



# MANAPPURAM<sup>®</sup>

## FINANCE LIMITED

Make Life Easy

**Reference No.:** SEC/ SE/ 153/ 2025 - 26

**Date:** December 31, 2025

<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001 <b>Scrip Code:</b> 531213	<b>National Stock Exchange of India Limited</b> 5th Floor, Exchange Plaza Bandra (East) Mumbai - 400 051 <b>Scrip Code:</b> MANAPPURAM	<b>India International Exchange (IFSC) Ltd</b> 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355
--	--	---

Dear Sir/ Madam,

**Sub:** **Newspaper advertisement regarding Extra-ordinary General Meeting (“EGM”) of the Company.**

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 31.12.2025 in the following newspapers in respect of the EGM of the Company scheduled to be held on Thursday, January 22, 2026 at 11 A.M. (IST) through video conferencing / other audio-visual means.

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

Request you to kindly take the same on record.

Thanking You.

Yours faithfully,  
**For Manappuram Finance Limited**

**Manoj Kumar V R**  
**Company Secretary**

# 'Indians are active adopters of new AI features we launch'

**AI IN RETAIL.** Google has started rolling out shopping features within AI Mode in India

**Sindhu Hariharan**

Chennai

The Indian market is very 'lean forward' when it comes to tech, especially AI. Any AI product we bring to market here, we see extraordinary usage from people, a senior Google executive said.

"There are also use cases (for Google's tools) that we see here in India that we did not expect when we started building these products; When you build for India, you're building for the world, because it's a leading indicator for things that will happen," Vidhya Srinivasan, VP & GM - Google Ads & Commerce, said in an interaction with *businessline*.

Be it the Nano Banana release or the Shopping on AI mode or AI Try-Ons, India has actively embraced every AI feature, she adds.

## QUICK COMMERCE

One such development is India's love for Quick Commerce, which prompted Google to add some features. Google's Commerce Media suite through Google Ads helps brands reach shoppers



The introduction of AI Overviews and AI Mode have been huge expansionary moments for search overall

**VIDHYA SRINIVASAN**  
VP & GM - Google Ads & Commerce



across Search, Shopping, YouTube, Display, Discover, and Gmail, driving shoppers directly to quick commerce listings of the product.

This is available to brands on marketplaces such as Blinkit, Swiggy, Zepto, and Myntra, and adopters are already seeing strong results.

"When a consumer in India is looking for a product, especially when it's something that can be done using Quick Commerce, we have that pop up as part of the options, because that is an important consideration here," Srinivasan said.

For context, when users ask AI Mode a shopping question, the AI engine brings together all the details they may need such as price,

"It is not our intention to be the retailer," the Google Ads and Commerce executive said.

## SHOPPING FEATURES

"The introduction of AI Overviews and AI Mode have been huge expansionary moments for search overall. We see very good adoption on AI overviews. We've actually rolled it out to a lot of countries and you see that in a lot of the queries that people ask. They also spend more time in the clicks that they make when they're in AI mode, which tells us that they're likely landing in spots that are highly relevant to what they're looking for," Srinivasan said.

## KEY MILESTONES

As for the key milestones in Google Ads and Commerce for 2025, she notes that the foundational capabilities that comes from AI is helping power consumer experiences across ads, commerce, and even payments.

"When we think of the friction points for SMEs and how AI can really address it, we see huge improvements," she said.

Google users can now change Gmail ID

**Press Trust of India**  
New Delhi

Google account holders can now change their primary '@gmail.com' email address to a new address while retaining all data from their existing account, as the tech giant begins a gradual rollout of the feature.

The update, which is currently appearing on select language versions of Google's official support page, confirms that data saved in the account — including photos, messages, and emails — will remain completely unaffected when a user switches to a new Gmail ID.

"The email address associated with your Google Account is the address you use to sign in to Google services. This email address helps you and others identify your account. If you'd like, you can change your Google Account email address that ends in gmail.com to a new email address that ends in gmail.com. The old email address in your Google Account that ends with gmail.com will be set as an alias... Data saved in your account will not be affected," the website showed.

Users will be able to sign in to Google services, such as Gmail, Maps, YouTube and Drive, using either the old or the new email address.

