



MANAPPURAM FINANCE LIMITED

Make Life Easy

Reference No.: SEC/ SE/ 92 / 2026 - 27

Date: July 21, 2026

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	India International Exchange (IFSC) Ltd 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355
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Dear Madam / Sir(s),

Sub.: Newspaper advertisement regarding 34th Annual General Meeting (“AGM”) of Manappuram Finance Limited.

Pursuant to Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”), please find enclosed herewith copies of the newspaper advertisements published on 21.07.2026 in the following newspapers in respect of the 34th AGM of Manappuram Finance Limited scheduled to be held on Wednesday, August 12, 2026, at 11.00 A.M. (IST) at Latha Convention Centre (formerly known as Anugraha Auditorium) Valapad, Thrissur, Kerala - 680 567:

1. Business Line (in English language)
2. Mathrubhumi (in Malayalam language)

Request you to kindly take the same on record.

Yours faithfully,

For Manappuram Finance Limited

Aparna Menon
Company Secretary

QUICKLY.

1,331 commercial pilot
licences issued till June



New Delhi: As many as 1,331 commercial pilot licences have been issued by aviation watchdog DGCA this year till June 30, and out of them, 41 per cent of the cadets were trained overseas, according to the government. This year, till June 30, commercial pilot licences were issued to 791 cadets from Indian Flying Training Organisations (FTOs) and 540 cadets from foreign FTOs. **PTI**

Veriquis raises ₹387 cr in funding led by Norwest

Mumbai: Wealthtech platform Veriquis Group on Monday said it has raised ₹387 crore in a funding round led by Norwest Venture Partners. It also announced the launch of an integrated wealth management, asset management, business advisory and lending solutions platform for high-net-worth individuals, family offices and institutional investors. **PTI**

ICICI Bank workforce sees biggest dip among private lenders in FY26

WIDENING BASE. The reduction in employee strength comes even as the bank added 528 branches

Our Bureau
Mumbai

ICICI Bank has seen the biggest decline in workforce strength among large private sector banks in FY26. Employees, including those in overseas locations, on the permanent rolls of India's second largest private sector bank declined by 5,148 during FY26. The employee count stood at 1,24,029 as at March-end 2026 against 1,29,177 as at March-end 2025.

The reduction in employee strength comes even as the bank added 528 branches in FY26, taking its total network to 7,511 branches as at March-end 2026.

The streamlining of employees in private sector banks comes in the wake of traditional banking roles getting reoriented with the automation of routine, high-volume tasks such as account opening, loan origination and processing, payments, and customer service, to improve customer experience, lower turnaround time and



ROLES RESET. The streamlining of employees in private sector banks comes in the wake of traditional banking roles getting reoriented

reduce costs. This allows the branch staff to focus their attention on sales activities and offer higher-value advisory to customers.

SHRINKING COUNT
HDFC Bank's workforce strength declined by 3,343 during FY26 to stand at 2,11,178 employees as at March-end 2026 against 2,14,521 in FY25. The composition of India's largest private sector bank's workforce is undergoing a change, with reduction in non-supervisory staff but additions at

the junior management and above levels.

The bank net added 234 branches in FY26, with the network standing at 9,689 as at March-end 2026.

Axis Bank also reported a decline in headcount, with employee strength falling to just over 1,01,300 in FY26 from 1,04,453 in the previous year, a reduction of about 3,153 employees. It net added 399 branches in FY26, with the network standing at 6,278 as at March-end 2026.

Kotak Mahindra Bank, too, saw its workforce

shrink, with employee strength falling by 1,269 to 74,054 in FY26 from 75,323 a year earlier.

The bank net added 128 branches in FY26, with the network standing at 2,276 as at March-end 2026.

In its latest annual report, ICICI Bank said, "We strive to create an environment where every colleague feels valued, supported and empowered to perform at their best through a bouquet of initiatives."

"The list of initiatives includes structured learning

programmes, continuous capability building, leadership engagement, health and wellness programmes, employee engagement initiatives and various policies that support colleagues during professional needs and personal emergencies."

