



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: mvfl@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)

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 <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"/> Govt. 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 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Government Organisation <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 exceeding3) 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
A per current RBI directives, loan against deposit is permissible subject to maximum of 75% of the deposit amount, provided the deposit has run for a 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 "FA+/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 31-3-2020 is Rs. 244.50 Lakhs.
18. The company is 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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1) Fixed Deposits

(Minimum Deposit ₹ 25000/-)

Period	Monthly	Annually
12 Months	6.75%	7.00%
24 Months	7.25%	7.50%
36 Months	7.50%	7.75%
48 Months	7.75%	8.00%
60 Months	8.00%	8.25%

Special Rate of Companies

Amount	Tenure	Monthly	Yearly
Rs.2 crores to less than 5 crores	36 months	8.00 %	8.25 %
Rs.5 crores and above	36 months	8.25 %	8.50 %

2) Cumulative Deposits

(Minimum Deposit ₹25000/-)

Period	Flat Rate	Maturity Value of Rs. 1000/-
36 Months	7.50%	Rs. 1250/- (8.32%)
60 Months	7.50%	Rs. 1450/- (8.99%)

3) Recurring Deposits

(Minimum monthly deposit of Rs. 500/-additional in multiples of Rs. 100/-)

Period	Rate	Maturity value for Rs.100
12Months	7%	1246.00
24 Months	7%	2582.00
36 Months	7%	4014.00
60 Months	7%	7193.00

BRANCHES

- ALLEPPEY** Tel: 7593864446
Door No. XII/244, Vanniyamparambil Bldg.,
Arattuvazhi, A.S. Rd, Alleppey - 688 007
- ANGAMALY** Tel: 7593864451
1st Floor, Vip Towers, T B Junction, Angamaly
Ernakulam - 683 572
- ALWAYE** Tel: 7593864450
City Heights, No. 308, First Floor,
Near Private Bus Stand, Alwaye - 683 101
- CALICUT** Tel: 7593864455
Door No. 5/224 B 3 & 4, First Floor
P.K Santha Corner Bldg., Eranhiplam, Kozhikode-673 020
- CITY** Tel: 7593864449
3rd Floor, Mithun Towers, K.P. Vallon Road
Kadavanthra, Kochi - 682 020
- KANNUR** Tel: 7593864456
1st Floor, Pee Key Complex,
Near Muneeshwarem Kovil, Kannur, Pin - 670001
- KATTAPPANA** Tel: 04868 272566
1st Floor, Vadakketh Bldg., Near Head Post Office
Kattappana, Idukki
- KOLLAM** Tel: 7593864436
Muthoot Building, P.b. No.49
Vadayattukotta, Quilon - 691 001.
- KOTTARAKKARA** Tel: 7593864438
2nd Floor, Muthoot Chambers
Nr. Govt. Hospital Junction, Kottarakkara - 691 506
- KOTTAYAM** Tel: 7593864443
Ground Floor, Muthoot Crown Plaza
Near Anupama Theatre, T B Road, Kottayam
- KOZHENCHERRY** Tel: 7593864441
First Floor, KRS Complex, Opp. Govt.Hospital
Kozhencherry - 689 641
- MUVATTUPUZHA** Tel: 7593864448
Second Floor, Nirmala Centre, Opp.Latha Theatre
Muvattupuzha - Thodupuzha Road, Muvattupuzha - 686 661
- PALA** Tel: 7593864444
Kattakayam Building, Opp. Punjab National Bank,
Kattakayam Road, Pala 686 575
- PALAKKAD** Tel: 7593864453
2nd Floor, premier Tower, Opp: Sai Service,
Coimbatore Road, Palakkad-678001
- PATHANAMTHITTA** Tel: 7593864440
II Floor, Aban Arcade, Kumbazha Road,
Pathanamthitta.
- TRIVANDRUM** Tel: 7593864434
Muthoot Building, Pattom, TVM -695 004
- PERINTHALMANNA** Tel: 7593864454
D. No. 24,25, First Floor, C.T. Plaza
Perinthalmanna -Ooty Road, Perinthalmanna - 679 322
- MAVELIKKARA -THATTARAMBALAM** Tel: 7593864445
1st Floor, Mekkethil Shopping Complex,
Pulimood Jn., Mavelikkara - 690 101
- THIRUVALLA** Tel: 7593864442
3rd Floor, KSBH Revenue Towers
Hospital Junction, Thiruvalla.
- THODUPUZHA** Tel: 7593864447
2nd Floor, Mahima Towers,
28/458 - Temple By -pass Road, Thodupuzha - 685 584
- THRISSUR** Tel: 7593864452
2nd Floor, Suncity Complex, Koorkencherry P O
Thrissur - 680 007

