



7. CATEGORY OF SOLE / FIRST APPLICANT:

CATEGORY	STATUS	OCCUPATION
<input type="checkbox"/> PUBLIC	<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> SERVICE
<input type="checkbox"/> SHAREHOLDER	<input type="checkbox"/> TRUST	<input type="checkbox"/> BUSINESS
<input type="checkbox"/> DIRECTOR	<input type="checkbox"/> HUF	<input type="checkbox"/> BUSINESS GEMS & JEWELLERY
<input type="checkbox"/> PROMOTER	<input type="checkbox"/> N.R.I	<input type="checkbox"/> EMPLOYEES OF MPG
		<input type="checkbox"/> CENTRAL / STATE GOVERNMENT
		<input type="checkbox"/> PENSIONER
		<input type="checkbox"/> SENIOR CITIZEN
		<input type="checkbox"/> MINOR
		<input type="checkbox"/> TOBACCO MERCHANT
		<input type="checkbox"/> DIAMOND MERCHANT
		<input type="checkbox"/> OTHERS (Please specify) .....

\*Please tick (✓) If the following is applicable to you :  Politically Exposed Person (PEP)  Relative Of PEP  Not Applicable

8. BANK ACCOUNT OF SOLE / FIRST DEPOSITOR : Name of sole / first depositor: .....  
 Name of Bank: ..... Account No. ....  
 Branch: ..... MICR code: ..... IFSC: .....

9. ANNUAL INCOME (IF MINOR, GUARDIAN'S INCOME) :  Rs. 0 - 10 Lakhs  > Rs. 10 Lakhs to Rs.50 Lakhs  > Rs.50 Lakhs

10. INCOME TAX EXEMPTION :  YES  NO (IF YES, ATTACH FORM NO. 15G /15H IN DUPLICATE)  
 (15H in case of Senior Citizen aged 60 years and above) (Refer Point No.6 of terms and conditions)

11. AMOUNT OF DEPOSIT : Rs. 

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 (IN WORDS) RUPEES.....

12. MODE OF PAYMENT : CHEQUE / BANK DRAFT / UTR NO.....DATED.....  
 DRAWN ON.....

13. RENEWAL OF DEPOSIT RENEWAL OF FDR NO.....DUE DATE.....  
 MATURITY AMOUNT RS.....AMOUNT TO BE RENEWED RS.....  
 INTEREST BALANCE AMOUNT TO BE PAID BY THE COMPANY RS.....  
 PLEASE TICK REPAY CODE  1<sup>ST</sup> APPLICANT  SOLE  EITHER OR SURVIVOR

14. ACCOUNT NUMBER OF ANY OTHER DEPOSIT WITH MUTHOOT CAPITAL SERVICES LTD: .....

**DECLARATION**

I/We here by declare that the amount being deposited with you is not out of any funds acquired by me/us/by borrowing from any other person. I/We declare that I am/We are resident(s) of India and am/are not depositing this amount as nominees of any person residing outside India, I/We declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961. I/We also declare that the status as declared above is correct. I/We have read the Terms & Conditions of Deposit and agree to abide by the same. I have gone through the financial and other statements / particulars / representations furnished / made by the Company and after careful consideration I am making the deposit with the Company at my own risk and volition.

\_\_\_\_\_  
 FIRST/SOLE APPLICANT  
 (Guardian in case of Minor)

\_\_\_\_\_  
 SECOND APPLICANT

\_\_\_\_\_  
 THIRD APPLICANT

Date: .....

Place: .....

Acknowledgement of Deposit Application Received
Signature of the Depositor

**FOR OFFICE USE ONLY**

RECEIVED ON	SCHEME	A <input type="checkbox"/>	B <input type="checkbox"/>	C <input type="checkbox"/>	INWARD NO.	FDR NO.
AMOUNT PERIOD	<input type="checkbox"/> 1 year	<input type="checkbox"/> 1 Year 1 day to less than 15 months			MODE OF PAYMENT	INVESTOR CODE
	<input type="checkbox"/> 15 months	<input type="checkbox"/> 15 months 1 day upto 2 Yrs				
	<input type="checkbox"/> 2 Year 1 day upto 3 Yrs	<input type="checkbox"/> 4 year	<input type="checkbox"/> 5 year			
DATE OF ENCASHMENT OF CHEQUE / BANK DRAFT					CHEQUE <input type="checkbox"/>	DRAFT <input type="checkbox"/>
					RTGS / NEFT <input type="checkbox"/>	