AI ADAPTION

Pradeep Kumar Sinha, Chairman, ICICI Bank, observed that the bank continues to strengthen its delivery systems by focussing on simplified processes, enhancing data analytics and leveraging digital public infrastructure.

"AI technologies are evolving rapidly, and thoughtful adoption of these technologies will provide significant benefits across many areas of banking. The bank has invested in platforms, built partnerships and created use cases of generative AI models while ensuring adequate guardrails on data privacy and cybersecurity. The bank continues to invest in technology infrastructure and cybersecurity to ensure resilience and safe banking for its customers," he said.

Ashok Leyland bets on infra push to drive CV growth in FY27

Our Bureau
Chennai

Ashok Leyland remains cautiously optimistic for the commercial vehicle (CV) industry in FY27, with growth expected across key segments, supported by infrastructure activity and replacement demand.

The company, in its annual report, said that it is confident of sustaining momentum in both trucks and

buses, while progressing towards its medium-term goal of achieving around 35 per cent market share in medium and high commercial vehicles. This was at 30.7 per cent in FY25.

Demand outlook for FY27 is expected to be shaped by continuing infrastructure and road-building activity; replacement demand supported by an ageing fleet and higher utilisation in select corridors, and improving operating economics driven by



better payload and fuel-efficiency choices, the report reads.

DEMAND VOLATILITY
The company is also banking on the India-EU trade agree-

ment and the anticipated trade pact with the US to open important doors for Indian exporters.

The company flagged demand volatility linked to macro conditions, abnormal increase in fuel prices, interest rates and freight availability, commodity and foreign exchange fluctuations, supply chain disruptions, among key factors to watch for.

In FY26, material cost increased by 14 per cent to

₹31,417 crore in FY26 as against ₹27,623 crore in FY25. As a percentage of sales revenue, material costs remained largely stable year-on-year.

"Three years ago, Ashok Leyland was operating with net debt and navigating a market that had not yet returned to its pre-pandemic volumes. Today, the company is strongly cash positive, with an all-time high sales volume," the company's Chairman, Dheeraj G

Hinduja, said in the report.

"As we enter FY27, I believe we do so from a position of strength. The structural demand drivers for CVs in India remain intact. Infrastructure investment continues at scale, the formalisation of logistics networks is deepening, and the shift toward higher-payload, more productive vehicle configurations plays directly to the premiumised product and solutions portfolio we have been building," he said.

Consumer sector sees big decline in M&As in June quarter, records 97 deals at \$981 m

Meenakshi Verma Ambwani
New Delhi



India's consumer sector recorded 97 deals worth \$981 million in the June quarter, according to the latest estimates released by Grant Thornton Bharat.

This was lower by 34 per cent quarter-on-quarter and deal values moderated by 33 per cent, reflecting a more selective investment environment.

However, strategic acquisitions in high growth categories such as personal care, nutrition and digital-first consumer brands continued attracting disproportionate investor interest.

Excluding IPOs and QIPs,

the sector recorded 95 M&A and PE and VC transactions worth \$918 million, with deal values remaining above Q2 2025 levels, highlighting continued investor confidence in India's long-term consumption story.

Naveen Malpani, Partner and Consumer Industry Leader, Grant Thornton Bharat, said: "We are seeing a structural shift in India's

consumer sector, with capital increasingly flowing towards specialised, high-growth categories, rather than traditional consumption themes." The top M&A deal of the quarter was Emami Ltd's acquisition of a 60 per cent stake in IncNut Digital Pvt Ltd (Vedix and Skinkraft) for \$34 million.

PRIMARY DRIVER
Absence of large strategic acquisitions meant that PE/VC activity remained the primary driver of consumer dealmaking, with 75 deals worth \$734 million, contributing nearly 80 per cent of both total deal volumes and values.

