MUTHOOT CAPITAL SERVICES LIMITED

CIN: L67120KL1994PLC007726

 $Incorporated \ on \ 18^{th} \ February, 1994 \ with \ RoC, \ Kerala$ The Company is mainly into the business of giving hypothecation loans against vehicles.

Registered Office: 3rd Floor, Muthoot Towers, M. G. Road, Kochi - 682 035

Tel: +91 - 484 6619600/6613450

Email: mail@muthootcap.com, Web: www.muthootcap.com

		 *		
	INTRODUCED BY		Broker Name/Code	
Name:			Sub Broker Name	
ivallie.				
Relationship with MCSL				
Signature:		Affix a latest	Affix a latest	Affix a lat

The Company has been given a rating of A+/Stable by CRISIL for its Public Deposit programme.

test Photograph with Photograph with photograph with Signature-First Signature - Second Signature - Third Applicant Applicant Applicant (Do not Staple) (Do not Staple) (Do not Staple)

Sl. No.

APPLICATION / RENEWAL FORM FOR PUBLIC DEPOSITS

1.	FIRST APPLICANT'S NAME: M	R./MRS./I	MS./M	ASTER											[оов.	/	·,	/		. AGE	Ξ	
																						\top	٦
	IF MINOR, GUARDIAN'S NAME											1				l						Ť	Ħ
	ADDRECC		1 [1 1		1	1 1				1	<u> </u>	<u> </u>						
	ADDRESS													CODI	 7		······	т	т	······			••••
	Father/Husband Name																						
	Phone		Mob	ile						Е	-mail												
	PERMANENT ACCOUNT NO. (Mandator	y) : .									(I	PLEA	SE E	NCL	OSE	A CO	PY (OF P	AN C	ARD)	J	
	PROOF OF IDENTITY AND AD	ORESS	:	□ Pa	assport	. □ Vo	ter's I	D card	□ Dri	ving L	icence	$\Box A$	Aadh	ar Ca	rd□	l Job	Card	liss	ued	by NI	REGA		
	(✓ WHICHEVER IS APPLICAE	LE)		□ 01	hers																		
	SECOND APPLICANT'S NAME:	MD /MDC																					
	SECOND ALL EIGHNI S NAME.	MK./MKS	s./MS.,	/MASTE	ER											DO	В	. /	/		A	GE	
	ADDRESS	·····																•	•				
	ADDRESS												PI	 N CO	 DE			•	•				
	ADDRESSPhone/Mobile			. E-mail									PI	N CO	 DE 	 		 L		 			
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (Mandato	ry) :	. E-mail								(PI	N CO	DE NCL	LOSE	A C() DPY	OF I	PAN (CARD)	
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE	Mandator DRESS	ry) :	. E-mail	asspor		oter's I	D card		ving L	cence	(PI PI PLEA	N CO	 DE NCL rd□	LOSE	A CC	DPY	OF I	PAN (CARD REGA)	•••••
	Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE	Mandator DRESS LE)	ry) :	. E-mail	assport	V	oter's I	D card		ving L	cence	(1	PI PI PLEA	N CO	 DE NCI rd□	LOSE	A CC	OPY l iss	OF I	PAN (CARD)	
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE	Mandator DRESS LE)	ry) :	. E-mail	assport	V	oter's I	D card		ving L	cence	(1	PI PI PLEA	N CO	 DE NCI rd□	LOSE	A CC	OPY l iss	OF I	PAN (CARD)	
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICAE THIRD APPLICANT'S NAME: M ADDRESS	Mandator DRESS LE) R./MRS./	ry) : : : /MS./N	. E-mail Pa	assport	Vc	oter's I	D card	Dri	ving L	icence	()	PLEA	N CO	 DE NCL rd□	LOSE I Job	A CC Card	DPY l issi	OF I	PAN (by NI	CARD) 	
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICAE THIRD APPLICANT'S NAME: M ADDRESS	Mandator DRESS LE) R./MRS./	ry) : : : /MS./N	. E-mail	assport	□ Vc	oter's I	D card	Dri	ving L	cence	(PLEA Aadh	N CO	 DE NCI rrd	LOSE I Job	A CC Card	DPY l issi	OF I	PAN (by NI	CARD) 	 E
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICAE THIRD APPLICANT'S NAME: M ADDRESS Phone/Mobile	Mandator DRESS LE) R./MRS./	ry) : : /MS./N	. E-mail Definition Particle AASTEF	assport	ve 🗆 Ve	oter's I	D card	Dri	ving L	cence	()	PLEA	ASE E ar Ca	DE NCL rd□	LOSE I Job	A CCCard	DPY l iss	OF I	PAN (by NI	CARD) AGE	 E
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICAE THIRD APPLICANT'S NAME: M ADDRESS	Mandator DRESS LE) R./MRS./	'MS./MS./MS:	. E-mail Pa Other	assport		oter's I	D card	□ Dri	ving L	icence	()	PLEA	ASE E	DE NCI rd	LOSE	A CCCCard	DPY I iss	OF I	PAN (CARD) AGE	 E
	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (* WHICHEVER IS APPLICAE THIRD APPLICANT'S NAME: M ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE	Mandator DRESS LE) R./MRS./	ry) : : /MS./N	. E-mail . Pa	assport	□ Vc	oter's I	D card	□ Dri	ving L	cence	()	PLEA	N COL	DE NCI	LOSE	A CC	DPY l iss	OF I	PAN (CARD) AGE	 E
i.	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICABE THIRD APPLICANT'S NAME: M ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (Mandator DRESS LE) R./MRS./	'MS./MS./MS:	. E-mail . Pa	assport	: □ Vo	oter's I oter's I EME A	D card	□ Dri	ving L ving L LATIV	icence E DEPCE DEPC		PI PLEA AadhPINPINPLEA Aadh	ASE E E CA	OE NCI rd NCI NCI NCI NCI NCI NCI Thly ALI	LOSE LOSE	A CCCard	DPY I iss	OF I	PAN (PAN (PAN (CARD) AGE	 E
3.	ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICABE THIRD APPLICANT'S NAME: M ADDRESS Phone/Mobile PERMANENT ACCOUNT NO. (PROOF OF IDENTITY AND AE (WHICHEVER IS APPLICABE	Mandator DRESS LE) R./MRS./	'MS./MS./MS:	. E-mail . Pa	assport	: □ Vo	oter's I contact of the second secon	D card D card : NON (□ Dri	ving L Ving L LATIV LATIV JE DEF	icence E DEPCE DEPCEOSITS	()(PIPIPLEA AadhPINPINPINPINPIA AAdhPIN	N COI	DE NCL rd□ NCL rd□ NCL rd□ PLA	LOSE LOSE	A CCCard	DPY I iss	OF I	PAN (PAN (PAN (CARD	AGE	 E

