-	1.18	-	-	-	-	-
Mr. V.R. Rajiven	-	-	-	2.24	2.50	2.00	-	-	-
Mr.Abhijit Sen	-	-	-	1.91	-	-	-	-	-
Mr.Harshan Kollara	-	-	-	0.35	-	-	-	-	-
Mr.Jagdish Capoor	-	-	-	3.83	4.50	4.00	-	-	-
Mr.P Manomohanan	-	-	-	2.55	3.50	3.00	-	-	-
Mr.Shailesh J. Mehta	-	-	-	0.32	4.50	10.00	-	-	-
Mrs.Sutapa Banerjee	-	-	-	2.13	0.40	-	-	-	-
Mr.V.R. Ramachandran	-	-	-	2.13	2.50	2.00	-	-	-
Mr. M N Gunavardhan	-	-	-	0.10	0.10	-	-	-	-
Mr. P. K. Vijayakumar	-	-	-	0.10	0.10	-	-	-	-
Ms. Jyothy Prasannan	-	-	-	0.10	0.10	-	-	-	-
Mr. Subrahmanyam Bollimorla	-	-	-	0.10	0.10	-	-	-	-
Mrs.Amala Samtha	-	-	-	-	-	2.00	-	-	-
Remuneration to Directors	-	-	-	135.15	124.50	94.92	-	-	-
Mr. V.P.Nandakumar	-	-	-	84.38	73.70	53.77	-	-	-
Mr. Raveendra Babu	-	-	-	12.16	11.63	10.92	-	-	-
Mr. Jeevandas Narayan	-	-	-	10.01	10.00	8.33	-	-	-
Mr. S V Raja Vaidyanathan	-	-	-	28.61	29.17	21.90	-	-	-
Remuneration to other KMPs	-	-	-	46.26	48.40	34.74	-	-	-
Mr. Kapil Krishan	-	-	-	-	2.19	9.72	-	-	-
Ms. Bindu A.L	-	-	-	9.17	1.63	-	-	-	-
Mr. Ramesh Periasamy	-	-	-	-	2.62	2.96	-	-	-
Mr. Manoj Kumar V R	-	-	-	3.03	0.77	-	-	-	-
Mr. Subhash Samant	-	-	-	3.70	12.00	9.61	-	-	-
Mrs. Sreedivya	-	-	-	3.07	2.11	1.60	-	-	-
Mr. Vipul Patel	-	-	-	3.82	3.49	3.23	-	-	-
Mr. Deepkumar K.R	-	-	-	5.72	2.18	1.83	-	-	-
Mr. Bhavin Venugopal	-	-	-	1.55	1.17	-	-	-	-
Mr. Nithin Mohan	-	-	-	1.00	0.67	-	-	-	-
Mr. Yogesh Ratnakar Udhoji	-	-	-	3.30	-	-	-	-	-
Mr. Mayank Shyam Thatte	-	-	-	4.26	6.20	0.73	-	-	-
Ms. S.Simi	-	-	-	-	0.89	0.99	-	-	-
Mr. Anup Kumar Gupta	-	-	-	1.39	0.55	-	-	-	-
Mr. K M Rajesh	-	-	-	1.77	-	-	-	-	-
Mr. Sai Kamalakar	-	-	-	1.34	10.71	3.46	-	-	-
Remuneration paid to Relative of KMP	-	-	-	-	-	-	1.38	5.27	13.85
Mr. Sooraj Nandan	-	-	-	-	-	-	-	0.81	5.28
Mrs. Sumita Jayshankar	-	-	-	-	-	-	-	3.06	7.32
Mr. Suhas Nandan	-	-	-	-	-	-	1.38	1.39	1.25