**ACKNOWLEDGEMENT OF APPLICATION FOR DEPOSIT**

RECEIVED from Mr./Mrs./Ms./Master..... (Name of First / Sole Applicant) an application under Fixed Deposit Scheme A  / B  / C  (Tick whichever applicable) with cheque / bank demand draft no.....dated.....drawn on.....or by an RTGS / NEFT date..... (UTR No.....) Rs..... / Renewal of FDR No.....for the period 1 year  / 1 Year 1 day to less than 15 months  / 15Months  / 15 months 1 day upto 2 yrs  / 2Year 1day upto 3 yrs  / 4 year  / 5 year  ,Nomination Yes/No. Receipt will be forwarded to you within 8 weeks from the date of realisation of Cheque / Draft in the Company's account.

Signature & Stamp of Receiving Officer

## TERMS AND CONDITIONS FOR ACCEPTANCE / RENEWAL OF DEPOSITS

### Schemes

NON-CUMULATIVE DEPOSITS (Minimum Amount - ₹ 1000)			
SCHEME - A MONTHLY INTEREST PLAN		SCHEME - B ANNUAL INTEREST PLAN	
Period	Rate of Interest (% p.a.)	Period	Rate of Interest (% p.a.)
1 Year	7.21	1 Year	7.45
1 Year 1 day upto 2 Yrs	7.49	1 Year 1 day to less than 15 months	8.00
2 Year 1 day upto 3 Yrs	7.49	15 months	8.50
4 year	7.16	15 months 1 day upto 2 Yrs	8.00
5 year	7.25	2 Year 1 day upto 3 Yrs	8.50
		4 year	7.40
		5 year	7.50

CUMULATIVE DEPOSITS (Minimum Amount - ₹ 1000)		
SCHEME - C MATURITY PLAN (Annual Cumulative)		
Period	Rate of Interest (% p.a.)	Annualized Yield (%)
1 Year	7.21	7.21
1 Year 1 day upto 2 Yrs	7.77	8.07 <sup>1</sup>
2 Year 1 day upto 3 Yrs	8.07	8.74 <sup>1</sup>
4 year	7.96	8.96
5 year	8.38	9.91

<sup>1</sup>T&C Apply

\*Senior citizens and employees of Muthoot Pappachan Group (MPG) shall be eligible for additional interest of **0.50%** on the rate of interest.

