



Muthoot Vehicle & Asset Finance Ltd.

Regd.off. Muthoot Chambers, Opp. Saritha Theatre Complex, Banerji Road, Ernakulam- 682 018.
 Corporate Office: 5th & 6th Floor, Mithun Towers, K.P Vallon Road, Kadavanthra, Kochi - 682 020
 Ph: 7593864417, E-mail: mvflcofd@muthootgroup.com. Web: www.mvafll.com
 CIN: U65910KL1992PLC006544

ACCOUNT OPENING FORM

For Company Use: Customer ID: Deposit No:

Branch Date

Please open a Deposit Account in my /our name as ticked below **Account Details**

Scheme Fixed Cumulative Recurring
 Amount Rs.(in figure) Rupees.....(in words)
 Initial Payment Details: Cash / NEFT / RTGS / Cheque / Draft No.



FIXED DEPOSIT
 Tenure 12 24 36 48 60 Months
 Interest Payment: Monthly Yearly

CUMULATIVE DEPOSIT
 Tenure 36 60 Months

RECURRING DEPOSIT
 Tenure 12 24 36 60 Months

Tick whichever is applicable **Customer Onboarding Details**

For Individuals

Name of Depositor(s) (in Block Letter) Permanent Account No.(PAN)
 First Applicant
 Date of Birth Occupation
 Guardians Name (In case of Minor)
 Second Applicant
 Third Applicant
Mode of operation Single Either or Survivor Former or Survivor Anyone or survivor
 Minor account operated by guardian Jointly by all Others

Category
 Member of Public Promotor Shareholder Staff Director Relative of Director
 If relative specify Name of Director : Relationship:.....

Status
 Resident Individual NRI HUF Bank Trust / Society / Association Club (Non - Profit Organisation)
 Private / Public Company Partnership Firm Co-operative Society Others Specify.....

Nominee Details

Name of Nominee
 Address of Nominee
 Guardians Name Signature of the Nominee(Optional)
 Relationship of nominee with first depositor

For Non Individuals

Name of Trust / Society / Club/ Association / Corporate(in Block Letters)
 Name
 Date of Incorporation Permanent Account No. (PAN)
 First Trustee / Authorised Signatory 1
 Second Trustee / Authorised Signatory 2
 Third Trustee / Authorised Signatory 3

Address for Communication

House / Flat Place / Street Post Office
 City / District State Country Pincode
Permanent Address
 House/Flat Place/Street Post Office
 City/District State Country Pincode

Tel:(Landline):.....Mob:.....Email:.....
 Proof of Address: Aadhar Card Driving License Voters ID Proof of ID PAN Card Driving License Voters ID
 Passport Others..... Passport Others.....
 Document No.:..... Document No.:.....

Signature
 (Primary Account Holder)

(1)

Signature
 (Joint Account Holder)

Details of Bank Account of First / Sole depositor (Mandatory) (A/c mentioned here will be treated for Deposit acceptance and all payments)

Bank Account No. Account Type: Savings A/c Current A/c
 Bank Name Branch
 MICR Code IFSC Code
 First / Second / Third Applicant

Name in the application Form & Bank Account should be same

Copy of the cancelled cheque of the above mentioned bank account should be provided

Occupation	Employment	Employer Type	Employer Name & Desig
Agri <input type="checkbox"/> Trader <input type="checkbox"/> Business <input type="checkbox"/>	Salaries <input type="checkbox"/> Self employed <input type="checkbox"/>	Private Sector <input type="checkbox"/> PSU <input type="checkbox"/>	Employer Name :.....
Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/>	Business <input type="checkbox"/> Retd <input type="checkbox"/> Student <input type="checkbox"/>	Govt. <input type="checkbox"/> MNC <input type="checkbox"/>	Employer Place:.....
Banker <input type="checkbox"/> Engineer <input type="checkbox"/> Others <input type="checkbox"/>	House wife <input type="checkbox"/> Others.....	Others:.....	Designation:.....

Religion	Category	Qualification	Monthly Income	Preferred Investments
Hindu <input type="checkbox"/> Muslim <input type="checkbox"/>	General <input type="checkbox"/> OBC <input type="checkbox"/>	School <input type="checkbox"/> Graduate <input type="checkbox"/>	< 25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/>	Bank Deposits <input type="checkbox"/> Mutual Funds Govt. <input type="checkbox"/>
Christian <input type="checkbox"/> Sikh <input type="checkbox"/>	SC <input type="checkbox"/> ST <input type="checkbox"/>	PG <input type="checkbox"/> Professional <input type="checkbox"/>	50,001-100,000 <input type="checkbox"/> >100,000 <input type="checkbox"/>	Shares <input type="checkbox"/> Securities <input type="checkbox"/>
Others.....	Others.....	Others.....	Others.....	Others.....