Pradeep



Manappuram Finance Limited

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

Consolidated Related Party transaction during the year 2019-2020

Particulars	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives			Key Management Personnel			Relatives of Key Management Personnel		
	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018
Sitting Fee Paid	-	-	-	9.28	7.01	6.57	-	-	-
Mr. V.P.Nandakumar	-	-	-	-	0.06	0.03	-	-	-
Mrs. Sushama Nandakumar	-	-	-	0.13	0.05	0.03	-	-	-
Mr. S.R Nair	-	-	-	0.24	0.06	0.03	-	-	-
CA A. K Mohanan	-	-	-	0.22	-	-	-	-	-
Dr. Sarin P	-	-	-	0.22	-	-	-	-	-
Mr. A Ramanathan	-	-	-	0.57	0.34	0.27	-	-	-
Mr. Abhijit Sen	-	-	-	0.34	-	-	-	-	-
Mr. D.R. Dogra	-	-	-	0.35	0.22	0.29	-	-	-
Mr. Gautam Saigal	-	-	-	0.37	0.27	0.83	-	-	-
Ms. Pushya Sitaraman	-	-	-	0.20	0.06	-	-	-	-
Mr. Subrata Kumar Atindra Mitra	-	-	-	0.03	-	-	-	-	-
Mr. T. Balakrishnan	-	-	-	0.36	0.21	0.44	-	-	-
Mr. T.M. Manoharan	-	-	-	0.23	0.12	-	-	-	-
Mr. V.R. Rajiven	-	-	-	0.36	1.16	0.48	-	-	-
Mr. B. N. Raveendra Babu	-	-	-	0.40	0.32	0.32	-	-	-
Mr. M. N. Gunavardhan	-	-	-	0.48	0.44	0.36	-	-	-
Mr. V. R. Ramachandran	-	-	-	1.28	1.06	0.72	-	-	-
Mr. P. K. Vijayakumar	-	-	-	0.24	0.16	0.16	-	-	-
Mr. Kollimarla Subrahmanyam	-	-	-	0.24	0.08	-	-	-	-
Ms. Jyothy Prasanna	-	-	-	0.24	0.12	0.16	-	-	-
Mr. Sooraj Nandan	-	-	-	-	0.08	0.12	-	-	-
Mr. Harshan Kollara	-	-	-	0.04	-	-	-	-	-
Mr. Jagdish Capoor	-	-	-	0.87	0.68	0.44	-	-	-
Mr. P. Manomohan	-	-	-	0.93	1.06	0.76	-	-	-
Mr. Shailesh J. Mehta	-	-	-	0.04	0.38	1.14	-	-	-
Mrs. Sutapa Banerjee	-	-	-	0.92	0.08	-	-	-	-
Reimbursement of Travelling expense	-	-	-	-	0.64	1.98	-	-	-
Mr. V.P.Nandakumar	-	-	-	-	0.44	1.83	-	-	-
Mr. Raveendra Babu	-	-	-	-	0.19	0.15	-	-	-
Donation Paid	13.60	2.58	-	-	-	-	-	-	-
Manappuram Foundation	12.10	-	-	-	-	-	-	-	-
Asirvad Development Foundation	1.50	2.58	-	-	-	-	-	-	-
CSR Paid	267.38	158.57	101.10	-	-	-	-	-	-
Manappuram Foundation	267.38	158.57	101.10	-	-	-	-	-	-
Payment to	10.18	-	-	-	-	-	-	-	-
Lions Coordination committee of India Association	10.18	-	-	-	-	-	-	-	-
Rent Paid	4.65	3.46	1.24	-	-	-	0.13	0.16	0.34
Mr. Suhas Nandan	-	-	-	-	-	-	0.13	0.16	0.14
Manappuram Agro Farms Limited	4.15	3.46	1.24	-	-	-	-	-	-
Mrs Sumitha Jayshankar	-	-	-	-	-	-	-	-	0.12
Mr. Sooraj Nandan	-	-	-	-	-	-	-	-	0.08
Proficient Investment And Financial Consultancy Pvt Ltd	0.50	-	-	-	-	-	-	-	-
Reimbursement of Rent & Expenses	3.80	5.70	1.90	-	-	-	-	-	-
Manappuram Foundation	3.80	5.70	1.90	-	-	-	-	-	-
Other Income	-	-	0.10	-	-	-	-	-	-
Manappuram Foundation	-	-	0.10	-	-	-	-	-	-
Interest Income	2.66	-	-	-	-	-	-	-	-
Manappuram Asset Finance Limited	2.66	-	-	-	-	-	-	-	-