### \*Terms and Conditions

- Under Scheme "A" interest shall accrue and be payable monthly. Under Scheme "B" Interest shall accrue monthly and be payable annually. Under Scheme "C" Interest shall be compounded annually and payable on maturity. Interest payment by cheque or account transfer by means of RTGS (Real Time Gross Settlement)/NEFT (National Electronic Fund Transfer) at the option of the Company. For RTGS/NEFT, depositors must provide details of bank account number, IFS Code and name of the account holder. The company shall not accept or renew any public deposit unless such deposit is for a minimum period of 12 months and for a maximum period of 60 months from the date of acceptance or renewal. Fixed deposit will be book on the date of realisation of funds.
- Deposits will be accepted from Resident Individuals, Non-Resident India (NRIs) and Person of Indian Origin(PIOs) would be accepted on non-repatriation basis only, Trust, and HUFs (through Karta). Deposits on behalf of a minor will be accepted through his/her guardian, who must sign the application form. In case of deposits in the name of minors received through their guardian, the amount would be refundable to the person whose name is mentioned as guardian and whose signatures have been given on application form. On attaining majority, the amount shall be refunded to the person named minor in the application.
- Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time.
- Non-Resident Indians (NRIs):-** Deposit from NRIs and Person of Indian Origin(PIOs) would be accepted on non-repatriation basis only, in accordance with RBI Master Directions governing the acceptance of deposits from NRIs. The amount of deposit shall be received by debit to NRO account only, provided that the amount of the deposit shall not represent inward remittances or transfer of funds from NRE/ FCNR (B) accounts into the NRO account. A declaration will be obtained from customer to confirm the same. Deposit would be accepted for a maximum period of 3 Years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO account with banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs/PIOs.
- Know your Customer('KYC'):** To comply with the 'Know Your Customer' guidelines for Non-Banking Financial Companies (NBFC) prescribed by the Reserve Bank of India, new depositors (Karta in case of HUF) should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor and other joint holders) for identification and proof of residential address and which shall be self-attested:  
(5.1) PAN or Form 60 if PAN is not allotted (5.2) (i) Aadhar Card (ii) Voters Identity Card (iii) Driving Licence (iv) Passport (v) Job Card issued by NREGA duly signed by an officer of the State Government and Letter issued by the National Population Register containing details of Name and Address of the customer.  
(5.3) In case the document furnished by the customer as per the above list does not have updated address, the following documents or the equivalent e-documents thereof shall be deemed to be OVDs for the limited purpose of proof of address: -  
(i) Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill) (ii) Property or Municipal tax receipt (iii) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address (iv) Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies and Leave & License Agreements with such employers allotting official accommodation.  
In the above case the customer shall submit proof with current address (as per list in 5.2) within a period of three months.  
In case of Trusts, the following documents needs to be provided:  
(i) Certificate of Registration, if registered (ii) Trust Deed (iii) Permanent Account Number or Form No.60 of the Trust (iv) Power of Attorney granted to transact business on its behalf (v) Any officially valid documents to identify the trustees, settlers, beneficiaries, and those holding Power of Attorney, Founders / Managers / Directors and their addresses (vi) Resolution of the managing body of the Trust (vii) Address of the registered office of the trust.  
In the absence of the above, the Company will not be able to process the application for deposit/renewal.
- Repayment/Premature withdrawal/Renewal of deposit:**
  - The deposits shall be repaid only on maturity as per the terms and conditions contained in the application form. The repayment of deposit amount shall be by credit/transfer to the bank account of the depositor(s) only. The Company may opt to make repayment by cheque or account transfer by means of RTGS/NEFT. All payment of interest and repayment of principal amount will be in favour of the first named depositor. Any discharge given by either/any of the depositors for payment of interest or repayment of principal amount shall be valid and binding on all other joint depositors.
  - The Company shall intimate the details of maturity of the deposit to the depositor 14 days prior to the date of maturity, the renewal for deposit with retrospective effect will be at the option of the Company.
  - Where the deposit receipt is not presented for renewal within four weeks from the date of maturity, the renewal for deposit with retrospective effect will be at the option of the Company.
  - Where the due date of any payment falls on Sunday, Bank Holiday or any other day on which office of the Company remains closed, the payment will be made on the next working day.
  - In case of premature withdrawal, the deposit receipt must be discharged by all the joint holders along with an application for withdrawal signed by all of them. Premature repayments shall be as per the terms and conditions and as per the directions of Reserve Bank of India, currently in force:
    - Deposits shall be subject to a minimum lock in period of 3 months, from the date of acceptance. Deposit shall be repaid before the expiry of 3 months from the date of the deposit/renewal only in order to meet certain expenses of an emergent nature as below.
      - Event of death of the depositor.
      - Full early repayment allowed without interest for Tiny deposits.  
Tiny deposit means the aggregate amount of public deposits not exceeding ₹ 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the non-banking financial company.
      - For deposits larger than ₹ 10,000/-, can pay up to 50% of the principal amount or ₹ 5,00,000/- (whichever is lower) early, without interest. The remaining amount will continue to earn interest according to the original terms
      - Full early repayment allowed in case of critical illness without interest.  
Critical illness shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.  
Expenses of an emergent nature include calamities/disaster as notified by the concerned Government / Authority.
    - Interest payment on premature withdrawal (including premature withdrawal in the event of death of the depositor) would be as follows:
 

a.	Premature payment after 3 months but before 6 months	No interest. If interest is already paid then the same will be recovered from the principal amount before making full and final settlement.
b.	Premature payment after 6 months but before the date of maturity	The interest payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3% lower than the minimum rate at which deposits are accepted. If excess interest is already paid then the same shall be recovered from the principal amount before making full and final settlement.

- It is hereby informed that the public deposits solicited by the Company are not insured.
- Loan against deposits:** The Company may grant, at its sole discretion, loan against deposits, provided the deposit had run for a minimum period of 3 months, up to 75% of the deposit amount carrying interest @ 2% above the contracted rate payable on such deposits.
- Income Tax:** Income tax, where ever, applicable, will be deducted at source from interest in accordance with the provisions of the Income Tax Act, 1961. The first named depositor will be regarded as the beneficial owner of the deposit and will be treated as the Payee for the purpose of deduction of income tax at source.
- Credit Rating:** The Company has been given a rating of A+/Stable by CRISIL for its Public Deposit programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is satisfactory. Changes in circumstances can affect such issues more than those in higher rated categories.
- Grievances/Complaints:** Any grievances/complaints with regard to Public Deposit should be addressed to:
 

