

MCSL/SEC/23-24/60

May 20, 2023

**BSE Limited** 

Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001
Scrip Code - 511766
Scrip Code (Debenture) - 724596,
974648, 974292, 974550, 974551 and
974552

**National Stock Exchange of India Limited** 

Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051 **Trading Symbol - MUTHOOTCAP** 

Dear Sir/Madam,

## Sub: <u>Intimation of publication of Newspaper Advertisement w.r.t. Acceptance/</u> <u>Renewal of Fixed Deposit</u>

Pursuant to Regulation 30 and other applicable Regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the copy of the newspaper advertisement concerning the acceptance and/or renewal of Fixed Deposit the following newspapers:

- a) Mangalam (Vernacular language Malayalam) on May 20, 2023
- b) Business Standard (English language) on May 20, 2023

Kindly take the same on your records.

Thanking you,

Yours Faithfully,

For Muthoot Capital Services Limited

Deepa G Company Secretary and Compliance Officer Membership Number: A68790

Encl: as above

Edelweiss Registered Office Situated At Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (W), Mumbai – 400070

DEMAND NOTICE UNDER SECTION 13(2) OF THE SARFAESI ACT, 2002 Notice is hereby given that the following borrower/s have defaulted in the repayment of principal & interest of the loal facilities obtained by them from the Nido and the said loan accounts have been classified as Non-Performing Assets(NPA). The Demand notice was issued to them under Section 13(2) of The Securitisation and Reconstruction of Financial Asse and Enforcement of Security Interest Act 2002(SARFAESI Act) on their last known address. In addition to said deman notice, they have been informed by way of this public notice.

Details of the Borrowers, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claims here under are given as under:

I. Name and Address of the Borrower, Co Borrower, Guarantor And Loan Amount:

Senthil Suthahar Singh (Borrower) & V T Athipathi (Co Borrower) D No.51A Chennappan Street, Rathinapuri
Colimbatore – 641027. T Vallal Babuji (Guarantor) Door No.33D VOC Ist Street, Rathinapuri, Colimbatore (West)

LAN.No.: LCMBSTH0000012134 Loan agreement Date: 30-November-2015 Demand Notice Date:- 17-04-2023 Loan Amount: Rs.10,00,000/- (Rupees Ten Lakhs Only) NPA Date: 6th April 2023 Amount Due in: Rs.10,67,004/- (Rupees Ten Lakhs Sixty Seven Thousand and Four Only)With further interest from the

date of Demand Notice 17.04.2023 Details of the Secured Asset: Schedule of the Property In Coimbatore Registration District, Madukkarai Sub

Registration at Seerapalayam Village in SF.No. 188 part, 190 part and 191 part to an extent of 3.75 Punjai acres lands have been informed into house sites under the name and style of "Iswarya Garden - Annex" and in this Site No.3 situat ed within the following boundaries and measurements. East of - Remaining lands West of - 23' East –West Layout Road South of - Site no.4 North of - Site no.2 In this middle East to West on both sides - 50' North to South on both sides 30' Measuring 1500 Sq.ft., vacant site and other appurtenances with right of way and easementary rights. You the above Borrower/S are therefore called upon to make payment of the outstanding dues as mentioned hereinabo

in full Within 60 Days of this Notice failing which the undersigned shall be constrained to take action under the SARFAES act to enforce the above mentioned securities. Please note that as per Section 13(13) of The Said Act, You are restrain from transferring the above-referred securities by way of sale, lease or otherwise without our consent Sd/- Authorized Office Place: COIMBATORE

Date: 20-05-2023 FOR Nido Home Finance Limite (formerly known as Edelweiss Housing Finance Limited)



#### **GOVERNMENT OF TAMIL NADU** FINANCE DEPARTMENT, CHENNAI - 9

Dated: May 19, 2023

#### PRESS COMMUNIQUE

- It is notified for general information that the outstanding balance of 7.77% Tamil Nadu SDL, 2023 issued in terms of the Government of Tamil Nadu, Finance Department, Notification No.249(L)/W&M-II/2013, dated June 14, 2013 will be repaid at par on June 19, 2023 with interest due up to and including June 18, 2023. In the event of a holiday being declared on the aforesaid date by any State Government under the Negotiable Instruments Act, 1881, the loan will be repaid by the paying offices in that State on the previous working day. No interest will accrue on the loan from and after June 19, 2023.
- As per sub-regulation 24(2) and 24(3) of Government Securities Regulations, 2007 payment of maturity proceeds to the registered holder of Government Security held in the form of Subsidiary General Ledger or Constituent Subsidiary General Ledger account or Stock Certificate shall be made by a pay order incorporating the relevant particulars of his bank account or by credit to the account of the holder in any bank having facility of receipt of funds through electronic means. For the purpose of making payment in respect of the securities, the original subscriber or the subsequent holders of such a Government Securities, as the case may be, shall submit to the Bank or Treasury and Sub-Treasury or branch of State Bank of India, where they are enfaced / registered for payment of interest as the case may be, the relevant particulars of their bank account.
- However, in the absence of relevant particulars of bank account mandate for receipt of funds through electronic means, to facilitate repayment on the due date, holders of 7.77% Tamil Nadu SDL 2023, should tender their securities at the Public Debt Office, 20 days in advance. The securities should be tendered for repaymen duly discharged on the reverse thereof as under:-

#### "Received the Principal due on the Certificate".

- 4. It should be particularly noted that at places where the treasury work is done by a branch of the State Bank of India, the securities if they are in the form of Stock Certificates, should be tendered at the branch of the bank concerned and not at the Treasury or Sub-Treasury.
- Holders who wish to receive payment at places other than those where the securities have been enfaced for payment should send them duly discharged to the Public Debt Office concerned by Registered and Insured Post. The Public Debt Office will make payment by issuing a draft payable at any Treasury / Sub-Treasury or branch of State Bank of India conducting Government Treasury work in the State of Tamil Nadu.

T. UDHAYACHANDRAN Principal Secretary to Government, Finance Department, Chennai - 9

DIPR/513/Display/2023

"சோதனை கடந்து சுதந்திரம் அடைந்தோம், சாதனை புரிந்து சரித்திரம் படைப்போம்'



### Mindteck (India) Limited

CIN:L30007KA1991PLC039702

A.M.R Tech Park, Block I, 3<sup>rd</sup> Floor, # 664, 23/24, Hosur Main Road Bommanahalli, Bangalore - 560 068 Ph. No.: +91 (80) 4154 8000 Fax: +91 (80) 4112 5813 www.mindteck.com

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

[See Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

(Rs in lacs, except as otherwise stated)