7. CATEGORY OF SOLE / FIRST APPLICANT:	<u> </u>			
	CATEGORY □ PUBLIC	STATUS INDIVIDUAL	OCCUPATION □ SERVICE	
	☐ SHAREHOLDER	☐ TRUST	□ BUSINESS	
	□ DIRECTOR	□ HUF	☐ BUSINESS GEMS & JEW	ELLERY
	□ PROMOTER	□ N.R.I	☐ EMPLOYEES OF MPG	
			☐ CENTRAL / STATE GOV	ERNMENT
			☐ PENSIONER	
			☐ SENIOR CITIZEN ☐ MINOR	
			☐ TOBACCO MERCHANT	
			☐ DIAMOND MERCHANT	
			☐ OTHERS (Please specify	7)
*Please tick (✓) If the following is applicable to you	: □ Politically Exposed Person	n (PEP) □ Relative Of PEP □ 1	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 - Rs. 10 Lakhs □ > R	s. 10 Lakhs to Rs.50 Lakhs 🗆 :	> Rs.50 Lakhs	
•	: □ YES □ NO (IF YES, A			
TO HOOME THE EXEMPTION	•	•	Refer Point No.6 of terms and co	nditions)
		en ageu oo years and above) (weler I ollit No.0 of terms and co	nuncions)
11. AMOUNT OF DEPOSIT	: Rs.			
	(IN WORDS) RUPEES			
12. MODE OF PAYMENT :	CHEQUE / BANK DRAFT / U'	TR NO	DATED	
13. RENEWAL OF DEPOSIT	RENEWAL OF FDR NO	DUE DA	TE	
	MATURITY AMOUNT RS	AMOUNT TO BE R	ENEWED RS	
			ANY RS	
	PLEASE TICK REPAY CODE	□ 1 ST APPLICANT □ SOLE	LI EITHER OR SURVIVOR	
14. ACCOUNT NUMBER OF ANY OTHER DEPOSIT V	WITH MUTHOOT CAPITAL S	ERVICES LTD:		
DECLARATION				
I/We here by declare that the amount being deposited	with you is not out of any fun	ds acquired by me/us/by bor	rowing from any other person	/We declare
that I am/We are resident(s) of India and am/are not dedepositor is the beneficial owner of this joint deposit at Act, 1961. I/We also declare that the status as declared a gone through the financial and other statements / particular deposit with the Company at my own risk and volition.	epositing this amount as nomine and is to be treated as the payee above is correct. I/We have rea	ees of any person residing outs for the purpose of deduction d the Terms & Conditions of D	side India, I/We declare that the of tax under section 194A of the eposit and agree to abide by the	e first named e Income Tax same. I have
FIRST/SOLE APPLICANT (Guardian in case of Minor)	SECOND APPLICA	ANT	THIRD APPLICANT	_
Date:		Acknow	wledgement of Deposit Applicati	on Received
Place:				
			Signature of the Depositor	
	FOR OFFICE USE ONI	.Y	Signature of the Depositor	
RECEIVED ON SCHEME A B	С	INWARD NO	. FDR NO.	
AMOUNT PERIOD 1 year 1 Year 1 day to 1	less than 15 months	MODE OF PAYMEN	NT INVESTOR CO	DE
15 months 15 months 1 day	upto 2 Yrs	CHEQUE DRAFT RT	GS / NEFT	
2 Year 1 day upto 3 Yrs 4	year 5 year			
DATE OF ENCASHMENT OF CHEQUE / BANK DRAFT	·	•		
	ACKNOWLEDGEMENT OF APPLICA	ATION FOR DEPOSIT		
RECEIVED from Mr./Mrs./Ms./Master(Tick whichever applicable) with cheque / bank demand draft no	(Name o	f First / Sole Applicant) an application drawn onor by	y an RTGS / NEFT date	•
No			15 months // 15 months // 15 mon of Cheque / Draft in the Company's ac	onths 1 day upto count.

