Sr. No.	Name of the issue: Manappuram Home Finance Limited – I Issue Opening Date: September 30, 2019	Last Updated: December 31, 2022

1 ***Type of issue***

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 is being made pursuant to the provisions of Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008, as amended, and the Companies Act, 2013 and rules made thereunder as amended to the extent notified.

2 ***Issue size (Rs crore)***

Rs. 100 Crores with an option to retain oversubscription upto Rs. 100 Crores aggregating to a total of upto Rs. 200 Crores

3 ***Rating of instrument alongwith name of the rating agency***

(i) as disclosed in the offer document	CARE AA-; Stable (AA minus; Outlook Stable) by CARE Ratings Limited
(ii) at the end of FY 2019-20	CARE AA-; Stable (AA minus; Outlook Stable) by CARE Ratings Limited
(iv) at the end of FY 2020-21	BWR AA+; Stable(AA Plus;Outlook Stable) by Brickwork Ratings India Private Limited
(iv) at the end of FY 2020-22	BWR AA+; Stable(AA Plus;Outlook Stable) by Brickwork Ratings India Private Limited

4 ***Whether the security created is adequate to ensure 100% asset cover for the debt securities (See Regulation 26 (6) of SEBI (Issue and Listing of Debt Securities) Regulations, 2008)***

Yes.(As per Auditor's Certificate)

5 ***Subscription level (number of times). If the issue was undersubscribed, please clarify how the funds were arranged.***

The Issue was subscribed 0.9432 times of the Base Issue size and 0.4716 times of the Overall Issue Size after considering the technical rejections cases.
(Source : Post Issue Report)

6 ***Financials of the issuer (as per the annual financial results submitted to stock exchanges under Clause 29 of the listing ageement for debt securities)***

(Rs. in crores)

Parameters	*FY 2019 - 2020*	*FY 2020 - 2021*	*FY 2021 - 2022*
Income from operations	83.73	94.51	119.86
Net Profit for the period	10.56	10.29	7.21
Paid-up equity share capital	200.00	200.00	200
Reserves excluding revaluation reserves	(0.17)	9.69	16.97

7 ***Status of the debt securities*** *(whether traded, delisted, suspended by any stock exchange, etc.)*

(i) at the end of FY 2019-20	Traded
(ii) at the end of FY 2020-21	Traded
(iii) at the end of FY 2021-22	Traded

The debt securities are listed on BSE Limited and available for trading from November 6, 2019

8 ***Change, if any, in directors of issuer from the disclosures in the offer document***

	Name of Director	*Date of Change*	*Reason*
(i) at the end of FY 2019-20	Munish Dayal	30-Oct-19	Resignation
(ii) at the end of FY 2020-21	NIL		
(iii) at the end of FY 2021-22	NIL		

9	***Status of utilization of issue proceeds (as submitted to stock exchanges under Clause 19A of the listing agreement for debt securities)***	
	(i) as disclosed in the offer document	The funds raised through this Issue will be utilised for the purpose of onward lending, financing and repayment of interest and principal of existing borrowings and for General Corporate Purposes after meeting the expenditures of and related to the Issue and subject to applicable statutory/regulatory requirements.
	(ii) Actual utilization	Fully utilised for the purpose described in the issue document (100% utilised). (Source : Company)
	(iii) Reasons for deviation, if any	NA
10	***Delay or default in payment of interest/ principal amount (See Regulation 23 (5) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and Clause 19 (I) of the listing agreement for debt securities) (Yes/ No) (If yes, further details of the same may be given)***	
	(i) Disclosures in the offer document on terms of issue	The Debenture Trustee will protect the interest of the NCD holders in the event of default by us in regard to timely payment of interest and repayment of principal and they will take necessary action at company's cost.
	(ii) Delay in payment from the due date	All payments of interest were made on due dates. No delays have been reported except for Account Number errors, by the R&TA / Payment Banks.
	(iii) Reasons for delay/ non-payment, if any	NA
11	***Any other material information***	
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