	Consolidated				
Particulars Particulars	Quarter Ended March 31, 2023	Quarter Ended December 31, 2022	Quarter Ended March 31, 2022	Year Ended March 31, 2023	Year Ended March 31, 2022
	Audited	Unaudited	Audited	Audited	Audited
Total income from operations	8,874	8,266	7,367	33,673	29,878
Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	659	710	461	2,598	1,990
Net Profit for the period before tax (after Exceptional and/or Extraordinary items) (note 5)	659	710	461	2,598	3,808
Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	541	551	299	2,077	3,331
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	513	846	419	2,629	3,524
Equity Share Capital	2,486	2,497	2,530	2,486	2,530
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	16,550	14,992
Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -					
Basic :	2.18	2.19	1.18	8.26	13.19
Diluted :	2.13	2.14	1.15	8.08	12.90

Information regarding audited Standalone Financial Results for the guarter and year ended March 31, 2023

(Rs in lacs, except as otherwise stated)

	Standalone				
Particulars	Quarter Ended March 31, 2023	Quarter Ended December 31, 2022	Quarter Ended March 31, 2022	Year Ended March 31, 2023	Year Ended March 31, 2022
	Audited	Unaudited	Audited	Audited	Audited
Total income from operations	3,361	3,156	2,892	12,951	11,425
Net Profit for the period (before Tax, Exceptional and/or Extraordinary items)	623	437	524	1,955	1,555
Net Profit for the period before tax (after Exceptional and/or Extraordinary items) (note 6)	623	437	524	1,955	1,493
Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	496	303	390	1,487	1,098
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	496	298	404	1,486	1,117

- 1. The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013, read with the relevant rules thereunder and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended
- 2. The above Standalone and Consolidated results were reviewed and approved by the Board of Directors at its meeting held on May 19, 2023.
- 3. The above is an extract of the detailed format of Quarterly Financial results filed with the BSE Limited and National Stock Exchange of India Limited under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- 4. The Board of Directors in their meeting held on August 11, 2022 had approved buy back not exceeding Rs. 1,370 lakhs, from open market through the stock exchange mechanism. The buyback of equity shares commenced on August 24, 2022 and the Company bought back 514,224 equity shares at a volume weighted average buyback price of Rs.139.34 per equity share and extinguished subsequently. In accordance with Section 69 of the Companies Act 2013, as at March 31, 2023, the Company has created 'Capital Redemption Reserve' of Rs.51 lakhs equal to the nominal value of the shares bought back as an appropriation from free reserves. Buy-back of the equity shares closed effective from closure of trading hours of January 30, 2023.
- 5. The US Federal government in the wake of COVID 19 pandemic provided support to business through Paycheck Protection Program (PPP). Mindteck Inc. obtained a benefit under this scheme for Rs. 1,818 Lakhs during April 2020. During the year ended March 31, 2022, Mindteck Inc. has received complete waiver/forgiveness of the loan amount from Small Business Administration, United States government agency and accordingly the aforesaid loan forgiveness has been shown as income under exceptional item.
- 6. During the year ended March 31, 2022, the Company has made additional provision of Rs. 62 lakhs towards loan given to Mindteck Employee Welfare Trust (MEWT) pursuant to grant of 3,50,000 options to certain employees of the Company, under the Mindteck Employees Stock Option Scheme 2020, at exercise price of Rs. 10 which will vest as per the vesting conditions approved by the Nomination and Remuneration Committee. As at March 31, 2023, the provision on such loan aggregates to Rs.230 lakhs (March 31, 2022:Rs. 230 lakhs).
- 7. The full format of the guarterly financial results are available on the Stock Exchange websites (www.bseindia.com) and (www.nseindia.com) and also on Company's website (www.mindteck.com) For and on behalf of the Board of Directors

Place: Bengaluru Date: May 19, 2023

Anand Balakrishnan **CEO** and Managing Director

Sd/-



5 year

#### MUTHOOT CAPITAL SERVICES LIMITED

CIN: L67120KL1994PLC007726 Read. Office: 3rd Floor, Muthoot Towers, M. G. Road, Kochi - 682 035. Tel: +91 - 484 - 6619600/6613450, Email: mail@muthootcap.com, Web: www.muthootcap.com

#### ADVERTISEMENT FOR ACCEPTANCE/RENEWAL OF DEPOSITS INTEREST RATES

**RATING: CRISIL A+/Stable** 

SCHEME A - NON	SCHEME A - NON CUMULATIVE DEPOSITS			
MONTHL	Y INTEREST PLAN			
(Minimur	n Amount - ₹ 1000)			
Period Rate of Interest (% p.a.				
1 year 6.00				
2 year 6.25				
3 year 6.50				
4 year	6.50			

SCHEME B - NON CUMULATIVE DEPOSITS					
ANNUAL INTEREST PLAN					
(Minimum Amount - ₹ 1000)					
Period Rate of Interest (% p.a.)					
1 year	6.25				
2 year	6.50				
3 year	6.75				
4 year	6.75				
5 year	7.25				

	SCHEME C - CUMULATIVE DEPOSITS				
	MATURITY PLAN (Annual Cumulative)				
	(Minimum Amount - ₹ 1000)				
Period	Rate of Interest (% p.a.)	Annualized Yield (%)			
1 year	6.25	6.25			
2 year	6.50	6.71			
3 year	6.75	7.22			
4 year	6.75	7.46			
5 year	7.25	8.38			

\*Senior citizens and Central/State Government pensioners and employees of Muthoot Pappachan Group (MPG) shall be eligible for additional interest of 0.25% on the rate of interest specified above, except for maturity plan. L. Under Scheme "A" interest shall accrue and be payable monthly. Under Scheme "B" Interest shall accrue and be payable... 11. Non-Repayment:

nually. Under Scheme "C" Interest shall be compounded annually and payable on maturity. Interest payment by cheque account transfer by means of RTGS (Real Time Gross Settlement) / NEFT (National Electronic Fund Transfer) at tm cino of the Company. For RTGS / NEFT, depositors must provide details of bank account number, IFS Code and name of Deposits will be accepted from Resident Individuals, Trust, and HUFs (through Karta). Deposits on behalf of a minor will be

7.00

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 Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time

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:

(i) Aadhar Card (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Passport In case the address mentioned in the above documents differs from the present address, a copy of anyone of the ring documents should be furnished as proof of residential address ne Bill (ii) Bank Account Statement (iii) Electricity Bill (iv)Ration Card.

In case of Trusts the following documents needs to be provided: (i) Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Any fficially valid documents to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, Founder Managers / Directors and their addresses (iv) Resolution of the managing body of the Trust (v) Telephone bill (iv) Electricity bill. In the absence of the above, the Company will not be able to process the application for deposit/ renewal. bayment / 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

c. Where the deposit receipt is not presented for renewal within four weeks from the date of maturity, the renewal for

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 3months from the date of the deposit / renewal (except in the event of death of the depositor). Interest payment on premature withdrawal (including premature withdrawal in the event of death of the depositor) would be as follows: (ii) Inte

No interest. If interest is already paid then the same will be recovered from the principal amount before making full and final settlement. 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

6. It is hereby informed that the public deposits solicited by the Company are not insured.

an against deposits: The Company may grant, at its sole discretion, loan against deposits, provided the deposit had run a minimum period of 3months, up to 75% of the deposit amount carrying interest @ 2% above the contracted rate me Tax: Income tax, wherever, applicable, will be deducted at source from interest in accordance with the provis

Income Tax: Income tax, wherever, 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 A4-Xstable 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 Contact details Muthoot Capital Services Ltd.. Phone: + 91 484 6619600/6613450 Mr. Ramandeep Singh 3rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035 Chief Finance Officer

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@nct.gov.in
In case of deficiency of the Company in serving its deposit, the depositor may approach the National Consumer Disputes Redressal Forum or the District Level Consumer Disputes Redressal Forum or the District Level Consumer Disputes Redressal Forum

Appointment of Brokers and Payment of brokerage: 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 Muthoot Capital Services Limited. However, Muthoot Capital Services Limited 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.

Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016. 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 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 a prepended are a time below:

nded are given belo A. Name of the Company Muthoot Capital Services Limited (MCSL) Date of Incorporation February 18, 1994 The Company is engaged in the business of rendering Non-Banking Financial Services and Business carried on by the Company and its subsidiaries with the s mainly into the business of advancing loans against hypotheca The Company accepts public deposits details of branches or The Company does not have any subsidiaries Presently the Company is having facility for its auto loan lead generation and delivery of oan disbursement cheques at Adimaly, Alappuzha, Calicut, Kollam, Kottayam, Kalpetta, Palakkad, Thrissur, Tirur, Trivandrum, Kesayadasapuram, Chennai, Coimbato m, Tanjore, Theni, Thirunelveli, Trichy, Karaikkal, Bangalore, Hubli, oga, Hyderabad, Guntur, Kadapa, Thirupathi, Vijayawada, Vizag and nedabad. 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. Company is managed by Mr. Thomas George Muthoot, Managing Director with the assistance of a team of professionals such as Mr. Mathews Markose, Chief Execut Officer and Mr. Ramandeep Singh Gill, Chief Finance Officer under the supervision

E. Names, Addresses and Occupations of the Directors:

SI. 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, 23rd 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 Women Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional

Brief Particulars of the Management of the Company

Period Ended	Profit Before Tax	Profit After Tax	Dividend	T
	(₹ In Lakhs)	(₹ In Lakhs)	(₹ per equity share of face value of ₹ 10/- fully paid up)	ĺ
31st March 2020 (in IND AS)	93 46	60 48	-	ĺ
31st March 2021 (in IND AS)	69 50	51 46	•	
31st March 2022 (in IND AS)	-229.06	-171.94	-	ĺ

H. Summarized financial position of the Company as appearing in the two latest Audited Balance

iy d.	Sheets immediately preceding the date of advertisement.						
es m	Liabilities	As at 31.03.2022	As at 31.03.2021	Assets	As at 31.03.2022	As at 31.03.2021	
"		(₹ In Lakhs)	(₹ In Lakhs)		(₹ In Lakhs)	(₹ In Lakhs)	
it	Share Capital	16 45	16 45	Fixed Assets	1 96	2 81	
es ic	Reserves & Surplus	371 30	543 11	Investments	27 40	16 35	
ıd	Secured Loans	1531 50	1822 78	Deferred Tax	107 71	21 44	
al	Unsecured Loans	101 24	132 10	Current Assets	372 37	647 61	
ne m	Current Liabilities & Provisions	54 44	45 38	Loans & Advances	1565 49	1871 61	
ıs	Total	2074 93	2559 82	Total	2074 93	2559 82	

Brief particulars of contingent liabilities:

SI. No.	Particulars	As at 31.03.2022 (₹ In Lakhs)					
1.	Service Tax issues where the Company is in appeal (Amount fully paid)	14					
2.	Capital Commitments	13					
	Total	27					

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)	394 15
(ii)	Aggregate of Public Deposits actually held on 31st March 2022	61 51

As on 31st March 2022, the unclaimed matured public deposit was ₹ 1 62.26 lakhs and deposit pending for renewal was ₹ 38.06 lakhs. The Company has no overdue deposits as on date of this advertisement.

Declaration

The Company declares: that the Company has contact the company has contact the compliance with

In a 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 ₹ 6 150.76 lakhs as on 31st March 2022, 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.

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 2022 is ₹ 197.55 lakhs.

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 any of the statements or representations made or opinions expressed by the Company and for repayment of deposits / discharge of liabilities by the Company as disclosed, and the representations made in the Application Engage and the company.

scringly of induffices by the company.

He financial position of the Company as disclosed, and the representations made in the Application Form are true and bracet 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 27, 2022, had approved the advertisement for acceptance / renewal of deposits.

This advertisement is issued in the name and authority of the Board of Directors of the Company.

Sd/-**Thomas George Muthoot** Managing Director

## എസ്.എസ്.എൽ.സി: ജില്ലയിൽ റെക്കോഡ് വിജയം 99.92 ശതമാനം വിജയം

ക്ഷയിൽ ജില്ലയിൽ റെക്കോഡ് വിജയം. 99.92 ശതമാനം വിജയ വുമായി എറണാകുളം സംസ്ഥാ

ന്തലത്തിൽ കണ്ണൂരിന് പിന്നിൽ രണ്ടാം സ്ഥാനക്കാരായി. 2021ൽ നേടിയ 99.8 ശ തമാനമെന്ന റെക്കോഡ് നേട്ടവും ഇത്തവ ണ ജില്ല മറികടന്നു. കഴിഞ്ഞ വർഷം 99. 65 ശത്മാനമായിരുന്നു വിജയം. പോയ വർഷം വിജയ ശതമാനത്തിൽ നാലാം സ്ഥാനത്തേക്ക് പിന്തള്ളപ്പെട്ട ജില്ല ഒരു വർഷത്തെ ഇടവേളക്ക് ശേഷം രണ്ടാം സ്ഥാനം തിരികെ പിടിക്കുകയും ചെ യ്തു. 2020ലും 99.32 ശതമാനം വിജയ ത്തോടെ നാലാം സ്ഥാനത്തായിരുന്നു ജില്ല. 2019ൽ 99.06 ശതമാനവും 2018ൽ 99.12 ശതമാനവുമായിരുന്നു വിജയം. പ രീക്ഷ എഴുതിയ മുഴുവൻ പേരും വിജയി പ്പിച്ച് മൂവാറ്റുപുഴ വിദ്യാഭ്യാസ ജില്ല സം സ്ഥാന് തലത്തിൽ ചരിത്ര നേട്ടം സ്വന്ത മാക്കി. പാലാ വിദ്യാഭ്യാസ ജില്ലക്കൊപ്പ മാണ് മൂവാറ്റുപുഴയുടെ നേട്ടം. ജീല്ലയിൽ ഈ വർഷം 31,470 കുട്ടികൾ പരീക്ഷയെ ഴുതി. 31,445 പേർ ഉന്നത പഠനത്തിന് യോഗ്യത നേടി. കഴിഞ്ഞ തവണ 31,667 പേർക്കായിരുന്നു ഉന്നത വിദ്യാഭ്യാസ യോഗ്യത. 31,779 കുട്ടികൾ പരീക്ഷ എഴു തിയിരുന്നു. 25 പേര് മാത്രമാണ് ഇത്തവ ണ ഉപരിപഠനത്തിനുള്ള യോഗൃത നേ ടാതെ പോയത്. കഴിഞ്ഞ വർഷം 112