TERMS AND CONDITIONS FOR ACCEPTANCE / RENEWAL OF DEPOSITS

Schemes

NON-C	UMULATIVE DEP	POSITS (Minimum Amount - ₹ 1000)				
SCHEME	- A	SCHEME – B				
MONTHLY INTER	REST PLAN	ANNUAL INTEREST PL	.AN			
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	SCHEME - C MATURITY PLAN							
(Annual C	umulativ	/e)						
Period	Rate of Interest (% p.a)	Annualized Yield (%)						
1 Year	7.21	7.21						
1 Year 1 day upto 2 Yrs	7.77	8.071						
2 Year 1 day upto 3 Yrs	8.07	8.741						
4 year	7.96	8.96						
5 year	8.38	9.91						

¹T&CApply

*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 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.
- 2. Deposits will be accepted from Resident Individuals, 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.
- 3. Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time.
- 4. 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:
 - (4.1) PAN or Form 60 if PAN is not allotted (4.2) (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.
 - (4.3) 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 4.2) 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.

5. Repayment/Premature withdrawal/Renewal of deposit:

- a. 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.
- b. The Company shall intimate the details of maturity of the deposit to the depositor two months prior to the date of maturity of the deposit.
- c. 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.
- d. 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.
- e. 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:
 - (i) Deposits shall be subject to a minimum lock in period of 3 months, from the date of acceptance. No deposit shall be repaid before the expiry of 3 months from the date of the deposit/renewal (except in the event of death of the depositor).

(ii) Interest payment on premature withdrawal (including premature withdrawal in the event of death of the depositor) would be as follows:

before 6 months	settlement.
Premature payment after 6 months but	The interest payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no
before the date of maturity	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.
	1 5

- It is hereby informed that the public deposits solicited by the Company are not insured.
- 7. 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.
- 8. 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.
- 9. 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.

