

MCSL/SEC/23-24/324

27th March 2024

BSE Limited

Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001 Scrip Code - 511766 Scrip Code (Debenture& CP) - 974648, 974915, 974292, 974550, 974551, 974552, 975282, 975513, 725881 and 725984 **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/ 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 in the following newspapers:

- 1) Mangalam (Malayalam Newspaper) on March 27,2024
- 2) Business Standard (English Newspaper) on March 27,2024

Kindly take the same on your records.

Thanking You,

Yours Faithfully,

For Muthoot Capital Services Limited

Ramandeep Singh Chief Finance Officer

Encl: As above

RATING: CRISIL A+/Stable

ADVERTISEMENT FOR ACCEPTANCE/RENEWAL OF DEPOSITS **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

SCHEME A - NON CUMULATIVE DEPOSITS		
MONTHLY INTEREST PLAN		
(Minimum A	rmount - ₹ 1000)	
Period	Rate of Interest (% p.a.)	
Upto 1 Year	7.21	
1 Year 1 day upto 2 Yrs	7.49	
2 Year 1 day upto 3 Yrs	7.49	
4 year	7.16	
5 year	7.25	

INTEREST R	ATES	
SCHEME B - NON CUMULATIVE DEPOSITS		
ANNUAL INTERE	ST PLAN	
(Minimum Amount	- ₹ 1000)	
Period	Rate of Interest (% p.a.)	
Upto 1 Year	7.45	
1 Year 1 day to less than 15 months	8.00	
15 months	8.50	
15 months 1 day upto 2 Yrs 8.00		
2 Year 1 day upto 3 Yrs	8.50	
4 year	7.40	
5 year	7.50	

SCHEME C - CUMULATIVE DEPOSITS			
MATURITY PLAN (Annual Cumulative)			
(Minimum Amount - ₹ 1000)			
Rate of Interest (% p.a.)	Annualized Yleid (%)		
7.21	7.21		
7.77	8.071		
8.07	8.741		
7.96	8.96		
8.38	9.91		
	URITY PLAN (Annual Cumulating (Minimum Amount - ₹ 1000) Rate of Interest (% p.a.) 7.21 7.77 8.07 7.96		

T&C Apply

* Senior citizens and employees of Muthoot Pappachan Group (MPG) shall be el

- Under Scheme "A" interest shall accrue and be payable monthly. Under Scheme "B" Interest shall accrue and be payable on maturity. Interest shall be compounded annually and payable on maturity. Interest shall accrue and be payable monthly. Under Scheme "B" Interest shall accrue and be payable on maturity. 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.
- Deposits will be accepted from Resident Individuals, Trust, and HUFs (through Karta). Deposits on behalf of a minor will be accepted through their 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.
- 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 depositors and other joint holders) for identification and proof of residential address and which shall be self-attested:

- (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) 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 or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies and Leave & License Agree 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.

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 out 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 fayour 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 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) would be as follows

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.

- 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.
- Premature payment after 6 months but before the date of maturity
- It is hereby informed that the public deposits solicited by the Company are not insured.

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

- 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, wherever, applicable, will be deducted at source from interest in accordance with the provisions of the Income Tax Act, 1961. The first named deposit on 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.

Name and designation	Address	Contact details
Mr. Mathews Markose	Muthoot Capital Services Ltd., 3rd Floor, Muthoot Towers,	Phone: + 91 484 6619600/6613450 Direct: + 91 484 6619601
Chief Executive Officer	M.G Road, Kochl - 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 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 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 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 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 amoun 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	February 18, 1994
c	Business carried on by the Company and its subsidiaries with the details of branches or units, if any	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 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, Chennal, Colmbatore, Kumbakonam, Salem, Tanjore, Theni, Thirunelveli, Trichy, Karalkkal, 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.
0	Brief Particulars of the Management of the Company	Company is managed by Mr. Thomas George Muthoot, Managing Director with the assistance of a team of professionals such as Mr. Mathews Markose, Chief Executive Officer and Mr. Ramandeep Singh Gill, Chief Finance Officer under the supervision of the Board of Directors.