TDS to be deducted Yes No If No, please provided any one 15 G 15H Income Tax exemption
 Above is already submitted for current financial year with FDR No.
 My/Our interest for the year will be less than Rs. 5000

- TDS Rates will be as applicable from time to time as per the Income Tax Act.1961 and Income Tax rules. Currently TDS is deducted when interest payable or reinvested on RD and FD per customer across all branches exceed Rs. 5,000/- in a Financial Year.
- No deductions of tax shall be made for taxable interest in the case of an individual resident in India, If such individual furnished to the company, a declaration in writing in the prescribed Form (Form 15G/15H as applicable) to the effect that the tax on his estimated total income for the year in which such interest income is to be included in computing his total income will be Nil.
- The Company shall not be liable for any consequences or loss arising due to delay or non- submission of form 15G/form 15H. To enable us to serve you better kindly submit the form 15G/15H with first week of the new financial year.
- As per Section 139A (5A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax. In case the PAN number is not provided the Company shall not be liable for the non-availment of the Credit of tax deducted at Source.

As per RBI instructions "No non- banking financial company shall grant any loan against a Public Deposit or make premature repayment of a public deposit within a period of three months(lock -in-period) from the date of acceptance."

Not Applicable for Recurring Deposit		
Maturity Payment		
Renew Principal & Interest for existing contract period	Renew Principal for existing contract period & Pay Interest	Repay on maturity to the above mentioned Bank A/c

FOR POLITICALLY EXPOSED PERSONS

I am a politically exposed person, i. performing important functions for the government. ii. holding important positions in a political party. iii. am closely related to politically exposed persons/by name

Name

Position Held	Name of the Party / Organisation	Designation	Period of Office
Political Party			
Government Organisation			

I/We agree to abide by the rules and regulations, which have been read/explained to me/us.

SIGNATURE OF APPLICANT(S)

I have gone through the financials and other statements /particulars / representations furnished / made by the company and after careful consideration. I am making the deposit with the company at my own risk and volition.

Primary Account Holder

Joint Account Holder

Customer Profile: Low Medium High

INTRODUCTION

I confirm that I personally know the applicant(s) detailed above for the last..... months/years and confirm his/her/their identity, occupation and address

Name & Address.....

Mobile.....Email.....If Staff Branch.....Employee ID.....Signature of introducer.....

The applicant(s) has signed in my presence. I certify the correctness of the above particulars

Branch Manager(Signature with name & Seal)

The above mentioned deposit account is opened by

Verified & advice issued

Name. ID No. & Signature

Name. ID No. & Signature

FATCA / CRS Declaration

Part I - Please fill in the country for each of the following:

1	Country of	Name of Country	ISO 3166 Country Code
	a Birth		
	b Citizenship		
	c Residence for Tax Purposes		
2	US Person (Yes/No)		

Part II Please Note:

- a. If in all fields above, the country mentioned by you is India and if you do not have US Person status, Please proceed to **Part III** for signature.
- b. If for any of the above field, the country mentioned by you is not India and /or if your US Person status is Yes, please provide the Tax Payer Identification Number (TIN) or Functional Equivalent as issued in the specific country in the table below

I)	TIN		
	Country of Issue		
II)	TIN		
	Country of Issue		
III)	TIN		
	Country of Issue		

- a. In case any of the parameters **Part I** indicates that you are a US Person or a Person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers (TINs)/ Functional Equivalent, please complete and sign the Self Certification section given in **Part IV**
- b. In case you are declaring US Person status as No but your Country of birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reasons for not having relinquishment certificate.....

Please also fill **Part IV** of Self - Certification

Part III - Customer Declaration (Applicable for all Customers)

Under penalty of perjury. I/We certify that:

- 1. The applicant is (I) an applicant taxable as a US person under the laws of the United States of America(US) or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (II) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. **(This clause is applicable only if the account holder is identified as a US Person)**
- 2. The applicant is an applicant taxable as a tax resident under the laws of country outside India.**(This clause is applicable only if the account holder is a Tax resident outside of India)**
- (II) I/We understand that the company is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The company is not able to offer any tax advice on CRS or FATCA or its impact on the applicant . I/We shall seek advice from professional tax advisor for any tax questions.
- (III) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- (IV) I/We agree that as may be required by domestic regulators/tax authorities the company may also be required to report, reportable details to CDBT or close or suspend my account.
- (V) I/We certify that I/We provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct and complete including the Taxpayer Identification Number (TIN) of the applicant

Signature:

Name: _____ Date(DD/MM/YYYY)

Part IV- Self Certification:

To be filled only if-

- (a) Name of the country in **Part I** is other than India and TIN or functional equivalent is not available,or
- (b) US person is mentioned as Yes in **Part I**, and TIN is not available

I confirm that I am neither a US person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.

