



MANAPPURAM[®] FINANCE LIMITED

Make Life Easy

Ref: Sec/SE/25/2025-26
May 10, 2025

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

Sub: Newspaper Publication of Financial Results

Please note that the audited financial results of the Company for the quarter and year ended March 31, 2025, were published in Business Line (in English language) and Mathrubhumi (in Malayalam language) on May 10, 2025. Copies of the same are enclosed for your information and records.

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

CIN: L65910KL1992PLC006623, Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India
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QUICKLY.

RBI penalises SBI, Jana Small Finance Bank

Mumbai: The RBI on Friday said it has imposed penalties on the State Bank of India and Jana Small Finance Bank for certain deficiencies in compliance of norms. The RBI said a penalty of ₹1,72,80,000 has been imposed on SBI for non-compliance with certain directions. The Central bank said a penalty of ₹1 crore had been imposed on Jana Small Finance Bank Ltd for contravention of certain provisions of the Banking Regulation Act, 1949.

PAT up 59% in Q4, reports Intellect Design Arena

Chennai: Intellect Design Arena, the Chennai-based financial technology company, reported a consolidated 59 per cent increase in net profit to ₹135 crore during the fourth quarter ended March 31, 2025 as against ₹85 crore in the corresponding quarter last year. The net profit was without considering the one-off exception item of MAT credit write-off of ₹13 crore in Q4FY24. Revenue was up by 19 per cent to ₹727 crore. For the fiscal year ended March 31, 2025, net profit was flat at ₹333 crore.

RBI's move to clean up digital lending mandates transparency

FOR MORE CLARITY. Lenders must list all loan apps on the RBI's centralised portal

Our Bureau
Mumbai

Digital loan service providers (LSPs) that partner with banks and other lenders for loans shall be unbiased and not directly or indirectly promote or push a product of a particular lender, including the use of dark, deceptive patterns designed to mislead borrowers, according to the Reserve Bank of India's (RBI) new digital lending guidelines.

However, the ranking of loan offers, based on a publicly pre-disclosed metric, shall not be construed as promoting a particular product, the regulator said.

"LSP shall provide a digital view of all the loan offers matching the borrower's request on the DLA (digital lending app) which meets the requirement of the borrower. The name of the unmatched lenders shall also be disclosed in the digital view," the regulator said.

The RBI issued digital lending guidelines due to certain concerns over the methods of designing, deliv-



THE DON'T'S. Loan service providers are now barred from pushing the products of specific lenders or using deceptive design tactics to influence borrower choices.

ering and servicing digital credit products. These concerns, if not mitigated, may impact the borrower's confidence in the digital lending ecosystem, the RBI said. The concerns primarily relate to unbridled engagement of third parties, mis-selling, breach of data privacy, unfair business conduct, charging of exorbitant interest rates, and unethical recovery practices.

Pramod Kathuria, Founder and CEO, Easiloan, said this new framework mandates clarity around how loan offers are aggregated by lenders, and allows borrow-

ers to have access to more authentic and clear information.

"The establishment of a public directory for approved digital lending apps will also provide consumers the comfort of making informed decisions to trust their digital financial service provider," he said.

PERIODIC REVIEW

Banks partnering with fintechs for providing loans must conduct enhanced due diligence before they enter into such a partnership, taking into account the fintech's technical capabilities, data

privacy policies, storage systems, fairness in conduct with borrowers, past records of conduct, and ability to comply with all applicable regulations.

Further, lenders must periodically review the conduct of the LSP and take appropriate action in the event of any deviation. Lenders must also establish suitable monitoring mechanisms for the loan portfolios originated with the support of loan apps.

If any complaint lodged by the borrower against the lender or the loan app engaged by the lender is rejected wholly or partly by the lender, and if the borrower is not satisfied with the reply or has not received one within 30 days of receipt of complaint, the affected borrower can lodge a complaint with the RBI's Centralised Information Management System portal.

Lastly, lenders shall report all digital loan apps, whether their own or those of the loan apps, either exclusively or as a platform participant on the RBI's Centralised Information Management System portal.

Cholamandalam Q4 PAT up 19% at ₹1,362 crore

Our Bureau
Chennai

Cholamandalam Financial Holdings reported a 19 per cent year-on-year (y-o-y) rise in its consolidated profit after tax for the quarter ended March 31, 2025, at ₹1,362 crore, compared to ₹1,144 crore in the same quarter last year.

The company's consolidated total income for the quarter stood at ₹9,009 crore, marking a 26 per cent increase from ₹7,158 crore in the corresponding quarter of the previous year.

For the full financial year ended March 31, 2025, consolidated PAT grew 23 per cent to ₹4,740 crore. Consolidated total income for the year rose 28 per cent to ₹33,460 crore.

The company, reported a marginal increase in its standalone PAT to ₹37.60 crore for the quarter ended March 31, 2025, compared to ₹36.79 crore in the corresponding quarter of the previous year. For the full year FY25, PAT rose to ₹64.40 crore (₹61.72 crore).

The board has recommended a final dividend of 130 per cent, translating to ₹1.30 per equity share of face value ₹1.