Signature
(Primary Account Holder)

(5)

Signature
(Joint Account Holder)



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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 Company with details of Branches Hypothecation of loans and other Financial Services
(1) Alleppey (2) Angamaly, (3) Alwaye, (4) Calicut, (5) City, (6) Kannur
(7) Kattappana, (8) Kollam, (9) Kottarakkara, (10) Kottayam, (11) Kozhencherry
(12) Muvattupuzha, (13) Pala, (14) Palakkad, (15) Pathanamthitta, (16) Trivandrum
(17) Perinthalmanna, (18) Mavelikkara, (19) Thiruvalla
(20) Thodupuzha, (21) Thrissur,
(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 Thomas Muthoot	Muthoot House. Miss East Lane, Baker Hill, Kottayam -686001	Business
4. Mr. George Muthoot Jacob	Muthoot House, H No. TC 4/2515, Marappalam, Pattom P O, Trivandrum - 695004	Business
5. Mr. Kurian Chirathalattu George	26/1170, Chirathalat, Behind Indo American city Health Centre P K Road, Thevara S O, Ernakulam - 682013	Business
6. Mr. Thevalakkara Thomas Mathew	Thevalakkara house, Kurisummoodu P O, Changanacherry Kottayam - 686104	Rtd. Banking Professional

(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
31.03.2020	424.34	109.31	315.03	150	6
31.03.2019	1492.06	389.28	1102.78	150	6
31.03.2018	1403.33	399.69	1017.62	150	6

Assets	(Rs. in Lakhs)		Liabilities	(Rs. in Lakhs)	
	As on 31.03.2020	As on 31.03.2019		As on 31.03.2020	As on 31.03.2019
Financial Assets			Financial Liabilities		
Cash and Cash Equivalents	13528.32	673.50	Payables	94.69	60.86
Bank balances other than cash- and cash equivalents	7846.67	998.69	Debt Securities	21952.49	2067.00
Loans	39969.17	43235.82	Borrowings (other than debt securities)	12260.23	23178.47
Investments	1528.20	1341.54	Deposits	19026.18	10848.94
Other financial assets	114.82	105.99	Other Financial Liabilities	907.86	1279.87
Non - Financial Assets			Non Financial Liabilities		
Current Tax Assets (Net)	90.14	0	Current Tax Liabilities (Net)	0	33.80
Deferred Tax Assets (Net)	61.85	0	Provisions	73.74	74.14
Investment Property	10.83	10.83	Deferred Tax Liability (Net)	0.00	15.84
Property, Plant and Equipment	340.66	360.79	Other Non-financial Liabilities	80.93	78.25
Intangible Assets	20.16	15.04	Equity Share Capital	2500.00	2500.00
Other Non-financial Assets	891.16	946.60	Other Equity	7505.86	7551.63
Total Assets	64401.98	47688.80	Total liabilities and equity	64401.98	47688.80

Note - Contingent Liabilities - 81.18 Lakhs

- (i) (a) The amount which the Company can raise by way of deposit under directions (Notification dt. 10.11.2014): Rs. 14885.78 Lakhs
(b) Aggregate of Deposits held as on 31-3-2020. (including interest accrued from Directors & Relatives : Rs. 106.10 Lakhs.
From Public Rs. 14625.36 Lakhs): Rs. 14731.46 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 31-3-2020 is Rs. 244.50 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 10-08-2020.

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

Signature
(Primary Account Holder)

(6)

Signature
(Joint Account Holder)