Signature

Terms & Conditions for Acceptance of Deposits

1. Application for placement of deposit should be made in the Company's prescribed form.
2. The company offers three Deposit Schemes.
 - a) Fixed Deposit enables the depositor to receive interest monthly/annually.
 - b) Cumulative Deposit - Interest is compounded at quarterly rests per annum payable on Maturity.
 - c) Recurring Deposit - Interest is compounded at monthly rest for 12, 24,36 & 60 months, payable on Maturity.
3. Deposit amount may be remitted by Cheque / Demand Draft of any Scheduled Bank drawn in favour of "Muthoot Vehicle & Asset Finance Ltd." and marked A/c Payee only.
4. Interest shall cease on maturity of the deposit and the Depositor should advise the Company regarding renewal or withdrawal. Payment of interest / Principal shall be effected by A/c Payee Cheque/ DD /NEFT/ RTGS and can either be collected from the office of the company where the deposit was originally made or will be dispatched by post as per specific instructions of the Depositor.
5. **KYC NORMS**
As per RBI's Direction's new depositors are required to comply with KYC formalities accordingly copy of any one of the following documents produced to the company by the new depositor with the original for verification. PAN Card is mandatory for first depositor.
(i) Driving Licence (ii) Aadhar Card (iii) Passport (iv) Electoral Photo Identity Card (v) NREGA Job Card (VI) Letter issued by National Population Registrar containing details of name and address .
6. **JOINT DEPOSITS**
 - i. Deposits may be made in joint names of 2 or more persons (not exceeding 3) but both principal and interest are payable to the first named person in the deposit receipt, unless all the depositors jointly apply in writing to the Company to make payment to any other joint depositor.
 - ii. In the case of Either/Former/Any one or Survivor accounts, repayments/renewals shall be made as per the specific direction of the depositors on the application form.
7. **RENEWALS**
Depositors desire of renewing a deposit should return to the company, the deposit receipt duly discharged on the reverse and accompanied by the Renewal Application duly filled up and signed by the sole/joint Operator (s) on or before the date of maturity. Depositors who are issued with deposit advice in lieu of deposit receipt need not return the same to the company. They need to furnish only duly signed renewal application, quoting the account number given in the deposit advice.
8. **REPAYMENTS**
For repayment of deposit on maturity, the Deposit Receipt should be surrendered. duly discharged with instructions for repayment. In the case of joint deposits, all the joint holders shall discharge the receipt. Repayment shall be made by A/c payee Cheque/RTGS/NEFT/as per the instructions of the Depositor (s). Depositors who are provided with deposit advice need to furnished duly signed letter quoting the account number. There is no need to physically send the deposit advice to the company.
9. **PREMATURE WITHDRAWAL**
Under the current RBI directives, premature withdrawal within 3 months will not be allowed (not applicable in the event of the death of the depositor) and withdrawal made before the expiry of 6 months shall entail loss of interest. For withdrawals after 6 months but before the date of maturity. interest payable is 2% lower than the interest rate applicable for the period for which the deposit has run and if there is no rate specified, then 3% lower than the minimum rate offered by the company.
10. **RD INSTALMENT SERVICING**
One month delay is permitted as grace period for RD monthly instalment servicing. For delayed remittance beyond one month 5 paise per Rs.100/- subject to a minimum of Rs.2/- shall be recovered along with defaulted instalments. Also the last instalment in RD account should be received one month prior to the date of maturity.
11. **REPAYMENT IN THE EVENT OF DEATH**
 - (i) In the event of the death of the primary depositor in account with "E or S" payment clause, the repayment of the deposit with interest shall be made to the person first in order of the survivors on production of the Death Certificate without reference to the heirs and/or legal representative of the deceased.
 - (ii) In the event of death of sole depositor, the deposit amount and interest shall be paid to the legal representatives of the deceased on production of relevant documents such as succession certificate, probate of the Will etc. or to the nominee as the case may be.
12. **LOAN AGAINST DEPOSIT**
As per current RBI directives, loan against deposit is permissible subject to maximum of 75% of the deposit amount. provided the deposit has run fora minimum period of 3 months and shall carry interest at 2% above the interest payable on such deposit.
13. **DEPOSIT ADVICE IN LIEU OF RECEIPTS**
 - (i) The Deposit Advice can either be collected from the office of the company or will be despatched by post as per specific instructions of the Depositor.
 - (ii) Deposit Advice are not transferable and the company will not recognize any lien. charge or encumbrance on the deposit.
 - (iii) In the event of loss, destruction or mutilation of the Deposit Advice, the Company may at its discretion issue a duplicate advice on request of the customer.
14. **INCOME TAX**
Income tax in terms of provisions of Finance Act in force will be deducted from the interest payable/credited/accrued to his account. However tax will not be deducted if necessary declaration in form 15G/15H is furnished provided it is within the permissible limit.
15. **RBI FORMALITIES**
Deposits are accepted subject to prevailing RBI Rules & Regulations and the Company reserves the right to amend the schemes to comply with any revision in the RBI Directives from time to time. It must, however be distinctly understood that RBI does not undertake any responsibility for 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 deposit discharge of liabilities by the company.
16.
 - a) The credit rating assigned for deposit by CRISIL is "A/Stable" Protection factors considered sufficient for Investment.
 - b) In case of non - repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the southern Bench of National Company Law Tribunal, whose full address is given below. National Company Law Tribunal Company Law Bhavan, BMC Road, Thrikkakkara P. O. Kakkanad, Kochi - 682021.
 - c) In case of any deficiency of the company in servicing its deposit the depositor may approach the National Consumers Disputes Redressal Forum. The State Level Consumers Disputes Redressal Forum. NBFC Ombudsman or the District Level Consumer Disputes Redressal Forum for relief.
 - d) The financial position of the company and the representations made in the application form are true and correct. The company and its Board of Directors are responsible for the correctness and veracity thereof.
17. 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 NBFC are holding substantial interest as on 31-03-2024 is Rs.126.38 Lakhs.
18. The company's having valid certificate or Registration No.1600042 dated 30-11-1998 issued by the Reserve Bank of India under section 45 A 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 or repayment of deposits /discharge of liabilities by the company.
19. Interest rates are subject to change and the rate applicable will be prevalent rate on the date of Deposit.
20. Deposit are not insured.