Five-Star eyes entry into affordable housing segment this fiscal

G Balachandrar
Chennai

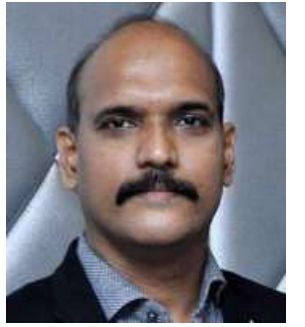
Chennai-based non-banking financial company, Five-Star Business Finance Ltd, is considering a foray into the affordable housing segment, with plans to launch the initiative organically in the latter part of the third or fourth quarter of this fiscal.

"We've been actively evaluating affordable housing for some time now. The segment is highly complementary to our existing mortgage loan offerings for both business and non-business customers," said D Lakshmi- pathy, Chairman and Managing Director of the company, during its Q4FY25 earnings call.

LENDING MODEL

The company aims to leverage its distribution network — comprising approximately 7,000 employees across business and collections functions, and over 750 branches, primarily concentrated in southern India — to support its entry into the new segment.

In terms of collateral, the firm follows a strong asset-backed lending model.



D Lakshmi pathy, Chairman and Managing Director of Five-Star Business

Around 95 per cent of its loans are secured by self-occupied residential properties.

The remaining 5 per cent are primarily backed by commercial properties owned by borrowers, with a small portion — around 1 per cent — secured against vacant land.

Commenting on the recent move by the Tamil Nadu government, which introduced a Bill aimed at preventing coercive loan recovery practices, Lakshmi pathy stated that the impact is expected to be far less severe than what was experienced in Karnataka following a similar regulatory development.

IIFCL putting in place framework, strategies to catalyse green financing

bl.interview

Shishir Sinha
New Delhi

India Infrastructure Finance Company Ltd (IIFCL) plans to focus on green financing in a big way. It feels that contrary to popular perception, private investors are coming in a big way.

PR Jaishankar, Managing Director of IIFCL, spoke about the company's financial performance and future plans.

Edited Excerpts:

Your company has recorded its all-time high performance for the fifth year in a row. What are the reasons?

We put in place a strategy that worked well. We did the right things, and we kept doing them again and again, and tried to strive for excellence, that is the simple answer.

As far as the risk management framework is concerned, we focused on qualitative, strategically and nationally important projects.

We put in concerted efforts towards making our resources cost effective. We had good resources and Treasury operation activities that ensured cost effectiveness in financing that powered most of our efforts towards getting qualitative and strategically important

projects in our business. We have put in place many financial products which are new in the infrastructure sector.

We have also tried to play the role of a policy advocate, towards given a direction for policy environment in the country. So, it's a culmination of all these efforts that has made us more skilful towards making infrastructure financing more effective and profitable.

What is the current status of infra financing?

So far as infrastructure financing in India is concerned, we have been relying heavily on banks and non-banking financial institutions.

Today, the non-banking financial institutions have emerged as the largest lenders for infrastructure projects, with over 50 per cent market share.

In the completed and revenue earning project domain, we have the Infrastructure Investment Trust (InvITs) that helps to monetise projects, and this activity is creating liquidity for generating more such new infrastructure projects.

This is a useful initiative of the Finance Ministry, and we are seeing the advent of an era where a number of global investors are keen on investing in infrastructure sector, particularly in areas where projects have been completed, in revenue earning

As far as infrastructure financing in India is concerned, we have been relying heavily on banks and non-banking financial institutions

PR JAISHANKAR
Managing Director of IIFCL



InvITs, and in the green field area.

Take, for example, the Zurich International Airport, which is now in the Jewar Airport (Uttar Pradesh), and we have Alstom for Railways. In the FII side, we have the Fairfax in Bengaluru airport, besides others.

In renewable energy, we are seeing so many investors coming in.

The government has taken up a number of reforms. Concession clauses have been reformed. We have got InvITs, we have the HAM (Hybrid Annuity Model), we have the insolvency board, we have now the arbitration and other conciliatory mechanisms.

The time-consuming processes have been cut short, and now we are seeing a lot of improvement in these areas. Overall, the confidence of investors has definitely gone up, particularly in domestic private side which has led to

global investors also recognising that and coming in a big way in India.

The government has consistently raised capital expenditure outlay in the Budget, and it is ₹11.21 lakh crore for this fiscal, but we are not seeing the kind of response that's

expected from the private sector. Where do you see the issue?

Globally, green bonds have greenium (green premium). However, today in India, we don't have a premium.

The regulatory requirements are still in the works. I'm sure we will see a number of initiatives by Reserve Bank and other regulators towards incentivising investors.

The rating agencies have to put in place or shape certain methodologies to give incentives and preference to green bonds. The market is still evolving.

At this stage, it is too early to say that there are no investors. As and when the regulations are in place and the methodologies of the rating agencies are in place to incentivise investors, in-

vestors will come in. At the same time, we are looking at it more proactively and for the long term.

We like to put in place our strategy and our framework so that we are ready when the market evolves. There have to be processes for identification, verification and auditing the green assets, which are also happening at the same time.