While funding activity moderated q-o-q, invest-

ment values remained above Q2 2025 levels. The top PE transaction of the quarter was Advent International's \$150 million investment in Iscon Balaji Foods Ltd, reflecting sustained investor confidence in India's branded food processing sector.

Meanwhile, public market activity remained subdued during the quarter, with one IPO raising \$47 million and one QIP raising \$16 million.

In terms of retail tech-led M&A activity, there were nine deals worth \$89 million and personal care recorded four deals worth \$52 million, reflecting sustained strategic interest in premium, direct-to-consumer and innovation-led brands.

Plazza eyes 20 Bengaluru stores by end of this year

Aishwarya Kumar
Bengaluru

Delivery-first omnichannel pharmacy start-up Plazza plans to expand its Bengaluru footprint to 20 stores by the end of 2026, up from two currently, with eight outlets set to open over the next three months as it scales its delivery-first model.

The company also aims to cover 70-80 per cent of Bengaluru before entering other cities over the next 12 months.

The expansion comes as Plazza has raised \$15 million in a Series A funding round co-led by Accel, Elevation Capital and Nexus Venture Partners, with participation

from existing investors All In Capital and Better Capital.

"We have two stores that are fully operational and eight more coming up over the next three months. By the end of the year, we should have about 20 stores," Aman Priyadarshi, Founder and CEO of Plazza, told *businessline*.

"Over the next three to four years, we aim to have 3,000 stores. We are looking to go deeper into Bengaluru and cover 70-80 per cent of the city with this funding round. We will start looking at other cities about 12 months from now," he said.

The firm said it will utilise the fresh capital to expand its store network, while also investing in inventory, manpower and technology.

Our focus is to attract young customers, says Niva Bupa

bl interview

Mithun Dasgupta
Kolkata

Becoming the official health insurance principal partner of the Glasgow 2026 Commonwealth Games aligns with Niva Bupa Health Insurance's brand and its growth strategy, says its Deputy CEO Ankur Kharbanda. A large part of the insurer's focus is attracting young customers, said Kharbanda. Currently, the average consumer age is less than 40.

Edited excerpts:

Healthcare provider Bupa has been named the Official Healthcare Principal Partner of the Glasgow 2026 Commonwealth Games. As Bupa's India partner, Niva Bupa Health Insurance becomes the health insurance principal partner of the event, which will begin on July 23. How does this align with the insurer's growth strategy in India?

We are very happy to be the official healthcare principal partner of the Glasgow 2026 Commonwealth Games. And, specifically, it aligns with Niva Bupa's brand and our growth strategy.

We really feel that, because this campaign is about "Setback se Comeback *tal*". If you look at it, when a person gets admitted to a hospital, the person gets into a setback stage. It's the people around him or her who help the person get back. And the people around the person are his or her family and an insurance company. That is where Niva Bupa plays an important role.

This campaign, which is about setbacks and then comebacks, is a very relevant and very important one.

What role will this partnership play in building trust and awareness for health insurance among Indian customers?
Health insurance is a trust category. Customers purchase health insurance not because they want something immediately, it is be-

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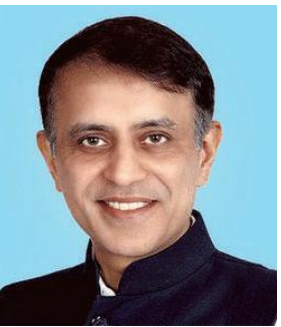
The average consumer age is much less than 40 for us, and we really want people to start early

ANKUR KHARBANDA
Deputy CEO, Niva Bupa Health Insurance

cause they want if something happens in future, they are able to manage that, and they want somebody whom they can trust.

Our association with the Commonwealth Games will help reinforce that value that you are with somebody who is credible and committed to health. While I say this, ultimately the trust is built through customer experience.

It is about claim settlements, how do we talk to our customers, how do we service them over call centres. So, we see this as an opportunity to communicate our purpose and strengthen our relevance to the consumers because we feel consumers



do not buy or choose a health insurance based only on price, they choose the brand they believe in.