For further clarifications regarding the rules, please contact our Corporate Office and / or Branch Office

Signature
(Primary Account Holder)

Signature
(Joint Account Holder)



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 CIN : U65910KL1992PLC006544

1) Fixed Deposits
 (Minimum Deposit Rs.10000/-)

Period	Monthly	Annually
12 Months	6.75 %	7.25%
24 Months	8.75 %	9.00 %
36 Months	9.00%	9.25%
48 Months	8.75%	9.00%
60 Months	8.75%	9.00%

2) Cumulative Deposits
 (Minimum Deposit Rs.10000/-)

Period	Flat Rate
36 Months	8.75 %
60 Months	8.85 %

3) Recurring Deposits
 (Minimum Monthly Deposit of Rs. 500/- additional in multiples of Rs.100/-)

Period	Monthly
12 Months	6.00 %
24 Months	6.25 %
36 Months	6.40 %
60 Months	6.50 %

BRANCHES

1. Annie Hall Yamuna Arcade, Ground Floor, Kallai Road, Palayam, Near Annie Hall, Calicut – 673 004 Ph : 8714620648	25. Mavelikkara K G Complex, Door No. 4/269-I & 4/269-J, Maliyeckal Junction, Keerikkad P O, Alappuzha – 690 508 Ph : 7593864445
2. Alangad 1 st Floor, Manathatt Building, Malikampeedika, Alangad, Ernakulam Dist - 683 511 Ph : 8714620635	26. Meenakshipuram Akbar Complex, 1 st Floor, Pollachi Road, Meenakshipuram, Palakkad – 678 533 Ph : 8714620630
3. Alappuzha Door No. XII/244, Vanniyamparambil Building, Arattuvazhi, A S Road, Alappuzha – 688 007 Ph : 7593864446	27. Muthalamada PSS Plaza, Ground Floor, Kambrathuchalla, Muthalamada P.O, Palakkad Dist – 678 507 Ph : 7593831920
4. Aluva 1 st Floor, Ceeves Builders & Developers, D/No. 369 (2) AMC, Palace Road, Aluva - 683 101 Ph : 7593864450	28. Muvattupuzha 1 st Floor, Mariyil Tower, Opp : Tyre Bazar, Vazhappilly P O, Muvattupuzha – 686 673 Ph : 7593864448
5. Angamaly 1 st Floor, VIP Towers, TB Junction, Angamaly, Ernakulam – 683 572 Ph : 7593864451	29. Nellayi V P Complex , ground floor, Nellayi , Mukundapuram, Thrissur-680305 Ph : 7593871940
6. Ayyappankavu 68/2823A, Ground Floor, Near Ayyappankavu Temple, Ernakulam - 682018 Ph : 7593872916	30. Nettoor Door No: XIX/578A, Kuryappilly Building, 1 st Floor, Nettoor P O, Ernakulam – 682 040 Ph : 8714620628
7. Calicut Trade Arcade , 1 st Floor, Opp. YMCA , Kannur Road, Calicut – 673 001 Ph : 7593864455	31. Pala Jaya Press Building, 1 st Floor, Chethimattam, Pala P O, Kottayam Dist - 686 575 Ph : 7593864444
8. Chendrapinni K K N Complex, 1 st Floor, Chendrapinni P.O., Thrissur – 680 687 Ph : 8714620625	32. Palakkad 1 st Floor, Ghani's Building, Fort Maidan, Stadium Bypass Road, Palakkad – 678 001 Ph : 7593864453
9. Cherai Door No- 64/J, 1 st Floor, VS Building, Cherai, Ernakulam – 683 514 Ph : 8714620633	33. Pallipuram Melanna Plaza, Ground Floor, Munambam Angadi, Pallipport P O - 683 515 Ph : 8714620647
10. Cherthala R4/BA-182/21, 1 st Floor, Manorama Jn, Cherthala P O, Alleppey, - 688 524 Ph : 7593871947	34. Panangad N M Mart, 1 st Floor, NM Junction, Kumbalam P O Panangad - 682 506 Ph : 8714620637