10. **Grievances/Complaints:** Any grievances/complaints with regard to Public Deposit should be addressed to:

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

11. 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

- 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.
- 12. 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.
- 13. 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
- 14. 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:

_		
A	Name of the Company	Muthoot Capital Services Limited (MCSL)
В	Date of Incorporation	18th February, 1994
C	Business carried on by	The Company is engaged in the business of rendering Non-Banking Financial Services and is mainly into the business of advancing loans
	the Company and its	against hypothecation of two wheelers.
	subsidiaries with the	The Company accepts public deposits.
	details of branches or	The Company does not have any subsidiaries.
	units, if any	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.
-	D'eD d' 1 ed	
D	Brief Particulars of the	Company is managed by Mr. Thomas George Muthoot, Managing Director with the assistance of a team of professionals such as Mr. Mathews
	Management of the	Markose and Mr. Ramandeep Singh Gill, Chief Finance Officer under the supervision of the Board of Directors.
	Company	

E. Names, Address and Occupations of the Directors:

Sl. No.	Name	Designation	Address	Occupation
1.	Mr. Thomas John Muthoot	Chairman	TC 4/1008 (1), Kawdiar, Kawdiar P.O., Trivandrum, Kerala - 695 003.	Business
2.	Mr. Thomas George Muthoot	Managing Director	Muthoot Towers, College Road P.O., M.G Road, Kochi, Kerala - 682 035.	Business
3.	Mr. Thomas Muthoot	Director	Muthoot Towers, 06th Floor, M.G Road, Opp. Abad Plaza, Kochi, Kerala - 682 035.	Business
4.	Mr. A.P. Kurian	Independent Director	9, Friendship, 23 rd Road, TPS III, Bandra West, Mumbai, Maharashtra - 400 050.	Professional
5.	Mr. Thomas Mathew	Independent Director	A-801, Raheja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011	Professional
6.	Mrs. Shirley Thomas	Independent Woman	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional
		Director		
7.	Mrs. Divya Abhishek	Independent Woman	No. 29, Devadi Street, Mylapore, Chennai, Tamil Nadu – 600004	Professional
		Director		

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 2021 (in IND AS)	69 50	51 46	-
31st March 2022 (in IND AS)	-215 71	-161 83	-
31st March 2023 (in IND AS)	108 80	77 93	-

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

Liabilities	As at 31.03.2023 (₹ In Lakhs)	As at 31.03.2022 (₹ In Lakhs)	Assets	As at 31.03.2023 (₹ In Lakhs)	As at 31.03.2022 (₹ In Lakhs)
Share Capital	16 45	16 45	Fixed Assets	2 13	1 96
Reserves & Surplus	472 81	394 88	Investments	45 54	27 40
Secured Loans	1833 51	1525 71	Deferred Tax	92 40	99 78
Unsecured Loans	59 54	101 24	Current Assets	614 57	372 37
Current Liabilities & Provisions	53 03	6023	Loans & Advances	1680 70	1597 00
Total	2435 34	2098 51	Total	2435 34	2098 51

Brief particulars of contingent liabilities:

Sl. No.	Particulars	As at 31.03.2023 (₹ In Lakhs)
1.	Service Tax issues where the Company is in appeal (Amount fully paid)	14
2.	Capital Commitments	Nil
	Total	14

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

Particulars 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)	541 18
(ii) Aggregate of Public Deposits actually held on 31st March, 2023	39 22

- J. As on 31st March 2023, the unclaimed matured public deposit was ₹ 1 14.13 lakhs and deposit pending for renewal was ₹ 32.70 lakhs.
- $\boldsymbol{K.}$ 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 ₹ 3 922.18 lakhs as on 31st March 2023, 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 2023 is ₹ 1276.66 lakhs.
- 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 March 26, 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.

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

	Deposit				
Nature of Deposit	Distinguishing No.	Additional details, if any			
Nominee					
Name	Address.	Relationship with depositor, if any	Age	If nominee is a minor, date of birth	
2. As the nominee is a minor on this community of the com	(name, address and age)	to receive the amount of minee.	the de _j	posit on behalf o	
Date: Name(s), signature(s) and		*Signature(s)/Thumb in	npress	ion of depositor(

⁺ 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.