Sports appeal to youngsters. Given this, is the company focussing on acquiring more young customers? What is your customer acquisition strategy going forward?

The intent is to get a consumer with you when he or she is young, because anybody can today fall sick. There was a misconception earlier whereby people felt that only at an older age we may fall sick, but today statistics says that people less than 30 also get a heart at-

tack. Hence, a large part of our focus is attracting youngsters. The average consumer age is much less than 40 for us, and we really want people to start early.

What is the company's overall growth strategy? Will it continue to invest in brand associations?

We will continue to invest in strengthening our brand associations while maintaining a disciplined focus on distribution. That is what our strategy is.

India is still an under-penetrated market. We want to do a lot so that we can penetrate more. We want to grow 7-8 per cent faster than the market. Consistently, we have been doing it. I feel in the future as well we'll be able to do it. The first quarter of this fiscal was also similar when it comes to growing faster than the market. That's where we'll be able to increase our market share. In the last fiscal, we were at around 10 per cent in terms of retail market share. Now, we are moving towards 11 per cent.

Godrej Agrovet inaugurates oil palm complex

Our Bureau
Hyderabad

Godrej Agrovet Limited has inaugurated the country's first Integrated Oil Palm Complex in Khammam, Telangana. The company, which invested ₹300 crore to develop the complex, said it would bring together every stage of the oil palm value chain under one roof.

"From seed and genetics, nursery, research and development, and mill, it would have everything to complete the oil palm value chain. The company's cumulative investment will be ₹300 crore once the entire complex is operational," a company official said. "This complex is a landmark for Telangana's oil palm mission and for our vision of making the state a leading edible oil producer. The mission is transforming the lives of lakhs of people, while strengthening the nation's edible oil security," Telangana Deputy Chief Minister and Finance Minister Bhatti Vikramarka said.

Aditya Birla Capital eyes doubling AUM in 3 years

Our Bureau
Mumbai



Vishakha Mulye, MD & CEO, Aditya Birla Capital Ltd

Aditya Birla Capital Ltd (ABCL) plans to double its assets under management (AUM) over the next three years and scale the AUM of the housing finance business to ₹1 lakh crore over the next 24 to 36 months.

At the end of March 2026, ABCL, registered as a non-deposit taking investment credit company (NBFC-ICC) with the Reserve Bank of India, had AUM of ₹1,59,916 crore, up 27 per cent year-on-year (y-o-y). Sixty-eight per cent of the AUM comprises retail and SME loans, per ABCL's latest annual report.

ABCL's wholly-owned subsidiary Aditya Birla Housing Finance Ltd (ABHFL) will scale its AUM to ₹1 lakh crore over the next 24-36 months, the report said. The subsidiary's AUM grew 53 per cent y-o-y to stand at ₹47,452 crore as at March-end 2026.

On April 17, 2026, ABHFL allotted 112.32 crore shares to Advent International on a preferential basis, pursuant to which ABCL holds 86 per cent stake in the housing finance company. ABHFL raised primary equity capital of ₹2,750 crore from Advent International.

PREMIUM GROWTH

Aditya Birla Sun Life Insurance Company Ltd, which is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc, Canada, will seek to grow its individual first-year premium (FYPP) at 20 per

cent+ CAGR (compounded annual growth rate) over the next three years and keep expanding VNB (value of new business) margin above 18 per cent+.

The private sector life insurer's individual FYPP increased by about 14 per cent y-o-y to ₹5,275 crore as at March-end 2026. Its VNB margin expanded by 260 basis points y-o-y to 20.6 per cent in FY26.

Kumar Mangalam Birla, Chairman, ABCL, observed that in FY26, the lending portfolio across the NBFC and housing finance businesses reached an all-time high of ₹2,07,368 crore as of March 31, 2026, up 32 per cent y-o-y. Further, total AUM across asset management, life insurance and health insurance businesses grew 16 per cent y-o-y to ₹5,91,343 crore.