11. City Branch 2 nd Floor, Mithun Towers, KP Vallon Road, Kadavanthra, Kochin - 682 020 Ph : 7593864449	35. Pathanamthitta 2 nd Floor, ABAN Arcade ,Kumbhza Road, Pathanamthitta - 689 645 Ph : 7593864440
12. Kangarappady D/No: 14/454-B1, 1 st Floor, Kangarappady Jn, Edappally - Pukkattupady Road, Ernakulam – 682 021 Ph : 9288025393	36. Pattambi Koppan Trade Centre, 1 st Floor, Palakkad Road, Mele Pattambi, Pattambi - 679306 Ph : 7593871955
13. Kannur 1 st Floor, Pee Key Complex, Near Munshwaren Kovil , Kannur, - 670 001 Ph : 7593864456	37. Perinthalmanna Mashreq Trade Center, Near Malabar Gold Calicut Road, Perinthalmanna - 679 322 Ph : 7593864454
14. Kathrikadavu Madathilkunnel Complex, 1 st Floor, Kathrikadavu, Kaloor P O, Ernakulam - 682 017 Ph : 7593871964	38. Perumbavoor 1 st Floor, Bathel Suloko Othodox Syrian Church Building, Opp. ESAF Bank Ltd, MC Road, Perumbavoor - 683 542 Ph : 7593871948
15. Kattappana 1 st Floor, Vadakkedath Building, Near Head Post Office, Kattappana, Idukki - 685 508 Ph : 8714620618	39. Pudunagaram Grand Towers, 1 st Floor, Kollengode Road, Pudunagaram P.O, Palakkad Dist - 678 503 Ph : 7593831927
16. Kollam R R Tower, 1 st Floor, Vendor Mukku, Madannada, Kollam Dist; Kerala - 691 010 Ph : 7593864436	40. Thiruvalla KV Building, 1 st Floor, Thirumoolapuram P O, Thiruvalla - 689 115 Ph : 7593864442
17. Kothamangalam Ground Floor, Peechatt Building, High Range Jn, Kothamangalam, Ernakulam – 686 691 Ph : 8714620651	41. Thodupuzha Ground Floor, Pulimootil Plaza, Near Town Church, Thodupuzha – 685 584 Ph : 7593864447
18. Kottarakkara 2 nd Floor, Muthoot Chambers, Near Govt. Hospital - 691 506 Ph : 7593864438	42. Thripunithura 1 st Floor, Shankari Tower, Vadakkekotta, Thripunithura, Ernakulam – 682 301 Ph : 8714620653
19. Kottayam Ground Floor, Muthoot Crown Plaza, Near Anupama Theatre TB Road, Kottayam – 686 001 Ph : 7593864443	43. Thrissur 1 st Floor , Suncity Complex, Koorkencherry PO, Thrissur - 680 007 Ph : 7593864452
20. Kozhencherry 1 st Floor, K R S Complex, Opp. Govt Hospital, Kozhencherry - 689 641 Ph : 7593831906	44. Thuravoor Kolattukudy Building, Ground Floor, Opp. Angamaly Bus Stop, Thuravoor Jn, Thuravoor P O, Ernakulam - 683 572 Ph : 7593871962
21. Kulapully Muttappan Complex, Ground floor, Near post office, Kulapully, Shornur-679122 Ph : 7593871972	45. Trivandrum 1 st Floor, Golden Palace Arcade, Kaimanam Jn., Triavndrum, - 695 040 Ph : 7593864434
22. Kuruppumpadi Korattukudy, Jacob Plaza, Ground Floor, Kuruppumpady JN, Kuruppumpadi, Ernakulam – 683 545 Ph : 7593871958	46. Vannapuram New No: XIII/1209, Kallarackal , Vannapuram P O, Idukki District - 685 607 Ph : 8714620626
23. Malikamukku 1 st Floor, SK Complex, Kanjiramchira P O, Malikamukku, Alappuzha, - 688 007 Ph : 7593870752	47. Vellarikkund AJM Pathiyil Complex, Ground Floor, Vellarikkundu , Kasargod - 671534 Ph : 7593871935
24. Marampally Kadavil Building, 1 st Floor, Marampally Jn, Marampally - 683 107 Ph : 8714620649	

Signature
 (Primary Account Holder)

Signature
 (Joint Account Holder)



Muthoot Vehicle & Asset Finance Ltd.