Name and designation	Address	Contact details
Mr. Mathews Markose Executive Officer	Chief Muthoot Capital Services Ltd., 3 <sup>rd</sup> Floor, Muthoot Towers, M.G Road, Kochi - 682 035	Phone: + 91 484 6619600/6613450, Direct: + 91 484 6619601 Email: <a href="mailto:mathews.markose@muthootcap.com">mathews.markose@muthootcap.com</a>

### 12. Non-Repayment:

- In case of non-repayment of the deposit or part thereof, as per terms and conditions of such deposit, the depositor may approach the Kochi Bench of National Company Law Tribunal, Company Law Bhavan, BMC Road, Thrikkakara P.O., Kakkanad, Kochi, Kerala - 682 021, Ph: 0484-2988626, Email: [registrar\\_kochi@nclt.gov.in](mailto:registrar_kochi@nclt.gov.in)

➤ In case of deficiency of the Company in serving its deposit, the depositor may approach the National Consumer Disputes Redressal Forum, State Level Consumer Disputes Redressal Forum, or the District Level Consumer Disputes Redressal Forum for relief.

13. **Appointment of Brokers and Payment of brokerage:** At present, the Company has appointed Muthoot Fincorp Limited, an NBFC, as broker for the collection of Public Deposit application forms and related documents on behalf of MCSL. However, MCSL alone will be responsible for the obligations and consequences in relation to the acceptance/renewal of Public Deposits and Muthoot Fincorp Limited or its employees are not responsible for the same. The payment of brokerage and reimbursement of out of pocket expenses to the broker shall be made as per the provisions of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016.
14. All unclaimed interest and/or maturity proceeds for Public Deposit for more than seven years shall be transferred by the Company to the credit of Investor Education Protection Fund (IEPF) established by the Government of India, and no claim from a depositor shall lie against the Company in respect of any such unpaid/ unclaimed amount. However, as per the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the depositor may claim the same from the Authority by submitting an online application in Form IEPF-5 available on the website [www.iepf.gov.in](http://www.iepf.gov.in)
15. Information required to be specified as per the provisions of NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 1998 and Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended are given below:

<b>A</b>	<b>Name of the Company</b>	Muthoot Capital Services Limited (MCSL)
<b>B</b>	<b>Date of Incorporation</b>	18 <sup>th</sup> February, 1994
<b>C</b>	<b>Business carried on by the Company and its subsidiaries with the details of branches or units, if any</b>	The Company is engaged in the business of rendering Non-Banking Financial Services and is mainly into the business of advancing loans against hypothecation of two wheelers and used Commercial Vehicles. The Company accepts public deposits. The Company does not have any subsidiaries. Presently the Company is having facility for its auto loan lead generation and delivery of loan disbursement cheques at Adimaly, Alappuzha, Calicut, Kollam, Kottayam, Kalpetta, Palakkad, Thrissur, Tirur, Trivandrum, Kesavadasapuram, Chennai, Coimbatore, Kumbakonam, Salem, Tanjore, Theni, Thirunelveli, Trichy, Karaikkal, Bangalore, Hubli, Mysore, Shimoga, Hyderabad, Guntur, Kadapa, Thirupathi, Vijayawada, Vizag and Ahmedabad. These facilities are only in relation to Auto Loans. The Company presently does not intend to accept deposits through any such locations; all deposits will be processed at its Registered Office at M.G. Road, Kochi only. The Company is accepting deposits only from the state of Kerala.
<b>D</b>	<b>Brief Particulars of the Management of the Company</b>	Company is managed by Ms. Tina Suzanne George, Executive Director with the assistance of a team of professionals such as Mr. Mathews Markose and Mr. Ramandeep Singh Gill, Chief Finance Officer under the supervision of the Board of Directors.

**E. Names, Address and Occupations of the Directors:**

Sl. No.	Name	Designation	Address	Occupation
1.	Ms. Tina Suzanne George	Executive Director	Muthoot Towers, M.G Road, Kochi, Ernakulam – 682035	Business
2.	Ms. Ritu Elizabeth George	Non-Executive Director	Muthoot Towers, M.G Road, Kochi, Ernakulam - 682035	Business
3.	Ms. Susan John	Non-Executive Director	Muthoot House TC 4/1008 (1), Kuravankonam, Kowdiar, Thiruvananthapuram, Kerala - 695003	Business
4.	Mr. Thomas Mathew	Independent Director	A-801, Raheja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011	Professional
5.	Mrs. Shirley Thomas	Independent Woman Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional
6.	Mrs. Divya Abhishek	Independent Woman Director	No. 29, Devadi Street, Mylapore, Chennai, Tamil Nadu – 600004	Professional

