



**COMPLIANCE CERTIFICATE FOR THE YEAR ENDED MARCH 2025**

*(Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015)*

I, CS Athira Unnithan, Practising Company Secretary, as appointed by the Manappuram Home Finance Limited (CIN: U65923KL2010PLC039179), am aware of the compliance requirement of Structured Digital Database (SDD) pursuant to provisions of Regulation 3(5) and 3(6) of **Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015** (PIT Regulations) and

I certify that

1. The Company has an adequate Structured Digital Database in place.
2. The control exists as to who can access the SDD.
3. All the UPSI disseminated in the previous year have been captured in the Database.
4. The system has captured nature of UPSI along with date and time.
5. The database has been maintained internally and an audit trail is maintained.
6. The database is non-tamperable and has the capability to maintain the records for 8 years.

I also confirm that the Company was required to capture 33 number of events during the year and has captured 33 number of the said required events.

I would like to report that there were no non-compliance(s) observed in the previous year.

For M/s Athira & Associates

CS Athira Unnithan  
Practising Company Secretary  
Membership No: A68819  
Certificate of Practise No: 25697

Date: 09-05-2025

Place: Kochi

**Disclaimer:**

*This certificate is exclusively issued upon the request made by the Company and is issued solely based on the information, representation and documents provided. It is grounded entirely on factual data, interpretation, and implication of Regulation 3 (5) and 3 (6) of the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 (PIT Regulations), and is subject to our professional opinion.*