പേർക്കും, 2021ൽ 62 പേർക്കും യോഗ്യത

● എ പ്ലസുകാരുടെ എണ്ണവും കൂടി**.** 

നഷ്ടമായിരുന്നു. എലാ വിഷയങ്ങൾ ക്കും എ പ്ലസ് നേടിയവരുടെ എണ്ണത്തി ലും ഇത്തവണ വൻ വർധനവുണ്ടായി. 5669 പേർക്കാണ് ഇത്തവണ മുഴുവൻ വി ഷയങ്ങൾക്കും എ പ്ലസ്. കഴിഞ്ഞ് വർഷം 3974 പേർക്ക് മാത്രമായിരുന്നു മുഴുവൻ എ പ്ലസ്. എന്നാൽ 2021ലെ നേട്ടം ഇത്തവ ണ് ആവർത്തിക്കാനായില്ല. ആ വർഷം 11,616 വിദ്യാർഥികൾ എല്ലാ വിഷയങ്ങൾ ക്കും എ പ്ല്സ് നേടിയിരുന്നു. എ പ്ലസി ലെ കുത്തക ഇത്തവണയും പെൺകുട്ടി കൾ നിലനിർത്തി. 3817 പെൺകുട്ടികൾ മുഴുവൻ വിഷങ്ങൾക്കും എ പ്ലസ് ഗ്രേഡ് നേടി. കഴിഞ്ഞ വർഷം 2899 പേർക്കായി രുന്നു ഈ നേട്ടം. 1852 ആൺകുട്ടികൾക്ക് മാത്രമാണ് ഇത്തവണ മുഴുവൻ എ പ്ലസ് സ്വന്തമാക്കാനായത്.

വിദ്യാഭ്യാസ ജില്ലകളുടെ വിജയശത മാനത്തിലും ഇത്തവണ വർധനവുണ്ടാ യി. പരീക്ഷയെഴുതിയ എല്ലാ വിദ്യാർഥി കളെയും വിജയിപ്പിച്ച് മൂവാറ്റുപുഴ വിദ്യാ ഭ്യാസ ജില്ല സംസ്ഥാന തലത്തിൽ ഒ ന്നാം സ്ഥാനക്കാരായി. കഴിഞ്ഞ വർഷം ജില്ലയിലും ഒന്നാം സ്ഥാനത്തായിരുന്നു മുവാറ്റുപുഴ. അന്ന് 99.81 ശതമാനമായിരു ന്നു വിജയം. 3562 പേരാണ് ഇത്തവണ മൂ വാറ്റുപുഴയിൽ പരീക്ഷയെയഴുതിയത്. ഇതിൽ 1884 ആൺകുട്ടികളും 1678

839 പേർ്ക്കാണ് എല്ലാ വിഷയങ്ങൾക്കും എ പ്ല സ്. 5367 വിദ്യാർഥികൾ

പരീക്ഷയെഴുതിയ കോതമംഗലം വിദ്യാ ഭ്യാസ ജില്ലയിൽ 5364 പേർ വിജയിച്ചു. 99. 94 ശതമാനം വിജയം. മുഴുവൻ വിഷയ ങ്ങൾക്കും എ പ്ലസ് നേടിയത് 1017 പേർ. ഏറ്റവും കൂടുത്ൽ വിദ്യാർഥികളെ പരീ ക്ഷ്ക്കിരുത്തിയ ആലുവ് വിദ്യാഭ്യാസ ജി ല്ല 99.94 ശതമാനം വിജയം നേടി. 12,218 പേരിൽ 12,211 പേർ വിജയിച്ചു. ഏറ്റവും കൂടുതൽ എ പ്ലസുകാരെന്ന നേട്ട്വും (2247) ആലുവക്കാണ്. 99.85 ശതമാനം വിജയം നേടിയ എറണാകുളം വിദ്യാഭ്യാ സ ജില്ലയാണ് വിജയശതമാനത്തിൽ ഏ റ്റവും പിറകിൽ. 10,323 വിദ്യാർഥികളിൽ 10,308 പേരെ വിജയിപ്പിച്ചു. 1566 പേർ എ ല്ലാ വിഷയങ്ങൾക്കും എ പ്ലസ് നേടി.

പരീക്ഷ എഴുതിയ എല്ലാ വിദ്യാർഥിക ളെയും ഉപരിപഠനത്തിന് അർഹരാക്കി നൂറ് മേനി വിജയം നേടിയ സ്കൂളുകളു ടെ എണ്ണത്തിലും ഇത്തവണ കുതിപ്പു ണ്ടായി. 299 വിദ്യാലയങ്ങൾ നൂറ് ശതമാ നം വിജയം നേടി. കഴിഞ്ഞ വർഷം 250 സ്കൂളുകൾക്ക് മാത്രമായിരുന്നു നൂറ് ശ തമാനം വിജയം നേടാനായത്. ജില്ലയിൽ നൂറ് മേനി വിജയം നേടി നേട്ടം കൈവരി ച്ചത് 87 സർക്കാർ വിദ്യാലയങ്ങളാണ്. 163 സ്കൂളുകൾ എയ്ഡഡ് മേഖലയിലും സമ്പൂർണ് വിജയം നേടി. 49 അൺ എ

യ്ഡഡ് സ്കൂളുകൾക്കും നൂറ് ശതമാനം വിജയം നേടാനായി. 2022ൽ 74 സർക്കാർ സ്കൂളുകളും 131 എയ്ഡഡ് സ്കൂളുക ളും 45 അൺഎയ്ഡഡ് സ്കൂളുകളുമാ

#### ലക്ഷദ്വിപിലും വിജയ ശതമാനം കൂടി

കൊച്ചി: എസ്എസ്എൽസി പരീക്ഷ യിൽ ലക്ഷദ്വീപിന്റെ വിജയശതമാനവും ഇത്തവണ വർധിച്ചു. പോയ വർഷം 89 ശ തമാനമായിരുന്നുവെങ്കിൽ ഇത്തവണ അ ത് 97.92 ശതമാനമായി കുത്തനെ കൂടി. പരീക്ഷ എഴുതിയ 289 പേരിൽ 283 പേരും ഉന്നത വിദ്യാഭ്യാസത്തിന് യോഗൃത നേ ടി. 2022ൽ 882 പേർ പരീക്ഷയെഴുതിയ തിൽ 785 പേർ മാത്രമാണ് ഉപരിപഠന ത്തിന് യോഗൃത നേടിയിരുന്നത്. 2021ൽ 96.81 ശതമാനമായിരുന്നു വിജയം. ആ കെ എട്ട് പരീക്ഷ സെന്ററുകളാണ് ലക്ഷ ദ്വീപിലുണ്ടായിരുന്നത്. ഇതിൽ നാല് സ്കൂളുകൾ നൂറു ശതമാനം വിജയം നേ ടി. ഗവ.എച്ച്.എസ് ചേത്ത്ലത്ത്, ഡോ. കെ.കെ മുഹമ്മദ് കോയ ഗവ.സീനിയർ എച്ച്.എസ് കൽപ്പേനി, ഗവ.എച്ച്.എസ് അഗത്തി, ഷഹീദ് ജവാൻ മുത്തുകോയ സ്മാരക സീനിയർ സെക്കണ്ടരി സ്കൂൾ അമിനി എന്നീ സ്കൂളുകളാണ് മുഴുവൻ പേരെയും വിജയിപ്പിച്ചത്.