*The Company is accepting deposits only from the state of Kerala. E. Names, Addresses and Occupations of the Directors:

SI. No.	Name	Designation	
1.	Mr. Thomas John Muthoot	Chairman	TC 4/1008 (1), Kawdiar, Kawd
2.	Mr. Thomas George Muthoot	Managing Director	Muthoot Towers, College Road

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.	
5.	Mr. Thomas Mathew	Independent Director	A - 801, Raheja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011 Profet	
6.	Mrs. Shirley Thomas	Independent Woman Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional
7.	Mrs. Divya Abhishek		No. 29, Devadi Street, Mylapore, Chennai, Tamii Nadu - 600004	Professional

F. & G. Profits & Dividends

Period Ended	Profit Before Tax	Profit After Tax	Dividend	
renou Enueu	(₹ in Lakha) (₹ in Lakha)		(₹ 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 of the Company as appearing in the two latest Audited Balance Sheets immediately preceding the date of advertisement.

	As at 31.03.2023	As at 31.03.2022		As at 31.03.2023	As at 31.03.2022
Liabilities	(₹ in Lakhs)	(₹ in Lakhs)	Assets	(₹ In Lakhs)	(₹ 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	60 23	Loans & Advances	1680 70	1597 00
Total	2435 34	2098 51	Total	2435 34	2098 51

Brief particulars of contingent liabilities:

Directions, 2016

SI. 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)

(₹ in Lakhs) 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 Aggregate of Public Deposits actually held on 31st March 2023

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

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.

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

- (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.

DIN:00011552

Place:Ernakulam Date: 26.03.2024

Managing Director

By Order of the Board

Thomas George Muthoot

For Muthoot Capital Services Limited

കെജ്രിവാളിന്റെ അറസ്റ്റിനോട് പ്രതികരിച്ച് യു.എസും ജർമനിയും; തിരിച്ചടിച്ച് ഇന്ത്യ

ന്യൂഡൽഫി: ഡൽഹി മുഖ്യമന്ത്രി അര വിര് കെജ്മിവാളിന്റെ അറസ്റ്റിനെ കുറിച്ചുള്ള റിപ്പോർട്ടുകൾ സൂക്ഷമാ യി നിരീക്ഷിക്കുകയാണെന്ന് അമേരി ക്ക. യു.എസ്. സ്റ്റേറ്റ് ഡിപ്പാർട്ട്മെന്റ് വക്താവിന്റെ പ്രതികരണം ഉദ്ധരിച്ച് വാർത്താ ഏജൻസിയായ റോയിട്ടേക് വാതത്താ വ്യക്തിവാര്ട്ട് പുറത്തുവിട്ട സ് ആണ് ഈ റിപ്പോർട്ട് പുറത്തുവിട്ട ത്. വിഷയത്തിൽ ജർമ്മനി നേരത്തേ

ആശങ്ക രേഖപ്പെടുത്തിയിരുന്നു. കെജ്രീവാളിന്റെ കാര്യത്തിൽ സു താര്യവും നീതിയുക്തവും സമയബ ന്ധിതവുമായി നടപടികൾ സ്വീകരി ക്കുമെന്ന് പ്രതീക്ഷിക്കുന്നതായി യു. എസ്. സ്റ്റേറ്റ് ഡിപ്പാർട്ട്മെന്റ് പ്രതികരി ച്ചൂ. കെജ്രിവാളിന്റെ അറസ്റ്റ് സൂക്ഷ് മമായി നിരീക്ഷിച്ചുവരികയാണെന്നും യു.എസ്. വൃത്തങ്ങൾ അറിയിച്ചു. കേ സുമായി ബന്ധപ്പെട്ട് ഇ മെയിൽ വഴി നൽകിയ ചോദ്യങ്ങൾക്കുള്ള മറുപടി യായിട്ടായിരുന്നു സ്റ്റേറ്റ് ഡിപ്പാർട്ട്മെ