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CIN : U65910KL1992PLC006544

Particulars as per Non - Banking Financial Companies (Reserve Bank) Directions 1977 and Non - Banking Companies and Miscellaneous Non - Banking Companies (Advertisement) Rules 1977.

- (a) Name of the Company : MUTHOOT VEHICLE & ASSET FINANCE LIMITED
(b) Date of incorporation : 8th June 1992
(c) Business carried on by the : Hypothecation of loans and other Financial Services
(1) Annie Hall (2) Alangad (3) Alappuzha (4) Aluva (5) Angamaly (6) Ayyappankavu (7) Calicut (8) Chendrapinni (9) Cherai (10) Cherthala (11) City Branch (12) Kangarappady (13) Kannur (14) Kathrikadavu (15) Kattappana (16) Kollam (17) Kothamangalam (18) Kottarakkara (19) Kottayam (20) Kozhencherry (21) Kulapulli (22) Kuruppumpadi (23) Malikkamukku (24) Marampally (25) Mavelikkara (26) Meenakshipuram (27) Muthalamada (28) Muvattupuzha (29) Nelayi (30) Nettoor (31) Pala (32) Palakkad (33) Pallipuram (34) Panangad (35) Pathanamthitta (36) Pattambi (37) Perinthalmanna (38) Perumbavoor (39) Pudunagaram (40) Thriuvalla (41) Thodupuzha (42) Thripunithra (43) Thrissur (44) Thuravoor (45) Trivandrum (46) Vannappuram (47) Vellarikkund

(d) Brief Particulars of the management of the Company: Managed by the Managing Director under supervision and control of the Board of Directors

(e) Name. Address Occupation of Directors

Name	Address	Occupation
1. Mr. George Alexander Muthoot	Muthoot House, G 343 Panampilly Nagar, Kochi - 682036	Business
2. Mrs. Anna Alexander	Muthoot House, G 343 Panampilly Nagar, Kochi - 682036	Business
3. Mr. George Muthoot Jacob	Muthoot House, H No. TC 4/2515, Marappalam, Pattom P O, Trivandrum - 695004	Business
4. Mr. Kurian Chirathalattu George	26/1170, Chirathalatt, Behind Indo American city Health Centre P K Road, Thevara S O, Ernakulam - 682013	Business
5. Mr. Thevalakkara Thomas Mathew	Thevalakkara house, Kurisumoodu P O, Changanacherry Kottayam - 686104	Retd . Banking Professional
6. Mr. Ragesh G R	130 A, KRIVA, Ponnenath South Road, Kadavanthra, Kochi, Kerala - 682020	Business

(f & g) Profits of the Company before and after making provision of taxation for three financial years. Immediately preceding the date of advertisement and dividends declared by the Company in respect of the said year:

Year ended as on	Profit before Provision for taxation	Provision for taxation	Profit after Provision for taxation	Dividend Amount	(Rs. in Lakhs) Percentage
31.03.2024	1593.27	364	1229.27	0	0
31.03.2023	1429.71	14.83	1414.88	0	0
31.03.2022	(656.97)	189.45	(846.42)	0	0

Assets Rs. (in Lakhs)	As on 31.03.2024	As on 31.03.2023	Liabilities Rs. (in Lakhs)	As on 31.03.2024	As on 31.03.2023
Financial Assets			Financial Liabilities		
Cash and Cash Equivalents	826.68	7095.19	Payables	54.92	66.31
Bank balances other than cash and cash equivalents	524.26	819.27	Debt Securities	8769.10	15008.76
Loans	28093.94	23103.28	Borrowings (other than debt securities)	-	1453.69
Investments	1667.45	1885.19	Deposits	10813.98	5755.20
Other Financial assets	150.90	117.08	Other Financial Liabilities	1953.73	2199.16
Non - Financial Assets			Non-Financial Liabilities		
Current Tax Assets (Net)	-	-	Current Tax Liabilities(net)	55.20	19.77
Deferred Tax Assets (Net)	171.24	169.55	Provisions	49.40	58.24
Investment Property	10.83	10.83	Other Non- Financial Liabilities	154.66	197.39
Property, Plant and Equipment	401.86	405.03	Equity Share Capital	2500.00	2500.00
Intangible Assets	1.58	4.16	Other Equity	8406.83	7184.58
Other Non-financial Assets	909.08	833.52			
Total Assets	32757.82	34443.10	Total Liabilities and equity	32757.82	34443.10

Note - Contingent Liabilities - 77.69 Lakhs

- (i) (a) The amount which the Company can raise by way of deposit under directions (Notification dt. 10.11.2014): Rs. 16101.02 Lakhs
(b) Aggregate of Deposits held as on 31-03-2024. (Including interest accrued from Directors & Relatives. Rs. 71.90 Lakhs. From Public Rs. 8687.59 Lakhs): Rs. 8759.76 Lakhs
(j) (a) The Company has no overdue deposits other than unclaimed deposits.
(k) The company declares that
(i) It has complied with the provisions of the Non - Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 2016 as amended
(ii) Compliance with the rules does not imply that the repayment of deposits is guaranteed by Reserve Bank of India.
(iii) The deposits accepted by the company as unsecured and ranking pari passu with other unsecured liabilities.
(l) 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 NBFC are holding substantial interest as on 31-03-2024 is Rs. 126.38 Lakhs.