● എസ്.എസ്.എൽ.സി. പരീക്ഷ

## സംസ്ഥാനത്ത് ഒന്നാം സ്ഥാനം പങ്കിട്ട് മൂവാറ്റുപുഴ വിദ്യാഭ്യാസ ജില്ല

മൂവാറ്റുപുഴ: എസ്.എസ്.എൽ. സി. പരീക്ഷയിൽ കഴിഞ്ഞ അ ദ്ധ്യായന വർഷം കപ്പിനും ചു ണ്ടിനുമിടയിൽ നഷ്ടപ്പെട്ട് നൂറു മേനി വിജയം സംസ്ഥാന തല ത്തിൽ ഒന്നാം സ്ഥാനം നേടി മൂ വാറ്റുപുഴ വിദ്യാഭ്യാസ ജില്ല തി രിച്ചു്പിടിച്ചു. പാല വിദ്യാഭ്യാസ ജില്ലക്ക് ഒ

പ്പമാണ് സംസ്ഥാനതലത്തിൽ മൂവാറ്റുപുഴ ഒന്നാം സ്ഥാനം പ ങ്കിട്ടത്.് നാല് ഉപജില്ലയിലെ 53 വിദ്യാലയങ്ങളിലും ്എയ്ഡഡ് സർക്കാർ ഭേദമില്ലാതെ പരീക്ഷ എഴുതിയ മുഴുവൻ വിദ്യാർഥിക ളും വിജയിച്ചു. 2021 ലെ വിജയ ശതമാനവും നേട്ടവും ഇക്കുറി ആവർത്തിക്കുകയായിരുന്നു. ക ഴിഞ്ഞ വർഷം ഏതാനും വി ദ്യാർഥികളുടെ പരാജയത്തെ തുടർന്ന് നൂറ് ശതമാനം നില നിർത്താനായില്ല. ഇക്കുറി അ ദ്ധ്യായന വർഷം ആരംഭിക്കുന്ന തിന് മുമ്പ് തന്നെ സ്കൂളുകളും അധ്യാപകരും അധ്യാപക സം ഘടനകളും നടത്തിയ മുന്നൊ രുക്കങ്ങളും കഠിനാദ്വാനമാണ് മികച്ചനേട്ടം തിരിച്ചുപിടിക്കു വാൻ് സഹായകരമായത്. ഈ വർഷം മൂവാറ്റുപുഴ വിദ്യാഭ്യാസ



■എസ്.എസ്.എൽ.സി. പരീക്ഷയിൽ നൂറു ശതമാനം വിജയത്തോ ടെ മൂവാറ്റുപുഴ വിദ്യാഭ്യാസ ജില്ല ഒന്നാമത് എത്തിയതിൽ ആഹ്ളാ ദം പങ്കിട്ട് ജില്ലാ വിദ്യാഭ്യാസ ഓഫീസർ ഇ.ആർ. വിജയയും ജീവന

ജില്ലയിൽ 53 കേന്ദ്രങ്ങളിൽ പരീ ക്ഷ് എഴുതിയ 3562 വിദ്യാർഥി കളും വിജയകിരീടം ചൂടി്. 1886 ആൺകുട്ടികളും 1676 പെൺകു ട്ടികളുമാണ് പരീക്ഷ എഴുതിയ ത്. സർക്കാർ മേഖലയിൽ ഏറ്റ വും കൂടുതൽ (83) വിദ്യാർഥി കൾ പരീക്ഷ എഴുതി വിജയം കൈവരിച്ചത് പേഴയ്ക്കാപ്പിള്ളി ഗവൺമെന്റ് ഹയർ സെക്കൻഡറി സ്കൂളാണ്. ഈ വിഭാഗത്തിൽ ഏറ്റവും കുറവ് കുട്ടികൾ പരീക്ഷ എഴുതിയത് (5) ഊരമന ജി.എച്ച്. എസ്.എസിൽ ആണ്. എയ്ഡഡ് വിഭാഗത്തിൽ 368 കുട്ടികളെ പരീ ക്ഷക്കിരുത്തി വീട്ടൂർ എബനേ സർ എച്ച്.എസ്.എസ്. ഒന്നാമതെ ത്തി. ഈ വിഭാഗത്തിൽ ഏറ്റവും

കുറവ് കുട്ടികളെ പരീക്ഷക്കിരു ത്തിയത് (3) മൂവാറ്റുപുഴ എൻ.എ സ്.എസ്. എച്ച്.എസ്. ആണ് അൺ എയ്ഡഡ് വിഭാഗത്തിൽ കൂടുതൽ കുട്ടികൾ പരീക്ഷ എഴു തി വിജയിച്ചത് മൂവാറ്റുപുഴ നിർമ ല ഇ.എച്ച്.എസ്.എസിലാണ്. ഈ വിഭാഗത്തിൽ ഒരാൾ മാത്രം പരീക്ഷ എഴുതിയ രണ്ടാർകര എ ച്ച്.എം. ഹെസ്ക്കൂളും ചരിത്ര ത്തിന്റെ ഭാഗമായി. റ്റി.എച്ച്.എസ്. എൽ.സി. പരീക്ഷയിലും മൂവാറ്റു പുഴ വിദ്യാഭ്യാസ ജില്ലക്ക് നൂറ് ശ് തമാനം വിജയം നേടാനായി. വി ദ്യാഭ്യാസ ജില്ലയിലെ ഏക ടെ ക്നിക്കൽ സ്കൂളായ ആയവന യിൽ പരീക്ഷയെഴുതിയ മുഴു വൻ വിദ്യാർഥികളും വിജയിച്ചു



എന്ററോളജി വിഭാഗത്തിന്റെ നേതൃത്വത്തിൽ നടത്തിയ ബോധവത്കരണ പരിപാടി ചലച്ചിത്ര താരം ഡോ. റോണി ഡേവിഡ് ഉദ്ഘാടനം ചെയ്യുന്നു. ഹോസ്പിറ്റൽ മാനേജിംഗ് ഡയറക്ടർ ഫാ. പോൾ കരേ ടൻ, ഗാസ്ട്രോ എൻട്രോജണി വിഭാഗം മേധാവി ഡോ. മാത്യു ഫിലിപ്പ്, ഗാസ്ട്രോസർജറി വിഭാഗം മേ ധാവി ഡോ. വേണുഗോപാൽ തുടങ്ങിയവർ സമീപം