Therefore, we are seeing a whole ecosystem developing and evolving. It has been our concerted efforts to kind of put in place our green framework and strategies to catalyse the process.

Are you planning for an IPO?

We are growing, and growth requires resources, and those we have plans. When there is something concrete, I will definitely let you know.

KPR Mill reports 4% drop in consolidated net profit in Q4

Our Bureau
Chennai

Coimbatore-based textiles company KPR Mill reported a 4 per cent drop in consolidated net profit to ₹205 crore in the fourth quarter ended March 31, 2025, as against ₹214 crore for the corresponding quarter last year. Revenue was up 5 per cent to ₹1,701 crore.

For FY25, the net profit rose by 1 per cent to ₹815 crore as against ₹805 crore in the previous year on a 5 per cent increase in revenue to ₹6,136 crore (₹5,824 crore).

For the full fiscal year, the company reported a 18 per cent increase in net profit to ₹653 crore as against ₹555 crore.

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MANAPPURAM FINANCE LIMITED
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CIN: L65910KL1992PLC006623
Registered Office : W - 4/ 638A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India. Tel : 0487 - 3050100, 3050108
Website: www.manappuram.com Email: cosecretary@manappuram.com

STATEMENT OF AUDITED FINANCIAL RESULTS (STANDALONE & CONSOLIDATED) FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025.

The Board of Directors of the Company, at the meeting held on May 09, 2025 reviewed and approved the Audited Financial Results (Standalone & Consolidated) of the Company for the Quarter and Year Ended March 31, 2025. ("The Financial Results along with the Auditors' Report, have been posted on the Company's website at <https://www.manappuram.com/investors/quarterly-results> and can be accessed by scanning the QR code.)

Note: The above intimation is in accordance with Regulation 33 read with regulation 47(1) and regulation 52(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

By order of the Board of Directors
V.P. Nandakumar
Managing Director & CEO
DIN: 00044512

Place: Valapad
Date: May 09, 2025

BOBCARD
CREDIT REIMAGINED

A wholly owned subsidiary of Bank of Baroda

BOBCARD LIMITED (FORMERLY KNOWN AS "BOB FINANCIAL SOLUTIONS LIMITED")
Registered Office: 2nd Floor, Baroda House, Behind Dewan Shopping Centre, Jogeshwari (West), Mumbai - 400 102.

Financial Results: Q4/FY 2024-25

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31ST MARCH 2025
(In ₹ Millions)

Sl. NO.	Particulars	Quarter ended			Year ended	
		31-03-2025 (Audited)	31-12-2024 (Unaudited)	31-03-2024 (Audited)	31-03-2025 (Audited)	31-03-2024 (Audited)
1.	Total Income from Operations	4,295.20	4,284.39	3,914.71	16,636.52	13,041.61
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	545.03	119.04	487.04	1,164.96	1,206.75
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items#)	545.03	119.04	487.04	1,164.96	1,206.75
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items#)	336.56	89.13	368.80	730.95	903.77
5.	Total Comprehensive Income for the period [Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	335.65	88.70	368.48	725.06	900.37
6.	Paid-up equity share capital (Face Value of ₹10 each)	12,750.00	9,750.00	9,750.00	12,750.00	9,750.00
7.	Reserves excluding Revaluation Reserves	1,695.70	1,360.06	973.91	1695.70	973.91
8.	Share application money pending allotment	-	3000.00	-	-	-
9.	Securities Premium Account	0.20	0.20	-	0.20	-
10.	Net worth	14,089.54	10,626.10	9,256.59	14,089.54	9,256.59
11.	Paid up Debt Capital/ Outstanding Debt	6,948.73	8,391.50	5,875.58	6,948.73	5,875.58
12.	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Nil
13.	Debt Equity Ratio :	3.42	4.73	4.10	3.42	4.10
14.	Earnings per equity share					
	1. Basic (₹)	0.32	0.09	0.38	0.70	0.93
	2. Diluted (₹)	0.32	0.09	0.38	0.70	0.93
15.	Capital Redemption Reserve	Nil	Nil	Nil	Nil	Nil
16.	Debenture Redemption Reserve	Nil	Nil	Nil	Nil	Nil
17.	Debt service coverage ratio : Not Applicable, Company being NBFC	N.A	N.A	N.A	N.A	N.A
18.	Interest service coverage ratio: Not Applicable, Company being NBFC	N.A	N.A	N.A	N.A	N.A

- Exceptional and/or Extraordinary Items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules / AS Rules, whichever is applicable: Nil

a) The above is an extract of the detailed format of quarterly financial results filed with the Bombay Stock Exchange under Regulation 52 of the LODR Regulations. The full format of the quarterly financial results is available on the website of the Bombay Stock Exchange (www.bseindia.com) and the Company (www.bobcard.co.in).

b) For the other line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to the Bombay Stock Exchange and can be accessed on www.bseindia.com

c) The impact on net profit / loss, total comprehensive income or any other relevant financial item(s) due to change(s) in accounting policies shall be disclosed by means of a footnote: Nil

Place : Mumbai
Date : 08.05.2025

Ravindra Rai M
Managing Director & CEO
DIN: 10535708