Manappuram Finance Limited

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

Consolidated Related Party transaction during the year 2019-2020

Particulars	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives			Key Management Personnel			Relatives of Key Management Personnel		
	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018
Rent Received	9.14	5.28	1.30	-	-	-	-	-	-
Manappuram Jewellers Limited	0.43	0.47	0.48	-	-	-	-	-	-
Manappuram Agro Farms Limited	0.08	0.08	0.14	-	-	-	-	-	-
Manappuram Foundation	8.63	4.73	0.68	-	-	-	-	-	-
Electricity Charge Received	0.85	0.91	0.85	-	-	-	-	-	-
Manappuram Jewellers Limited	0.61	0.76	0.73	-	-	-	-	-	-
Manappuram Foundation	0.16	0.07	0.12	-	-	-	-	-	-
Manappuram Agro Farms Limited	0.08	0.07	-	-	-	-	-	-	-
Other Expenses received	8.24	7.99	2.66	-	-	-	-	-	-
Manappuram Foundation	8.24	7.99	2.66	-	-	-	-	-	-
Subscription Fee paid	0.05	-	-	-	-	-	-	-	-
Finance Industry Development Council	0.05	-	-	-	-	-	-	-	-
Advertisement expense	0.10	-	-	-	-	-	-	-	-
Finance Industry Development Council	0.10	-	-	-	-	-	-	-	-
Fee Received for Legal, Audit, Technical, IT, secretarial services	55.51	52.61	-	-	-	-	-	-	-
Manappuram Asset Finance Ltd	-	-	-	-	-	-	-	-	-
Manappuram Jewellers Ltd	-	-	-	-	-	-	-	-	-
MABEN Nidhi Ltd	-	-	-	-	-	-	-	-	-
Manappuram Chits (India) Ltd	-	-	-	-	-	-	-	-	-
Manappuram Chits (Karnataka) Pvt Ltd	-	-	-	-	-	-	-	-	-
Manappuram Construction & Consultants Ltd	54.97	-	-	-	-	-	-	-	-
Manappuram Health Care Ltd	-	-	-	-	-	-	-	-	-
Manappuram Agro Farms Ltd	-	-	-	-	-	-	-	-	-
Macare Dental Care Pvt Ltd	-	-	-	-	-	-	-	-	-
V.P.Nandakumar	-	-	-	-	-	-	-	-	-
Manappuram Foundation	0.51	-	-	-	-	-	-	-	-
Manappuram Chit Funds Company Pvt Ltd	-	-	-	-	-	-	-	-	-
Mukundapuram Educational and Cultural Society	0.03	-	-	-	-	-	-	-	-
White Lillies Marketing Services Pvt Ltd	-	-	-	-	-	-	-	-	-
Ridhvi Constructions and Interiors Private Limited	-	-	-	-	-	-	-	-	-
AIBOT Technologies Private Limited	0.00	-	-	-	-	-	-	-	-
Construction Expenses	7.39	8.83	-	-	-	-	-	-	-
Manappuram Construction and Properties Limited	7.39	8.83	-	-	-	-	-	-	-
Travelling Expenses	39.58	-	-	-	-	-	-	-	-
Manappuram Travels	39.58	-	-	-	-	-	-	-	-
Investment in Pass through certificates (PTC's)	58.52	-	-	-	-	-	-	-	-
Manappuram Asset Finance Limited	58.52	-	-	-	-	-	-	-	-
Post Employment Benefit Plan	0.91	1.09	-	-	-	-	-	-	-
Contribution to LIC Manappuram Gratuity Trust	0.91	1.09	-	-	-	-	-	-	-
Balance outstanding as at the year end:									
Security Deposit	0.42	18.91	-	-	-	-	-	-	-
Manappuram Foundation	0.19	0.09	-	-	-	-	-	-	-
Manappuram Jewellers Limited	0.19	0.19	-	-	-	-	-	-	-
Manappuram Agro Farms Limited	0.04	0.14	-	-	-	-	-	-	-
Manappuram Health Care Limited	-	2.20	-	-	-	-	-	-	-
Manappuram Chit Funds Company Private Limited	-	0.15	-	-	-	-	-	-	-