#### മാധ്യമ സംവാദം

കോതമംഗലം: അങ്കമാലിയിൽ 25 മുതൽ 27 വരെ നടക്കുന്ന കേരള പോലീസ് ഓഫീസേ ഴ്സ് അസോസിയേഷൻ സം സ്ഥാന സമ്മേളനത്തിന് മു ന്നോടിയായി നടക്കുന്ന മാധ്യമ സംവാദം ഇന്ന് കോതമംഗലം പി.ഡബ്ല്യു.ഡി. റസ്റ്റ് ഹൗസ് ഹാളിൽ് നടക്കും. രാവിലെ 10. 30 ന് ആന്റണി ജോൺ എം. എൽ.എ. ഉദ്ഘാടനം ചെയ്യും. എ.എം.ഉബൈസ് അധ്യക്ഷത BHARATA MATA COLLEGE, THRIKKAKARA, KOCHI - 682021 Sity Kottyam Re-Accredited By NAAC with A Gra Phone: 0484 - 2425121, +91 8281303721 No.BMC/NTS/01(5)/2023 dt.20-05-2023

നിക്ക്-1, ഓഫീസ് അറ്റൻഡന്റ്-5 (4-ജനറൽ, 1-ഭിന്നശേഷി സംവരണം -കാ ഴ്ച്ചപരിമിതർ) പ്രായപരിധി, യോഗ്യത മഹാത്മാഗാന്ധി സർവ്വകലാശാല / സർക്കാർ നിയമങ്ങൾക്ക് വിധേയം ആയിരിക്കം. ഓൺലൈനായി മാത്രം അ പേക്ഷിക്കുക. അപേക്ഷ ഫീസ്–1500/– ത്രപ. ഇന്നു മുതൽ 30 ദിവസത്തിനകം അപേക്ഷ സമർപ്പിക്കേണ്ടതാണ്. ഭിന്നശേഷി നിയമനം സർക്കാർ ഉത്തരവ് (കൈ)നമ്പർ: 242/2022–ഉ.വി. തീ.18/05/2022 അനുസരിച്ചായിരിക്കം,ഭിന്നശേ ഷി സംവരണത്തിനാവശ്യമായ രേഖകളുടെ പകർപ്പ് സമർപ്പിക്കേണ്ടതാണ്. കുടുതൽ വിവരങ്ങൾക്ക് കോളേജ് വെബ്സൈറ്റ് സന്ദർശിക്കുക.

തൃക്കാക്കര ഭാരതമാത കോളേജിൽ അനദ്ധ്യാപക സ്ഥിര ഒഴിവ്വകൾ മെക്കാ

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കൊച്ചി: വൈ പ്പിൻ ബ്ലോക്ക് ഫിഷ് ഹാർ ബറിനടുത്ത വീട്ടിൽ വച്ചി രുന്ന ബൈ

ക്കിന്റെ ടാങ്

കവറിന്റെ ഉളിൽ വച്ചിരുന്ന പ ണവും രേഖകളും മോഷ്ടിച്ച പ്രതി് പിടിയിൽ്.് പുതുവൈപ്പ് പഴയാട്ട്പറമ്പിൽ അഷ്ക്റ് (അക്കു-37) നെയാണ് മുളവു കാട് പോലീസ് പിടികൂടിയത്. ഇന്നലെയാണ് കേസിനാസ്പദ മായ സംഭവം. വൈപിൻ ഹാർ ബറിലെ ഫിഷ് സ്റ്റാളിൽ ജോ ലി ചെയുന്ന പുതുവൈപ്പ് സ്വ ദേശി ബൈക്കിന്റ് ടാങ്ക് കവറി നുള്ളിൽ സൂക്ഷിച്ച് പണവും രേ ഖ്കളുമാണ് മത്സൃം ശേഖരി ക്കാൻ് ഓട്ടോറിക്ഷയിലെത്തിയ പ്രതി മോഷ്ടിച്ചത്. തുടർന്ന് സിസിടിവി ദൃശ്യങ്ങൾ കേന്ദ്രീ കരിച്ച് നടത്തിയ അന്വേഷണ ത്തിലാണ് പ്രതിയെ തിരിച്ചറി

### 100 ശതമാനം വിജയം നേടിയ സർക്കാർ സ്കൂളുകൾ

**കൊച്ചി**: ജില്ലയിൽനിന്നു സ്കൂളുകൾ നൂറു മേനി വിജയം നേടിയ സ്കൂളുകൾ: ഗവ.എ ച്ച്.എസ്.എസ്.എടത്തല, ഗവ എച്ച്.എസ്.എ \_\_ സ് കുട്ടമശേരി, ഗവ എച്ച്.എസ്.എസ് മുടി ക്കൽ, ഗവ.ആലുവ ഗേൾസ് എച്ച്.എസ്.എ സ്, ഗവ.എച്ച്.എസ്.എസ് ചേന്ദമംഗലം, ഗവ. എച്ച്.എസ്.എസ്.മൂക്കന്നൂർ, ഗവ എച്ച്.എ സ്.എസ് പുളിയനം, ഗവ.വി.എച്ച്.എസ്.എ സ്.അമ്പലമുഗൾ, ഗവ.എച്ച്.എസ്.എസ്.കട യിരിപ്പ്, ഗവ.എച്ച്.എസ്.എസ്.പൂത്തുക്ക, ഗ വ.എച്ച്.എസ്.എസ്.മുപ്പത്തടം, ഗവ.എച്ച്.എ സ്.എസ്.പുതിയകാവ്, ഗവ.എച്ച്.എസ്.എ സ് ചെങ്ങനമാട്, ഗവ.എച്ച്.എസ്.എസ്. നോർത്ത് പറവൂർ, ഗവ.ഗേൾസ് എച്ച്.എസ്. എസ്.നോർത്ത് പറവൂർ, ഗവ വി.എച്ച്.എസ്. എസ് കൈതാരം, ഗവ.എച്ച്.എസ്.എസ്. സൗത്ത് ഏഴിപ്പുറം, ഗവ.എച്ച്.എസ്.എസ്.മ ഞ്ഞപ്ര, ഗവ.എച്ച്.എസ്.എസ് ആൻഡ് വി. എച്ച്.എസ്.എസ് കളമശേരി, ഗവ.വി.എച്ച്. എസ്.എസ്.തൃക്കാക്കര, ഗവ.എച്ച്.എസ്.എ സ്.ഏഴിക്കര, എംജിഎം ഗവ.എച്ച്.എസ്.എ സ് നായത്തോട്, ഗവ.എച്ച്.എസ്.എസ്.കോ ണ്ടോർപ്പിള്ളി, ഗവ.എച്ച്.എസ്.എസ്.വെസ്റ്റ് കടുങ്ങല്ലൂർ, ഗവ.എച്ച്.എസ്.എസ്പഴന്തോ ട്ടം, ഗവ്.എച്ച്.എസ്.എസ്.ചൊവ്വര, ഗവ.എ ച്ച്.എസ്.ബിനാനിപുരം, ജി.എച്ച്.എസ്.പാ