**F&G. Profits & Dividends**

Period Ended	Profit Before Tax (₹ In Lakhs)	Profit After Tax (₹ In Lakhs)	Dividend (₹ per equity share of face value of ₹ 10/- fully paid up)
31st March 2022 (in IND AS)	(215 71)	(161 93)	-
31st March 2023 (in IND AS)	108 80	77 93	-
31st March 2024 (in IND AS)	164 34	122 49	-

**H. Summarized financial position as appearing in the two latest Audited Balance Sheets immediately preceding the date of advertisement:**

Liabilities	As at 31.03.2024 (₹ In Lakhs)	As at 31.03.2023 (₹ In Lakhs)	Assets	As at 31.03.2024 (₹ In Lakhs)	As at 31.03.2023 (₹ In Lakhs)
Share Capital	16 45	16 45	Fixed Assets	6 02	2 13
Reserves & Surplus	595 30	472 81	Investments	107 35	45 54
Secured Loans	1530 85	1833 51	Deferred Tax	55 38	92 40
Unsecured Loans	130 57	59 54	Current Assets	290 38	614 51
Current Liabilities & Provisions	41 00	52 97	Loans & Advances	1855 04	1680 70
<b>Total</b>	<b>2314 17</b>	<b>2435 28</b>	<b>Total</b>	<b>2314 17</b>	<b>2435 28</b>

**Brief particulars of contingent liabilities:**

Sl. No.	Particulars	As at 31.03.2024(₹ In Lakhs)
1.	Service Tax issues where the Company is in appeal (Amount fully paid)	13.56
2.	Capital Commitments	141.00
	<b>Total</b>	<b>154.56</b>

**I. The amount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 2016:**

Particulars	(₹ In Lakhs)
(i) Maximum amount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 2016 - one and half times of Net Owned Funds (NOF)	804 68
(ii) Aggregate of Public Deposits actually held on 31 <sup>st</sup> March, 2024	33 81

J. As on 31<sup>st</sup> March 2024, the unclaimed matured public deposit was ₹ 98.15 lakhs and deposit pending for renewal was ₹12.23 lakhs.

K. The Company has no overdue deposits as on date of this advertisement.

**L. Declaration**

**The Company declares:**

- (a) that the Company has complied with the provisions of the Directions applicable to it;
- (b) that the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India;
- (c) that the deposits accepted by the Company aggregating to ₹ 33 81 lakhs as on 31st March 2024, are not insured and are unsecured ranking pari-passu with other unsecured liabilities.
- (d) the Company is not in default in repayment of any deposit or interest there on in accordance with the terms and conditions of deposits.
- M. The total amount of exposure (aggregate dues) to Companies in the same group or other entities or business ventures, in which, the Directors and/or the Company are holding substantial interest as on 31st March 2024 is ₹10 33lakhs.
- N. The Company is having a valid certificate of Registration Number 16.00024 dated May 13, 1998 issued by Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- O. The financial position of the Company as disclosed and the representations made in the Application Form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.

The Board at its meeting held on September 25, 2024, had approved the advertisement for acceptance/renewal of deposits. This will be valid till next Annual General Meeting.

I have gone through the financials and other statements / particulars / representations furnished / made by the company and after careful consideration I am making the deposit with the company at my own risk and volition. I have read and understood the Terms and Conditions, which are accepted by me.

**Signature of the Depositor**

FORM DA 1

**Nomination under Section 45QB of the Reserve Bank of India Act, 1934 [read with Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985] in respect of deposits with non-banking financial companies**

I/We..... [name(s) and address(es)]  
 .....nominate the following person to  
 whom in the event of my/our/minor's death the amount of the deposit, particulars where of are given below, may be  
 returned by The Muthoot Capital Services Ltd. Branch.....

<i>Deposit</i>		
<i>Nature of Deposit</i>	<i>Distinguishing No.</i>	<i>Additional details, if any</i>

<i>Nominee</i>				
<i>Name</i>	<i>Address.</i>	<i>Relationship with depositor, if any</i>	<i>Age</i>	<i>If nominee is a minor, date of birth.</i>

+2. As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum.....  
 ..... (name, address and age) to receive the amount of the deposit on behalf of the  
 nominee event of my/our/minor's death during the minority of the nominee.

Nominee name to be printed on Receipt: Yes/No

Place:

Date:

\*Signature(s)/Thumb impression of depositor(s)

Name(s), signature(s) and  
 address(es)of witness(es)#

+ Strike out if nominee is not minor.

\* Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

\* Thumb impression(s) shall be attested by two witnesses.