ന്റിന്റെ പ്രതികരണം. ഡൽഹി മദുനയ ന്റ്വത്വെ പ്രതിക്കണം. ഡാരുഫി മദ്ദ്യന്നയ തതിലെ ക്രമക്കേടുമായി ബന്ധപ്പെട്ട കേസിൽ കേന്ദ്ര ഏജൻസി സമർപ്പിച്ച കൂറ്റപത്രത്തിൽ നിരവധി തവണ കെ ജ്വാളിന്റെ പേരുണ്ട്. ഇതേത്തു ടർന്നാണ് 21 ന് ഇ.ഡി അദ്ദേഹത്തെ അവസ് പ്രത്യത്ത് ...ക്രെസ് ന്യൂ അറസ്റ്റ് ചെയ്തത്. എക്സൈസ് നയ അറസ്ഥു ചായയയ എത്രകൾ കെജ്ർ വാളുമായി ബന്ധപ്പെട്ടിരുന്നുവെന്നാ ണ് ഇ.ഡി ചൂണ്ടിക്കാട്ടുന്നത്. പ്രതി കൾക്ക് അനർഫമായ ആനുകൂല്യ ങ്ങൾ കിട്ടിയെന്നും പ്രത്യുപകാരമായി അവർ ആം ആർമി പാർട്ടിക്ക് കോഴ നൽകിയെന്നും ഇ.ഡി ആരോപിക്കു

ന്നു. ഡൽഹി മുഖ്യമന്ത്രിയുടെ അറസ്റ്റി നോട് ജർമ്മൻ വിദേശകാര്യ വക്താ വും പ്രതികരിച്ചിരുന്നു. ഇന്ത്യ ഒരു ജ നാധിപത്യ രാജ്യമാണ്. ജുഡീഷ്യറിതു ടെ സ്ഥത്യത്യവും അടിസ്ഥാന ജനാ ധിപത്യ തുത്വങ്ങളും ഈ കേസിൽ പ്ര

> Upto 1 Yea 2 Year 1 day upto 3 Yrs 5 yea

യോഗിക്കുമെന്ന് ഞങ്ങൾ പ്രതീക്ഷി ക്കുന്നു എന്നും ജർമ്മൻ വീദേശകാര്യ വക്താവ് പ്രതികരിച്ചു. നിയമവാഴ്ച യൂടെ കേന്ദ്ര ഘടകം തന്നെ ഒരു നിരപ മാധിയും ശിക്ഷിക്കപ്പെടമുതെന്നാണ്. കെജ്മീവാളിനും അത് ബാധകമാണെ ന്നും വക്താവ് കൂട്ടിച്ചേർത്തു. അതേസമയം, ജർമ്മൻ വിദേശകാ

അതേസമയം, ജർമ്മൻ വിദേശകാ രു വക്താവിന്റെ പ്രസ്താവനയ്ക്കെ യിരേ വിദേശകാര്യ മന്ത്രാലയം ആഞ്ഞടിച്ചിരുന്നു. ഇന്ത്യയുടെ ആഭു ന്തര കാര്യങ്ങളിലുള്ള പ്രതികരണ ത്തിൽ ന്യൂഡൽഹിയിലെ ജർമ്മൻ ഡെപ്യൂട്ടി ചീഫ് ഓഫ് മിഷനെ വിളി ചൂവരുത്തി ഇന്ത്യ ശക്തമായ പ്രത് ഷേധം അറിയിക്കുകയും ചെയ്തു. ജു ഡീഷ്യൽ നടപടികളിൽ ഇടപെടുന്ന തും അതിന്റെ സ്വാതന്ത്ര്യത്തെ തു വശ്ക്കുന്നതുമാണ് ഇത്തരം അഭി യ പ്രകടനങ്ങളെന്നും ഇന്ത്യൻ വീദേശ കാര്യ മന്ത്രാലയം തുറന്നടിച്ചു.

🖜 സീറ്റിനെച്ചൊല്ലി ആഭ്യന്തരകലഹം 🌘 ജെ.ഡി.എസ്. സഖ്യത്തിലും തമ്മിലടി

കർണാടകയിൽ ബി.ജെ.പിക്ക് വെല്ലുവിളിയായി ബി.ജെ.പി!

ബംഗളൂരു: ലോക്സഭാ തെരഞ്ഞെ ടൂപ്പിൽ, കർണാടകയിലെ ബി.ജെ. പി–ജനതാദേശ് (എസ്) സീറ്റ് വിഭജ നം പൂർത്തിയായി. ആകെ 28 മണ്ഡ നം പുരത്തയായി. ആക്ഷ 28 മണ്ഡ ലഞ്ജളിൽ 28 ഇടത്ത് ബി.ജെ.പിയും മൂന്നിടത്ത് ജെ.ഡി.എസും മത്സരീ ക്കും. ഇടവേളയ്ക്കുശേഷം വീണ്ടും സഖ്യത്തിലേർപ്പെട്ട ഇരുകക്ഷികളും കാരുമായ അസ്വാരസുജ്ജേളില്ലാതെ സീറ്റ് ധാരണയിലെത്തിയെങ്കിലും അണികൾക്കിടയിൽ ഐക്യം രൂപ പ്പെട്ടിട്ടില്ല. ബി.ജെ.പിക്കുള്ളിലെ അന്തഃച്മിദ്രം പാർട്ടിയുടെ ദക്ഷിണേ ന്ത്യൻ സാപ്നങ്ങൾക്കുമേൽ കരിനി ഉൽ വീഴ്ത്തുകയും ചെയ്യുന്നു. 2018-ലെ ലോക്സഭാ തെരഞ്ഞെ