ലിശേരി, ജി.എച്ച്.എസ്.തത്തപ്പിള്ളി, ജി.എ ച്ച്.എസ്.തെങ്ങോട്, ഗവ.എച്ച്.എസ് നൊച്ചി മ, ഗവ.എച്ച്.എസ്.എസ് പുത്തൻതോട്, ഇ. എം.ഗവ.എച്ച്.എസ്.എസ്.ഫോർട്ട്കൊച്ചി,ഗ വ്.എച്ച്.എസ്.എസ്.ഫോർ ഗേൾസ് മട്ടാ ഞ്ചേരി, ഗവ.എച്ച്.എസ്.വില്ലിങ്ടൺ എെല ന്റ്, ഗവ.എച്ച്.എസ്.എസ് എളങ്കുന്നപ്പുഴ, എ സ്ആർവി ഗവ.മോഡൽ എച്ച്എസ്എസ് എ റണാകുളം, ഗവ.എച്ച്.എസ്.പനമ്പിള്ളി ന ഗർ, ഗവ.ഗേൾസ് എച്ച്എസ്എസ് എറണാ കുളം, ഗവ വി.എച്ച്.എസ്.എസ്.മാങ്ങയിൽ മരട്, ഗവ.എച്ച്.എസ്.പുളിക്കമാലി, ഗവ.വി. എച്ച്.എസ്.എസ്.ചോറ്റാനിക്കര, ഗവ.എച്ച്. എസ് തിരുവാങ്കുളം, ഗവ.വി.എച്ച്.എസ്.എ സ്.ഞാറയ്ക്കൽ, ഗവ.എച്ച്.എസ്.എസ്.ഇട പ്പള്ളി, ഗവ.എച്ച്.എസ്.എസ്.ആൻഡ് വി.എ ച്ച്.എസ്.എസ്. നോർത്ത് ഇടപ്പള്ളി, ഗവ.ബോ യ്സ് എച്ച്.എസ്.എസ്.ആൻഡ് വി.എച്ച്.എസ്. എസ്.തൃപ്പൂണിത്തുറ, ഗവ.സാംസ്കൃത് എച്ച്. എസ്.തുപ്പൂണിത്തുറ, ഗവ.ഗേൾസ് എച്ച്.എ സ്.എസ്.ത്യപ്പൂണിത്തുറ,ഗവ.പാലസ് എച്ച്.എ സ്.തൃപ്പൂണിത്തുറ, ഗവ.ആർ.എഫ്.ടി.എച്ച്.എ സ്.തേവര, ഗവ.എച്ച്.എസ്.എസ്.ആൻഡ് വി എച്ച്.എസ്.എസ്.കടമക്കുടി, ഗവ.എച്ച്.എസ്. സെൻട്രൽ കാൽവത്തി ഫോർട്ട്കൊച്ചി, ഗവ. എച്ച്.എസ്.പനയപ്പിള്ളി, ഗവ.വി.എച്ച്.എസ്.

എസ്. ഇരിങ്ങോൾ, ജി.എച്ച്.എസ്.എസ്.പെരു മ്പാവൂർ, ഗവ.എച്ച്.എസ്.എസ്.ഫോർ ഗേൾസ പെരുമ്പാവൂർ, ഗവ.വി.എച്ച്.എസ്.എസ്.ഓട ക്കാലി അശമന്നൂർ, ഗവ.എച്ച്.എസ്.എസ്.ക ല്ലിൽ, ഗവ.എച്ച്.എസ്.എസ്.അകനാട്, ഗവ.എ ച്ച്.എസ്.എസ്.ചേരാനെല്ലൂർ കൂവപ്പടി, ഗവ.വി. എച്ച്.എസ്.എസ് മാതിര്പ്പിളളി്, ഗവ.വി.എച്ച്. എസ്.എസ്. നേരുമംഗലം, ഗവ. മോഡൽ എ ച്ച്.എസ്.എസ്. ചെറുവട്ടൂർ, ഗവ.വി.എച്ച്.എ സ്. പല്ലാരിമംഗലം, ഗവ.എച്ച്.എസ്.എസ് ചാ ത്തമറ്റം,് ഗവ.എച്ച്.എസ്.അയ്യൻകാവ്,് ഗവ.എ ച്ച്.എസ്.എസ്. കുട്ടമ്പുഴ, ഗവ.എച്ച്.എസ്. പൊയ്ക വടാട്ടുപാറ, ഗവ.എച്ച്.എസ് പിണ വൂർക്കുടി, ജി.എച്ച്.എസ്. നെല്ലിക്കുഴി, ഗവ.എ ച്ച്.എസ് മാമലക്കണ്ടം, ഗവ.മോഡൽ എച്ച്.എ സ്. മുവാറ്റുപുഴ, ഗവ.ഈസ്റ്റ് എച്ച്.എസ് മൂ വാറ്റുപുഴ, ഗവ.എച്ച്.എസ് പിറവം, ഗവ.ജി.എ ച്ച്.എസ് നാമക്കുഴി, ഗവ.ജി.എച്ച്.എസ്. പാ മ്പാക്കുട, ഗവ.എച്ച്.എസ്.എസ് ശിവൻകുന്ന് മൂവാറ്റുപുഴ, വി.എച്ച്.എസ്.എസ് ഈസ്റ്റ് മാ റാടി, ഗവ.വി.എച്ച്.എസ്.എസ്. തിരുമാറാടി, ജി.എച്ച്.എസ്. അത്താണിക്കൽ, ഗവ.മോഡൽ എച്ച്.എസ്. പാലക്കുഴ, ഗവ.എച്ച്.എസ്.പേഴ ക്കാപ്പിള്ളി, ഗവ.എച്ച്.എസ്. മണീട്, ഗവ,എച്ച്. എസ്.എസ്. മാമലശേരി, ഗവ.എച്ച്.എസ്.എ സ്. ഊരമന, ജി.എച്ച്.എസ് ആറൂർ

# muthoot **CAPITAL**

#### MUTHOOT CAPITAL SERVICES LIMITED

CIN: L67120KL1994PLC007726 Regd. Office: 3rd Floor, Muthoot Towers, M. G. Road, Kochi - 682 035. Tel: +91 - 484 - 6619600/6613450, Email: mail@muthootcap.com, Web: www.muthootcap.com

#### ADVERTISEMENT FOR ACCEPTANCE/RENEWAL OF DEPOSITS **INTEREST RATES**

RATING: CRISIL A+/Stable

#### **SCHEME A - NON CUMULATIVE DEPOSITS MONTHLY INTEREST PLAN** (Minimum Amount - ₹ 1000) Rate of Interest (% p.a.) Period 6.00 1 year 6.25 2 year 3 year 6.50 6.50 4 year 7.00 5 year