This advertisement is issued under the authority of and in the name of the Board of Directors of the Company who have approved the text vide Board resolution dated 09.08.2024

By order of the Board
For Muthoot Vehicle & Asset Finance Limited
George Alexander Muthoot

Signature
(Primary Account Holder)

Signature
(Joint Account Holder)

Applicant / Joint Applicant / Guarantor
Muthoot Vehicle & Asset Finance Ltd.
 മുത്തൂറ്റ് വെഹിക്കിൾ ആന്റ് അസറ്റ് ഫിനാൻസ് ലിമിറ്റഡ്

KYC - 101

CKYC & KNOW YOUR CUSTOMER FORM (ഇടപാടുകാരെ അറിയുന്നതിനുള്ള പത്രിക)

Name (പേര്) :

Gender/ലിംഗം : Male/പുരുഷൻ Female/സ്ത്രീ Minor/പ്രായപൂർത്തിയാകാത്ത വ്യക്തി : Yes/ആണ് No/അല്ല

Marital Status : Single / Married Senior Citizen : Yes/ആണ് No/അല്ല
വൈവാഹികനില അവിവാഹിത/വിവാഹിതൻ

Date of Birth/ ജനനതീയതി : Age (വയസ്സ്) :

Mother's Name/ മാതാവിന്റെ പേര് :

Father's Name/ പിതാവിന്റെ പേര് :

Name of Spouse/ പങ്കാളിയുടെ പേര് :

No. of Children / കുട്ടികളുടെ എണ്ണം :

Name of Guardian (If Minor) : Relationship with Minor :
രക്ഷിതാവിന്റെ പേര് (പ്രായപൂർത്തിയാക്കിയിട്ടില്ലെങ്കിൽ) മൈനറുമായുള്ള ബന്ധം

Phone No. (Land Line) : Mobile/മൊബൈൽ :

E-mail ID/ഇ-മെയിൽ ഐ.ഡി. :

Pan Card No./പാൻ കാർഡ് നമ്പർ :

Bank Account/ ബാങ്ക് അക്കൗണ്ട് Yes/ ഉണ്ട് No/ഇല്ല

Bank Name / ബാങ്കിന്റെ പേര് : Branch / ശാഖ :

Demat Account / ഡിമാറ്റ് അക്കൗണ്ട് Yes/ഉണ്ട് No/ഇല്ല DP Name/ഡി.പി. പേര് :

COMMUNICATION DETAILS
 ആശയവിനിമയ വിശദാംശങ്ങൾ

Permanent Address <small>സ്ഥിര മേൽവിലാസം</small>	Communication Address <small>ആശയവിനിമയത്തിനുള്ള മേൽവിലാസം</small>
House Name/No. : <small>(വീട്ടുപേര് / നമ്പർ)</small>
Place/Street : <small>(സ്ഥലം / സ്ട്രീറ്റ്)</small>
Post Office : <small>(പോസ്റ്റ് ഓഫീസ്)</small>
City/District : <small>(പട്ടണം / ജില്ല)</small>
State : <small>(സംസ്ഥാനം)</small>
Pin Code : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Religion <small>മതം</small>	Category <small>വിഭാഗം</small>	Qualification <small>യോഗ്യത</small>	Annual Income (In Rs.) <small>വാർഷിക വരുമാനം (രൂപയിൽ)</small>
Christian <input type="checkbox"/> <small>ക്രിസ്ത്യാനി</small>	General <input type="checkbox"/> <small>ജനറൽ</small>	School <input type="checkbox"/> <small>സ്കൂൾ</small>	Below 50,000 <input type="checkbox"/> <small>50,000 - ന് താഴെ</small>
Hindu <input type="checkbox"/> <small>ഹിന്ദു</small>	OBC <input type="checkbox"/> <small>ഒ.ബി.സി.</small>	Graduate <input type="checkbox"/> <small>ബിരുദം</small>	50,000 to 1.50 lakhs <input type="checkbox"/> <small>50,000 മുതൽ 1.50 ലക്ഷം വരെ</small>
Muslim <input type="checkbox"/> <small>മുസ്ലിം</small>	SC <input type="checkbox"/> <small>എസ്.സി.</small>	Post Graduate <input type="checkbox"/> <small>ബിരുദാനന്തര ബിരുദം</small>	1.50 to 3 lakhs <input type="checkbox"/> <small>1.50 ലക്ഷം മുതൽ 3 ലക്ഷം വരെ</small>
Sikh <input type="checkbox"/> <small>സിഖ്</small>	ST <input type="checkbox"/> <small>എസ്.ടി.</small>	Professional <input type="checkbox"/> <small>പ്രൊഫഷണൽ</small>	3 to 5 lakhs <input type="checkbox"/> <small>3 ലക്ഷം മുതൽ 5 ലക്ഷം വരെ</small>
Others <input type="checkbox"/> <small>മറ്റുള്ളവ</small>	Others <input type="checkbox"/> <small>മറ്റുള്ളവ</small>	Others <input type="checkbox"/> <small>മറ്റുള്ളവ</small>	Above 5 lakhs <input type="checkbox"/> <small>5 ലക്ഷത്തിനു മുകളിൽ</small>