ടുപ്പിൽ കണോടക തുത്തുവാരിയ ബി.ജെ.പിക്കു നിലവിൽ സംസ്ഥാന ത്തു ഭരണമില്ല. കഴിഞ്ഞവർഷം നട ന്ന നിയമസഭാ മെരഞ്ഞെടുപ്പിൽ ബി.ജെ.പി. അഭിപതറിയ വൊക്ക

ലിംഗ സ്ഥാധീനമേഖലകളിൽ ഇക്ക റി ജെ.ഡി.എസാണു മസരിക്കുന്ന ത്. ചിക്ബല്ലാപൂർ ഉൾപ്പെടെ പല യ. ചാലവലുപ്പായ ഉശ്യമുടെ വാ ലോക്സഭാ മണ്ഡലങ്ങളിലും ബി. ജെ.പിക്ക് ആഭ്യന്തരകലഹം വൻവെ ല്ലുവിളിയുയർത്തുന്നു. പിക്ബല്ലാ പൂരിൽ മുൻമന്ത്രി കെ, സൂവാകറി നെ ബി.ജെ.പി. കഴിഞ്ഞദിവസം സ് ഥാനാർഥിയായി പ്രഖ്യാപിച്ചു. ചിക് ബല്ലാപൂർ ലോക്സഭാ മണ്ഡലത്തി ഉൾപ്പെടുന്ന യെലഹങ്കയിലെ എം.എൽ.എ: എസ്.ആർ. വിശ്വനാഥ് ഈ തീരുമാനത്തിൽ അതൃപ്തനാ ണ്. മകൻ അലോക് വിശ്വനാഥനു ണ. മകന്മ അലോക വശ്യനാഥനു ചീക്ബല്ലാപൂർ സീറ്റ് ലഭിക്കുമെന്നാ തിരുന്നു വിശ്യനാഥിന്റെ പ്രതിക്ഷ. സൂധാകറിന്റെ സ്ഥാനാർഥി ത്വത്തിൽ പരസൂമായി പ്രതിഷേധ

ച്ച് വിശ്വനാഥിന്റെ അനുയായികൾ രംഗത്തുവന്നു. ബി.ജെ.പി. പതാകക ളും "സൂധാകർ ഗോ ബാക്ക്" എന്നെ

ഴുതിയ പ്ലക്കാഡുകളുമായി പ്രതി ഷേധിച്ച പ്രവർത്തകർ റോഡിൽ ട യറുകൾ കത്തിച്ച് ഗതാഗതതടസം സൂഷ്ടിച്ചു. ചിക്ബല്ലാപൂർ നിയമസഭാമ ണ്ഡലത്തിൽനിന്നു രണ്ടുതവണ തെ

രഞ്ഞെടുക്കപ്പെട്ടിട്ടുള്ള സുധാകർ ക ഴിഞ്ഞവർഷം നടന്ന നിയമസഭാ തെ രഞ്ഞെടുപ്പിൽ കോൺഗ്രസ് സ്ഥാ നാർഥിയോടു തോറ്റിരുന്നു. വി ശ്വനാഥ് മുതിർന്ന നേതാവാണെ നും രകന്ന വേണ്ടി സ്വീറ്റ് ആഗ്രഹി ക്കുന്നതിൽ തെറ്റൊന്നുമില്ലെന്നും സൂധാകര് പറഞ്ഞു. എന്നാൽ, പാ ർട്ടി തന്നെയാണു സ്ഥാനാർഥിയാ തി നിശ്ചയിച്ചത്. വിശേനാഥുമാതി സംസാരിച്ച് പ്രശ്നങ്ങൾ പരിഹരി ക്കാൻ ശ്രമിക്കുമെന്നും അദ്ദേഹം വു ക്തമാക്കി. പരസ്പരം ഏറ്റുമുട്ടിയി ഖ്യന്ന തുരാകുരു മണ്ഡലത്തിൽ സ ശ്വനാഥ് മുതിർന്ന നേതാ രുന്ന തുമാകുരു മണ്ഡലത്തിൽ സ ഖ്യമായി മത്സരിക്കാനുള്ള തീരുമാ