Permit



Manappuram Finance Limited

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

Consolidated Related Party transaction during the year 2019-2020

Particulars	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives			Key Management Personnel			Relatives of Key Management Personnel		
	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018	As at 31 March 2020	As at 31 March 2019	As at 31 March 2018
Sundry Receivables	4.47	2.49	-	-	-	-	-	-	-
Manappuram Health Care Limited	-	0.17	-	-	-	-	-	-	-
Manappuram Chits (Karnataka) Private Limited	-	1.08	-	-	-	-	-	-	-
Macare Dental Care Pvt Ltd	-	0.09	-	-	-	-	-	-	-
Manappuram Construction & Consultants Ltd	4.46	-	-	-	-	-	-	-	-
Mukundappuram Education and Cultural Society	0.01	-	-	-	-	-	-	-	-
Manappuram Chits (Karnataka) Pvt Ltd	-	1.08	-	-	-	-	-	-	-
Ridhvi Constructions and Interiors Private Limited	-	0.03	-	-	-	-	-	-	-
AIBOT Technologies Private Limited	-	0.03	-	-	-	-	-	-	-
Investment in Pass through certificates (PTC's) Outstanding	38.23	-	-	-	-	-	-	-	-
Manappuram Asset Finance Limited	38.23	-	-	-	-	-	-	-	-
Amounts receivable (net) from related parties	6.97	-	-	-	-	-	-	-	-
Manappuram Construction and Properties Limited	6.82	-	-	-	-	-	-	-	-
Manappuram Jewellers Limited	0.12	-	-	-	-	-	-	-	-
Manappuram Agro Farms Limited	0.03	-	-	-	-	-	-	-	-
Rent Payable	0.04	-	-	-	-	-	-	-	-
Proficient Investment And Financial Consultancy Pvt Ltd	0.04	-	-	-	-	-	-	-	-
Amounts payable (net) to related parties	4.00	-	-	33.07	38.64	27.84	-	-	1.18
Manappuram Construction and Properties Limited	3.54	-	-	-	-	-	-	-	-
Manappuram Travels	0.46	-	-	-	-	-	-	-	-
Mr. V.P.Nandakumar	-	-	-	22.44	29.01	24.56	-	-	-
Mr. Raveendra Babu	-	-	-	2.47	3.87	3.28	-	-	-
Mr. Sai Kamalakar	-	-	-	-	5.36	-	-	-	-
Mr. K M Rajesh	-	-	-	0.06	-	-	-	-	-
Mr. M. N. Gunavardhan	-	-	-	0.10	0.10	-	-	-	-
Mr. P. K. Vijayakumar	-	-	-	0.10	0.10	-	-	-	-
Mr. Kollimarla Subrahmanyam	-	-	-	0.10	0.10	-	-	-	-
Mrs. Shelly Ekalavyan	-	-	-	-	-	-	-	-	1.18
Ms. Jyothy Prasannan	-	-	-	0.10	0.10	-	-	-	-

Note:

- Related parties have been identified on the basis of the declaration received by the management and other records available.
- The remuneration to the key managerial personnel does not include the provisions made for gratuity and leave benefits, as they are determined on an actuarial



Bindu A.L.
Chief Financial Officer