DIGITAL OVERHAUL

Vishakha Mulye, MD & CEO, ABCL, said: "We will continue to strengthen leadership across businesses, deepen customer engagement, and accelerate digital and AI-led transformation to build a future-ready financial services franchise."

NTA rejects claims against NEET UG OMR sheets

Ankita Upadhyay
New Delhi

The National Testing Agency (NTA) has dismissed allegations circulating on social media regarding the evaluation of NEET (UG) 2026 answer sheets, stating that the images being shared are "digitally manipulated" and do not represent the official examination records.

According to the agency, verification of its records found no discrepancies in the evaluation process.

The NTA on X said that the genuine OMR has also been emailed to the candidates at their registered e-mail address. "The image being circulated is a digitally altered version of the genuine OMR sheet. It is not, however, the sheet held on record with NTA and has been significantly altered digitally," it added.

The agency advised candidates with legitimate concerns to use the official grievance redressal mechanism outlined in its public notice issued on July 20, 2026.



MANAPPURAM
FINANCE LIMITED

Make It Easy

CIN: L65910KL1992PLC006623

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Thiruvur - 680 567, Kerala, India, Tel : 0487 - 3050000, 3050108
Website: www.manappuram.com Email: cosecretary@manappuram.com

NOTICE TO SHAREHOLDERS

Notice is hereby given that the Thirty Fourth Annual General Meeting (AGM) of the members of the Company is scheduled to be held on Wednesday, August 12, 2026 at 11.00 a.m. (IST) at Latha Convention Centre (Formerly known as Anurag Auditorium), Valapad - 680567, Thiruvur, Kerala, India. Further, pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the amendments/ substitution thereof, the Company is pleased to provide remote e-voting facility to its members whose names appear in the Register of Members/ Beneficial owners as on the cut-off date i.e. Wednesday, August 05, 2026 to exercise their right to vote by electronic means on the business specified in the Notice convening the Thirty Fourth (34th) Annual General Meeting of the Company.

The Company has duly completed dispatch of Notice of the AGM, Attendance Slip, Proxy Form, detailed instructions, and information relating to e-voting along with Annual Report by sending emails to the members whose email ids are registered with the Company/ RTA/ Depositories. The documents are made available on the website of the company www.manappuram.com and also on the website of CDSL www.evotingindia.com.

The facility to exercise vote by remote e-voting is arranged through Central Depository Services (India) Limited (CDSL) and the voting facility will be available during the following period:

Commencement of e-voting period : From 09.00 a.m. (IST) on Saturday, August 08, 2026

End of e-voting : Up to 05.00 p.m. (IST) on Tuesday, August 11, 2026

E-voting shall not be allowed after 05.00 p.m. on Tuesday, August 11, 2026 and the e-voting shall be blocked.

Any person, who acquires shares of the Company and becomes member after dispatch of the Notice of the meeting and holding shares on the cut-off date i.e. Wednesday, August 05, 2026 may obtain the User ID and Password by sending a request to the e-mail id of CDSL (helpdesk.evoting@cdslindia.com) or email id of Mufg Intime India Private Limited (investor.helpdesk@in.mpmfsmufg.com).

Members, who did not cast their vote through remote e-voting, during the voting period, will be provided with the electronic voting facility to cast their vote at the venue of the Meeting. Registration for electronic voting shall begin at 09.30 a.m. on Wednesday, August 12, 2026 at the venue and voting shall be completed before the conclusion of the meeting. Members who have voted through remote e-voting can attend the Meeting but cannot vote again through the electronic voting at the Meeting.

A Member entitled to attend and vote at the Meeting is entitled to appoint a proxy to attend and vote instead of himself/ herself and proxy need not be a member of the Company. The instrument appointing proxy in order to be valid should be deposited at the Registered Office of the Company not less than 48 hours before the commencement of the Meeting.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, AVP, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Panel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911.

For Manappuram Finance Limited
Sd/-
Valapad
21.07.2026
Aparna menon
Company Secretary