# With Dhruv NG debut, HAL flies into chopper civil aviation

**Our Bureau**  
Bengaluru

Defence PSU Hindustan Aeronautics Ltd (HAL) has completed an inaugural flight of the Dhruv New Generation (NG) Helicopter, marking HAL's entry into the civil aviation helicopter segment.

The flight was flagged off by Kinjarpur Ram Mohan Naidu, Minister of Civil Aviation.

Commenting on the inaugural flight, Naidu said, "This flight marks an important milestone in Indian aviation. I can see the *sankalp* of a Viksit Bharat taking wings. HAL has successfully conducted the inaugural flight within a year of showcasing the demo. Dhruv NG has emerged as a platform for several operators. Make in India is now a seal of global quality."

DK Sunil, CMD, HAL;

Maneesh Kumar, JDG,

DGCA; Sanjeev Razdan,

CMD, Pawan Hans Ltd; and

senior HAL officials at the Helicopter Division, Bengaluru, were present.

DK Sunil, CMD, HAL, said, "Dhruv 'New Gen' helicopter is the cornerstone of HAL's



**AVIATION MILESTONE.** This is the first time that an aero engine has been certified by DGCA for indigenous production

civil expansion. The Dhruv Mk 1 Civil platform has already clocked over 24,000 hours and has been specifically upgraded to meet the rigorous demands of the global civil aviation market."

During the event, HAL also received the Certification of 'Indigenous manufacturing of Shakti Civil Engine' from the Directorate General of Civil Aviation.

## AERO ENGINE

This is the first time that an aero engine has been certified by DGCA for indigenous production. Designed and manufactured by HAL, the Dhruv NG is a sophisticated 5.5-tonne, light twin-engine,

multi-role helicopter, engineered to master demanding requirements of the Indian terrain.

Equipped with twin Shakti 1HIC engines, the helicopter features a world-class, civil-certified glass cockpit (compliant to AS4 requirements) and a modern avionics suite for superior situational awareness. To enhance safety and reliability, Dhruv NG incorporates crashworthy seats, self-sealing fuel tanks, and a proven twin-engine configuration for high redundancy. The advanced vibration control systems ensure a smooth ride, tailored for VIP and medical transport, said the company.

# Alang ship breaking units get more vessels in 2025, but capacity utilisation is low



**SCRAPPING SLUMP.** With the freight market buoyant, few vessels are coming for recycling worldwide, says an official

**T E Raja Simhan**  
Chennai

The year 2025 saw a 21 per cent jump in the number of end-of-life ships that came to Gujarat's Alang — one of the world's largest ship-breaking yards — for recycling. Alang saw the arrival of 122 ships for recycling in 2025 as against 101 in 2024, according to market sources.

In terms of light displacement tonnage (LDT), Alang units recycled 122 ships with 1.22 million LDT against 101 ships with 0.77 million LDT in 2024, said sources. LDT includes the weight of a ship's structure, machinery, and fixed equipment, excluding everything else like cargo, fuel, crew, stores, and ballast water.

"After the Covid outbreak, the flow of ships coming to Alang to be broken has reduced. Today shipbreaking activities at Alang are at an all-time low. High freight rates have contributed to this slowdown. Shippers find it profitable to keep their ageing vessels at sea," says Patel.

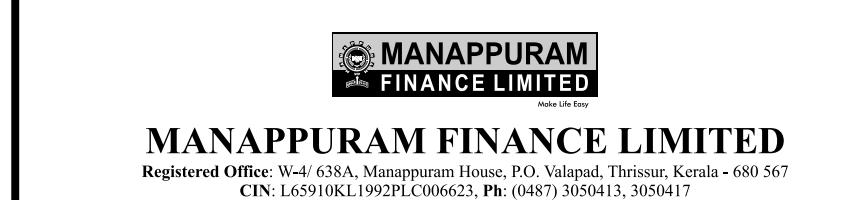
**INDIA'S PREPAREDNESS**  
When asked about India's preparedness for the Hong Kong Convention around the safe and environmentally sound recycling of ships, Noor said that with the Convention now in force, the difference is scale and readiness.

India has more than 110 compliant recycling yards, while Bangladesh has around 19 and Pakistan one.