നം ബി.ജെ.പി, ജനതാദൾ (എസ്) പ്രവർത്തകർക്ക് ഉൾക്കൊള്ളാനായി ട്ടില്ല. ഇവിടെ മൂൻമന്ത്രിയും സഖ്യസ് ഥാനാർഥിയുമായ വി. സോമണ്ണയു ടെ പ്രചാരണവേദിയിൽ ഇരുകക്ഷി കളിലെയും പ്രവർത്തകർ തമ്മി തിത്തല്ലി. 2019-ലെ ലോക്സഭാ തെ രഞ്ഞെടുപിൽ തന്റെ പരാജയത്തി രഞ്ഞെടുപ്പിൽ തന്റെ പരാജയത്തി നൂ കാരണക്കാരനെന്ന് ആരോപിച്ച് ബി.ജെ.പി. നേതാവ് കൊണ്ടാജ്ജ വിശ്വനാഥിനെ ജനതാദൾ (എസ്) എം.എൽ.എ: എം.ടി. കൃഷ്ണപ്പ ത ല്ലിയതോടെയാണു സംഘർഷത്തി നു തുടക്കമായത്.

2019-ലെ ലോക്സഭാ തെരഞ്ഞെ ടൂപ്പിൽ ബി.ജെ.പി. കർണാടകയി ലെ 28 സ്റ്റീൽ 28-ലും വെന്നിക്കോ ടി പാറിച്ചിരുന്നു. കോൺഗ്രസും ജെ. ഡി.എസും ഓരോ സീറ്റിൽ ഒതുജ്ങി യപ്പോൾ ഒരിടത്ത് സ്വത്യത്തരാണു വിജയിച്ചത്.

RATING: CRISIL A+/Stable



ADVERTISEMENT FOR ACCEPTANCE/RENEWAL OF DEPOSITS **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

INTEREST RATES

E DEPOSITS	
PLAN	
000)	
of interest (% p.a.)	
7.21	
7.49	
7 49	
7.16	
7.25	

SCHEME B - NON CUMULATIVE DEPOSITS		
ANNUAL INTERES	T PLAN	
· Minimum Amount	₹ 1000)	
Period	Rate of interest (% p.a.)	
Upto 1 Year	7.45	
1 Year 1 day to less than 15 months	8.00	
15 months	8 50	
15 months 1 day upto 2 Yrs	8.00	
2 Year 1 day upto 3 Yrs	8.50	
4 year	7 40	
5 year	7 50	

SCHEME C - CUMULATIVE DEPOSITS					
MATURITY PLAN (Annual Cumulative)					
(Minimum Amount - ₹ 1000)					
Period Rate of Interest (% p.a.) Annualized Yield (%					
Upto 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			

T&C Apply

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

 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.
- Deposits will be accepted from Resident individuals. Trust, and HUFs (through Karte). 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 men 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 accoptance of deposits in force at that time Know Your Customer('RYC'): To comply with the 'Know Your Customer a uniquelines 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-alliasted:
- (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 detaits of Name and Address of the customer
- (4.3) In case the document turnished 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 ctient, which is not more than two months od of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill) (ii) Property or Municipat 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 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 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 Altorney, granted to transact business on its behalf (v) Any officially valid documents to identify the trustees, settlers, beneficianes, and those holding Power of Altorney, Founders / Managers / Directors and their addresses (vi) Resolution of the managing body at 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.
- 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 interes 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

MONTHLY INTEREST I (Minimum Amount - ₹ 1 Rate

- 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 n case of premature withdrawni. The deposit receipt must be discharged by all the joint holders along with an application for witndrawal 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 expriy of 3months from the date of the deposit?
- (ii) Interest payment on premature withdrawal (Including premature withdrawal in the event of death of the depositor) would be as follows:
- No interest if interest is already paid then the same will be recovered from the principal amount before making full and final settlement. 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 pard 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 bx. wherever, applicable, will be deducted at source from interest in a beautiful at source of 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.
- 10 Grievances / Complaints: Any grievances / complaints with regard to Public Deposit should be addressed to:

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

- In case of non-repayment of the deposit or part thereof, as per terms and conditions of such deposit, the deposit, the deposit, the deposit or may approach the Kochi Bench of Neisonal Company Law Bhavan, BMC Road, Thrikkekara P.O., Kakkenad, Kochi, Kerala 682 021, Phr 0484-2988626, Email: registrar_kochi@ncit.gov.in
- / renewal of Public Deposits and Muthoof 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, 1996 and Non-Banking Financial Companies & Miscalianeous Non-Banking Companies (Advertisement) Rules, 1977 as amended are given below

L	Α.	Name of the Company	Muthoot Capital Services Limited (MCSL)
	ß,	Date of Incorporation	February 18, 1994
	C.	Business carried on by the Company and its	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 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 Adirnaly, Alappuzha, Calicut, Kollam, Kottayam Kalpetta, Pelakkad, Thrissur, Tirur, Trivandrum, Kesavadasapuram, Chennai Colmbatore Kumbakenam, Salem, Tanjore, Theni, Thirunelveit, Trichy, Karaikkal, Bangalore, Hubil, Mysore, Shimoga, Hyderebad, Gunnur, Kadapa, Thirupethi, Vilayawada, 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.
	D.	Brief Particulars of the Management of the Company	Company is managed by Mr. Thomas George Muthoot, Managing Director with the assistance of a team of professionals such as Mr. Mathews Markose, Chief Executive Officer and Mr. Ramandeep Singh Gill. Chief Finance Officer under the supervision of the Board of Directors.

*The Company is accepting deposits only from the state of Kerala

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SI. No.	lo. Name Designation		Address	Occupation			
1.	Mr. Thomas John Muthoot Chairman		TC 4/1008 (1), Kawdiar, Kawdiar P.O., Trivandrum, Kerata - 695 003.	Business			
2.	Mr. Thomas George Mulhoot Managing Director		Mulhoot Towers, College Road P.O., M.G Road, Kochi, Kersla -882 035.	Business			
3.	Mr. Thomas Muthoot	Director	Mulhoot Towers, 06th Floor, M.G. Road, Opp. Abad Plaza, Kochi, Kerala - 682 035.	Business			
4	4 Mr. A.P. Kurian Independent Director		9, Friendship, 23rd Road, TPS III, Bendra West, Mumbai. Maharashtra - 400 050.	Professional			
5.	Mr. Thomas Mathew	Independent Director	A - 801, Rahaja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011	Pratessional			
6.	Mrs. Shirley Thomas	Independent Woman Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha Kerala - 688 001	Professional			
7.	Mrs. Divya Abhishek		No. 29, Devadi Street, Mylapore, Chennai, Tamil Nadu - 600004	Professional			

	F.	æ	G.	Profits	8.	Dividends
Ì	Γ					

	F. & G. Profits & Dividends			
!	Period Ended	Profit Before Tax	Profit After Tax	Dividend
	PERIOU ERIUM	(₹ in Lakhs)	(₹ In Lakhs)	(र per equity share of face value of र 10/- fully paid up)
	31* Merch 2021 (in IND AS)	69 5D	51 46	*
	31* March 2022 (in IND AS)	-215 71	-161 83	
	31* March 2023 (in IND AS)	108 80	77 93	

7						
	As at 31.03.2023			As at 31.03.2023	As at 31.03.2022	
Liabilities	(₹ in Lakhs)	(₹ in Lakhs)	Assets	(₹ in Lakhs)	(₹ 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	60 23	Loens & Advances	1680 70	1597 00	
Total	2435 34	2098 51	Tols	2435 34	2098 51	

SI. 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

ount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Re

Г		Particulars	(₹ in Lakhs)
	ı	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
Γ	IL.	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 takhs.
- - (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 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 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's having a valid cofficiate of Registrator 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 occupant part of the company 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 thereon ent for acceptance / renewal of deposits. This will be valid till next Annual General Meeting
- The Board at its meeting held on March 26, 2024, had approved the advertise This edvertisement is issued in the name and authority of the Board of Directors of the Company.

By Order of the Board For Muthoot Capital Services Limit