SCHEME B - N	SCHEME B - NON CUMULATIVE DEPOSITS				
ANNU	ANNUAL INTEREST PLAN				
(Minir	(Minimum Amount - ₹ 1000)				
Period	Period Rate of Interest (% p.a.)				
1 year	6.25				
2 year	6.50				
3 year	6.75				
4 year	6.75				
5 year	7.25				

SCHEME C - CUMULATIVE DEPOSITS				
MATURITY PLAN (Annual Cumulative)				
(Minimum Amount - ₹ 1000)				
Period	Rate of Interest (% p.a.)	Annualized Yield (%)		
1 year	6.25	6.25		
2 year	6.50	6.71		
3 year	6.75	7.22		
4 year	6.75	7.46		
5 year	7.25	8.38		

\*Senior citizens and Central/State Government pensioners and employees of Muthoot Pappachan Group (MPG) shall be eligible for additional interest of 0.25% on the rate of interest specified above, except for maturity plan. 1. Under Scheme "A" Interest shall accrue and be payable monthly. Under Scheme "B" Interest shall accrue and be payable 11. Non-Rej

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 ion of the Company. For RTGS / NEFT, depositors must provide details of bank account number. IFS Code and name of . 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 . Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time

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 ig documents (which contains the photograph of the concerned first depositor and other joint holders) for and proof of residential address and which shall be self-attested:

(i) Aadhar Card (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Passport In case the address mentioned in the above documents differs from the present address, a copy of anyone of the

In case the address mentioned in the above documents differs from the present address, a copy of anyone of the following documents should be furnished as proof of residential address:

(i) Telephone Bill (ii) Bank Account Statement (iii) Electricity Bill (iv)Ration Card.

In case of Trusts the following documents needs to be provided:

(i) Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Any officially valid documents to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, Founder / Managers / Directors and their addresses (iv) Resolution of the managing body of the Trust (v) Telephone bill (iv) Electricity bill. 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: posits shall be repaid only on maturity as per the terms and conditions contained in the application form. The ent 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 depositor 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 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 Hollday 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 condition as per the directions of Reserve Bank of India, currently in force: um lock in period of 3 months, from the date of acceptance. No deposit shall be osits shall be subject to a minim repaid before the expiry of 3months 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).

No interest. If interest is already paid then the same will be recovered from the principal amount before making full and final settlement.

The interest payable shall be 2%-lower than the interest rate applicable for the period fo which the deposit has run or if no rate has been specified for that period, then 3% lowe 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 fina 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 3months, up to 75% of the deposit amount carrying interest @ 2% above the contracted rate

me Tax: Income tax, wherever, applicable, will be deducted at source from interest in accordance with the provision: of the Income Tax Act, 1961. The first named depositor will be regarded as the beneficial owner of the deposit and will be ed as the Payee for the purpose of deduction of income tax at source

related as the Payee of the purpose of decolorion inclined at a 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. 10.Grievances / Complaints: Any grievances / complaints with regard to Public Deposit should be addressed to:

Name and designation Mr. Ramandeep Sing Gill Chief Finance Office Muthoot Capital Services Ltd., 3rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035

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 Kochl 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@ncit.gov.in
- In case of deficiency of the Company in serving its deposit, the depositor may approach the National Consumer Disputes Redressal Forum or the District Level Consumer Disputes Redressal Forum or the District Level Consumer Disputes Redressal Forum

intment of Brokers and Payment of brokerage:

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 Muthoot Capital Services Limited. However, Muthoot Capital Services Limited 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 relimbursement of out of pocket expenses to the broker shall be made as per the provisions of the Non-Banking Financial

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.

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 (IEPF) established amount. However, as per the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Rend) 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.lepf.gov.in 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:

Name of the Company Muthoot Capital Services Limited (MCSL) Date of Incorporation February 18, 1994 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 against hypothecation of two wheelers. the Company and its subsidiaries with the The Company accepts public deposits details of branches or The Company does not have any subsidiaries Presently the Company is having facility for its auto loan lead generation and delivery of ues at Adimaly, Alappuzha, Calicut, Kollam, Kottayam, Kalpetta. Palakkad, Thrissur, Tirur, Trivandrum, Kesavadasapuram, Chennai, Coimbato am, Salem, Tanjore, Theni, Thirunelveli, Trichy, Karaikkal, Bangalore, Hubli, e, Shimoga, Hyderabad, Guntur, Kadapa, Thirupathi, Vijayawada, Vizag and labad. 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. Company is managed by Mr. Thomas George Muthoot, Managing Director with the assistance of a team of professionals such as Mr. Mathews Markose, Chief Executi Officer and Mr. Ramandeep Singh Gill, Chief Finance Officer under the supervision Brief Particulars of the

E. Names, Addresses and Occupations of the Directors:

SI. 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, 23rd 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 Women Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional

Period Ended	Profit Before Tax (₹ In Lakhs)		Dividend (₹ per equity share of face value of ₹ 10/- fully paid up)
31st March 2020 (in IND AS)	93 46	60 48	
31st March 2021 (in IND AS)	69 50	51 46	-
31st March 2022 (in IND AS)	-229.06	-171.94	•

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

	one of the control of						
	Liabilities	As at 31.03.2022	As at 31.03.2021	Assets	As at 31.03.2022	As at 31.03.2021	
		(₹ In Lakhs)	(₹ In Lakhs)		(₹ In Lakhs)	(₹ In Lakhs)	
t	Share Capital	16 45	16 45	Fixed Assets	1 96	2 81	
	Reserves & Surplus	371 30	543 11	Investments	27 40	16 35	
i	Secured Loans	1531 50	1822 78	Deferred Tax	107 71	21 44	
ı	Unsecured Loans	101 24	132 10	Current Assets	372 37	647 61	
	Current Liabilities & Provisions	54 44	45 38	Loans & Advances	1565 49	1871 61	
;	Total	2074 93	2559 82	Total	2074 93	2559 82	

Brief particulars of contingent liabilities:

SI. No.	Particulars	As at 31.03.2022 (₹ In Lakhs)
1.	Service Tax issues where the Company is in appeal (Amount fully paid)	14
2.	Capital Commitments	13
	Total	27

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)	394 15
(ii)	Aggregate of Public Deposits actually held on 31st March 2022	61 51

As on 31st March 2022, the unclaimed matured public deposit was ₹ 1 62.26 lakhs and deposit pending for renewal was ₹ 38.08 lakhs. The Company has no overdue deposits as on date of this advertisement.

(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 ₹ 6 150.76 lakhs as on 31st March 2022, are not insured and are unsecured ranking part-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 describing.

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 2022 is ₹ 197.55 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 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

e financial position of the Company as disclosed, and the representations made in the Application Form are true and rect 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 27, 2022, had approved the advertisement for acceptance / renewal of deposits

This advertisement is issued in the name and authority of the Board of Directors of the Company.

Sd/-Thomas George Muthoot Managing Director