That gives India a clear advantage as shipowners and cash buyers look for immediate, compliant capacity, he said.

India can absorb volume without disruption, maintain documentation standards, and meet regulatory scrutiny from day one. This positions India to attract a larger share of global recycling tonnage and secure long-term commercial benefits over other recycling nations, he added.

Despite the increase in number of ship arrival in



## MANAPPURAM FINANCE LIMITED

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

CIN: L65910KL1992PLC006623, Ph: (0487) 3050413, 3050417

Email: [cosecretary@manappuram.com](mailto:cosecretary@manappuram.com), Website: [www.manappuram.com](http://www.manappuram.com)

## NOTICE OF EXTRA ORDINARY GENERAL MEETING, VOTING THROUGH ELECTRONIC MEANS

Notice is hereby given that the Extra Ordinary General Meeting ("EGM") of the members of the Company is scheduled to be held on Thursday, January 22, 2026 at 11 AM (IST) through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM"), to transact the special business as set out in the Notice dated December 26, 2025 convening the EGM ("EGM Notice") in compliance with all the applicable provisions of the Companies Act, 2013 ("Act") and the rules framed thereunder read with General Circular Nos. 02/2022 dated May 5, 2022, 09/2023 dated September 25, 2023 and 09/2024 dated September 19, 2024 and other related circulars issued by Ministry of Corporate Affairs ("MCA") ("MCA Circulars") and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations") read with SEBI Master Circular No. SEBI/HO/CFD/PO/2022/CIR/P/0155 dated November 11, 2024 and SEBI Circular no. SEBI/HO/CFD/CFD/PO/2/2/CIR/2024/133 dated October 3, 2024 ("SEBI Circulars"), without the physical presence of the members at a common venue. The proceedings of the EGM will be deemed to be conducted at the registered office of the Company, which shall be the deemed venue of the EGM.

The Company has engaged the services of Central Depositories Services (India) Limited ("CDSL") for providing the facility for remote e-voting, for participation in the EGM through VC/OAVM and for e-voting during the EGM.

In compliance with the aforesaid MCA Circulars and the SEBI Circulars, the EGM Notice have been sent on December 29, 2025 only by electronic mode to all members whose email address(es) are registered with the Company/ Depositories/Registrar and Transfer Agent — MUFG Intime India Private Limited as on December 26, 2025, unless any member has requested for a physical copy of the same. The Company shall send the physical copy of EGM Notice to those members who request the same at [cosecretary@manappuram.com](mailto:cosecretary@manappuram.com) mentioning their Folio No./DP ID and Client ID.

The EGM Notice is also available on the website of the company [www.manappuram.com](http://www.manappuram.com) and on the website of the Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively. Further, the EGM Notice is also available for download on the website of CDSL [www.evotingindia.com](http://www.evotingindia.com).

Members are hereby informed that in compliance with the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, Regulation 44 of the Listing Regulations, the MCA Circulars, the SEBI Circulars and the Secretarial Standards on General Meetings issued by the Institute of Company Secretaries of India, voting on the resolutions as set out in the EGM Notice will be conducted through electronic means by way of remote e-voting before the EGM or e-voting during the EGM.

The remote e-voting period shall commence on Sunday, January 18, 2026, at 09:00 a.m. IST and shall end on Wednesday, January 21, 2026 at 05:00 p.m. IST, after which the facility will be blocked by CDSL and the remote e-voting shall not be allowed beyond the said end date and time.

Members of the Company holding shares either in physical mode or electronic/dematerialised mode as on the cut-off date i.e., Thursday, January 15, 2026 shall be entitled to cast votes on the resolutions set out in the EGM Notice by remote e-voting or e-voting at the EGM. The voting rights of the members shall be in proportion of the amount paid-up on the equity shares held by a member with the total equity share capital of the Company as on the cut-off date i.e., Thursday, January 15, 2026. Any person who is not a member as on the cut-off date should treat this notice for information purposes only.

The facility of e-voting at the EGM shall be available only to those members who are attending the EGM through VC/OAVM and who have not already cast their vote through remote e-voting. Members who have already cast their vote by remote e-voting prior to the EGM may attend the EGM through VC/OAVM but shall not be entitled to cast their vote during the EGM.