OCCUPATION തൊഴിൽ		
Business ബിസിനസ്സ് <input type="checkbox"/>	Agriculture / related Activities കൃഷി/അനുബന്ധ പ്രവർത്തനങ്ങൾ <input type="checkbox"/>	Retail Trader ചില്ലറ വിൽപന <input type="checkbox"/>
Self Employed സ്വയം തൊഴിൽ <input type="checkbox"/>	Small Scale Industries ചെറുകിട വ്യവസായം <input type="checkbox"/>	House wife വീട്ടമ്മ <input type="checkbox"/>
Retired Person വിരമിച്ച വ്യക്തി <input type="checkbox"/>	Transport Operators ട്രാൻസ്പോർട്ട് ഓപ്പറേറ്റർമാർ <input type="checkbox"/>	Student വിദ്യാർത്ഥി <input type="checkbox"/>
Contract Works കരാർ പണികൾ <input type="checkbox"/>	Professional പ്രൊഫഷണൽ <input type="checkbox"/>	Salaried ശമ്പളമുള്ളയാൾ <input type="checkbox"/>
Others (specify) മറ്റുള്ളവ (വ്യക്തമാക്കുക)		

IF SALARIED, EMPLOYER TYPE ശമ്പളമുള്ളയാളാണെങ്കിൽ തൊഴിൽ ദാതാവിന്റെ മേഖല			
Private Sector സ്വകാര്യമേഖല <input type="checkbox"/>	Public Sector പൊതുമേഖല <input type="checkbox"/>	Government സർക്കാർ <input type="checkbox"/>	Others മറ്റുള്ളവ <input type="checkbox"/>

EMPLOYER DETAILS തൊഴിൽദാതാവിന്റെ വിശദാംശങ്ങൾ	
Employer Name (തൊഴിൽ ദാതാവിന്റെ പേര്)
Designation (പദവി)
Employer Address (തൊഴിൽ ദാതാവിന്റെ മേൽവിലാസം)
.....
.....

ID Proof / Address proof Submitted:

Passport <input type="checkbox"/>	PAN Card <input type="checkbox"/>	Driving License <input type="checkbox"/>	UID(Aadhaar)Card <input type="checkbox"/>
Voter's ID <input type="checkbox"/>	Ration Card <input type="checkbox"/>	Others:(specify) <input style="width:100%;" type="text"/>	

1. ID Proof No.

2. Address Proof No.

DECLARATION സത്യവാങ്മൂലം	
<p>* I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.</p>	
<p>* I hereby consent to receiving information from central KYC Registry through SMS/email on the above registered number/email address.</p>	
<p>മുകളിൽ തന്നിരിക്കുന്ന വിവരങ്ങൾ സത്യവും കൃത്യവുമാണെന്ന് ഞാൻ ഇതിനാൽ സാക്ഷ്യപ്പെടുത്തുന്നു.</p>	
Name/ പേര്	Signature/ ഒപ്പ്
Date/ തീയതി	

FOR OFFICE USE ONLY

Branch:..... Branch Code :

Certified that the copies of the ID/Address Proof submitted by the customer have been verified with the originals.

Date: Branch Manager:
(Name)
Branch Seal

BANKING COMPANIES (NOMINATION) RULES, 1985

FORM DA 1

Nomination under section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of Bank deposits I/We
..... [Name (s) and address (es)] nominate the following person to whom in the event of my /our/minor's death the amount of the deposit, particulars where of are given below, may be returned by
..... (Name & address of branch/ office in which deposit is held).

Deposit			Nominee				
Nature of Deposit	Distinguishing No.	Additional Details, if any	Name	Address	Relationship with depositor, if any	Age	*If nominee is a minor provide date of birth

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

Place :

Date :

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

Signature(s) / Thump impression
of depositor

* Strike out if nominee is not minor

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

Thump impression(s) shall be attested by two witnesses