The process and manner of attending the EGM and casting votes through remote e-voting and voting during the EGM, is given in the notes to the EGM Notice.

Members who have not registered their email address(es) or acquired shares after dispatch of the EGM Notice, and hold shares as on cut-off date i.e., Thursday, January 15, 2026 can refer the notes to the EGM Notice or contact the Company at [cosecretary@manappuram.com](mailto:cosecretary@manappuram.com) to attend the EGM and / or cast their vote through remote e-voting or e-voting during the EGM. If such a person is already registered with CDSL for e-voting, the existing user ID and password can be used for casting vote.

Members who have not registered / updated their email address(es) are requested to get the same registered / updated with the Company (in case of shares held in physical mode) by writing to the Company at [cosecretary@manappuram.com](mailto:cosecretary@manappuram.com) along with details of folio number, name of member, scanned copy of the share certificate self-attested copy of PAN Card and self-attested copy of Aadhar Card or with their depository participants (in case of shares held in dematerialised/electronic mode) with whom they maintained their demat account.

**Members may note that:**

- once the vote on a resolution is casted by the member, the member shall not be allowed to change it subsequently;
- the members attending the EGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act;
- the members who have casted their vote by remote e-voting prior to the EGM may also attend the EGM but shall not be entitled to cast their vote again;
- the facility for voting through electronic mode shall be made available at the EGM;

The Board of Directors of the Company has appointed Mr. Suresh M V, FCS (Membership no. F9741), Senior Partner, SMS & Co Company Secretaries LLP ("Scrutinizer"), as the Scrutinizer to scrutinize the remote e-voting and e-voting at the EGM.

All documents referred to in the EGM Notice and accompanying explanatory statement shall be available for inspection electronically. Members seeking to inspect such documents can send an email to [cosecretary@manappuram.com](mailto:cosecretary@manappuram.com).

Details of persons to be contacted for any issues / queries / grievances relating to remote e-voting & e-voting during the EGM and attending the EGM through VC/OAVM:

Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to [helpdesk.evoting@cDSLindia.com](mailto:helpdesk.evoting@cDSLindia.com) or call toll free no. 1800 21 09911.

For Manappuram Finance Limited

Place : Valapad  
Date : December 30, 2025

Sd/-  
MANOJ KUMAR V R  
Company Secretary

# With Dhruv NG debut, HAL flies into chopper civil aviation

**Our Bureau**  
Bengaluru

Defence PSU Hindustan Aeronautics Ltd (HAL) has completed an inaugural flight of the Dhruv New Generation (NG) Helicopter, marking HAL's entry into the civil aviation helicopter segment.

The flight was flagged off by Kinjarpur Ram Mohan Naidu, Minister of Civil Aviation.

Commenting on the inaugural flight, Naidu said, "This flight marks an important milestone in Indian aviation. I can see the *sankalp* of a Viksit Bharat taking wings. HAL has successfully conducted the inaugural flight within a year of showcasing the demo. Dhruv NG has emerged as a platform for several operators. Make in India is now a seal of global quality."

"The email address associated with your Google Account is the address you use to sign in to Google services. This email address helps you and others identify your account. If you'd like, you can change your Google Account email address that ends in gmail.com to a new email address that ends in gmail.com. The old email address in your Google Account that ends with gmail.com will be set as an alias... Data saved in your account will not be affected," the website showed.

Users will be able to sign in to Google services, such as Gmail, Maps, YouTube and Drive, using either the old or the new email address.



**AVIATION MILESTONE.** This is the first time that an aero engine has been certified by DGCA for indigenous production

civil expansion. The Dhruv Mk 1 Civil platform has already clocked over 24,000 hours and has been specifically upgraded to meet the rigorous demands of the Indian terrain.

Equipped with twin Shakti 1HIC engines, the helicopter features a world-class, civil-certified glass cockpit (compliant to AS4 requirements) and a modern avionics suite for superior situational awareness. To enhance safety and reliability, Dhruv NG incorporates crashworthy seats, self-sealing fuel tanks, and a proven twin-engine configuration for high redundancy.

During the event, HAL also received the Certification of 'Indigenous manufacturing of Shakti Civil Engine' from the Directorate General of Civil Aviation.

## AERO ENGINE

