



MCSL/SEC/23-24/60

May 20, 2023

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street,  
Mumbai - 400 001

**Scrip Code – 511766**

**Scrip Code (Debenture) - 724596,  
974648, 974292, 974550, 974551 and  
974552**

**National Stock Exchange of India Limited**

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

**Trading Symbol - MUTHOOTCAP**

Dear Sir/Madam,

**Sub: Intimation of publication of Newspaper Advertisement w.r.t. Acceptance/  
Renewal of Fixed Deposit**

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

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

Kindly take the same on your records.

Thanking you,

Yours Faithfully,

**For Muthoot Capital Services Limited**

**Deepa G**

**Company Secretary and Compliance Officer**

**Membership Number: A68790**

**Encl: as above**

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

Details of the Borrowers, Securities, Outstanding Dues, Demand Notice sent under Section 13(2) and Amount claimed there under are given as under:  
**1. Name and Address of the Borrower, Co Borrower, Guarantor and Loan Account:**  
T. Senthil Suthakar Singh (Borrower) & V T Athipathi (Co Borrower) D No.51A Chennappan Street, Rathinapuri, Coimbatore - 641027. T Vallal Babuji (Guarantor) Door No.33D VOC Ist Street, Rathinapuri, Coimbatore (West), Coimbatore - 641027  
**LAN.No.:** L.CMBSTH000012134 **Loan agreement Date:** 30-November-2015 **Demand Notice Date:** 17-04-2023  
**Loan Amount:** Rs.10,00,000/- (Rupees Ten Lakhs Only) **NPA Date:** 6th April 2023  
**Amount Due in:** Rs.10,67,004/- (Rupees Ten Lakhs Sixty Seven Thousand and Four Only) With further interest from the date of Demand Notice 17.04.2023

**Details of the Secured Asset:** Schedule of the Property in Coimbatore Registration District, Madukkarai Sub-Registration at Seerapalayam Village in SF.No. 188 part, 190 part and 191 part to an extent of 3.75 Punjab acres lands have been informed into house sites under the name and style of "Iswarya Garden - Annex" and in this Site No.3 situated within the following boundaries and measurements. **East of** - Remaining lands **West of** - 23' East - West Layout Road **South of** - Site no.4 **North of** - Site no.2 in this middle East to West on both sides - 50' North to South on both sides - 30' Measuring 1500 Sq.ft., vacant site and other appurtenances with right of way and easementary rights.

You the above Borrower/s are therefore called upon to make payment of the outstanding dues as mentioned hereinabove in full within 60 days of this Notice failing which the undersigned shall be constrained to take action under the SARFAESI Act to enforce the above mentioned securities. Please note that as per Section 13(13) of The Said Act, You are restrained from transferring the above-referred securities by way of sale, lease or otherwise without our consent.

**Place:** COIMBATORE **Sd/- Authorized Officer**  
**Date:** 20-05-2023 **FOR Nido Home Finance Limited**  
(formerly known as Edelweiss Housing Finance Limited)



**GOVERNMENT OF TAMIL NADU**  
**FINANCE DEPARTMENT,**  
**CHENNAI - 9**  
Dated: May 19, 2023

**PRESS COMMUNIQUE**

- It is notified for general information that the outstanding balance of **7.77% Tamil Nadu SDL, 2023** issued in terms of the Government of Tamil Nadu, Finance Department, Notification No.249(L)/W&M-II/2013, dated **June 14, 2013** will be repaid at par on **June 19, 2023** with interest due up to and including **June 18, 2023**. In the event of a holiday being declared on the aforesaid date, any State Government under the Negotiable Instruments Act, 1881, the loan will be repaid by the paying offices in that State on the previous working day. No interest will accrue on the loan from and after **June 19, 2023**.
- As per sub-regulation 24(2) and 24(3) of Government Securities Regulations, 2007 payment of maturity proceeds to the registered holder of Government Security held in the form of Subsidiary General Ledger or Constituent Subsidiary General Ledger account or Stock Certificate shall be made by a pay order incorporating the relevant particulars of his bank account or by credit to the account of the holder in any bank having facility of receipt of funds through electronic means. For the purpose of making payment in respect of the securities, the original subscriber or the subsequent holders of such a Government Securities, as the case may be, shall submit to the Bank or Treasury and Sub-Treasury or branch of State Bank of India, where they are encased / registered for payment of interest, as the case may be, the relevant particulars of their bank account.
- However, in the absence of relevant particulars of bank account / mandate for receipt of funds through electronic means, to facilitate repayment on the due date, holders of **7.77% Tamil Nadu SDL 2023**, should tender their securities at the Public Debt Office, 20 days in advance. The securities should be tendered for repayment, duly discharged on the reverse thereof as under:-  
**"Received the Principal due on the Certificate"**
- It should be particularly noted that at places where the treasury work is done by a branch of the State Bank of India, the securities, if they are in the form of Stock Certificates, should be tendered at the branch of the bank concerned and not at the Treasury or Sub-Treasury.
- Holders who wish to receive payment at places other than those where the securities have been encased for payment should send them duly discharged to the Public Debt Office concerned by Registered and Insured Post. The Public Debt Office will make payment by issuing a draft payable at any Treasury / Sub-Treasury or branch of State Bank of India conducting Government Treasury work in the State of **Tamil Nadu**.

**T. UDHAYACHANDRAN**  
Principal Secretary to Government,  
Finance Department, Chennai - 9  
DIPR/513/Display/2023  
சேராதனை கடந்து சுதந்திரம் அடைந்தோம், சாதனை புரிந்து சரித்திரம் படைப்போம்



**Mindteck (India) Limited**

CIN:L30007KA1991PLC039702  
A.M.R Tech Park, Block I, 3<sup>rd</sup> Floor, # 664, 23/24, Hosur Main Road  
Bommanahalli, Bangalore - 560 068 Ph. No.: +91 (80) 4154 8000  
Fax: +91 (80) 4112 5813 www.mindteck.com

**STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023**  
[See Regulation 47(1) (b) of the SEBI (LODR) Regulations, 2015]

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

Information regarding audited Standalone Financial Results for the quarter and year ended March 31, 2023 (Rs in lacs, except as otherwise stated)

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

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

**For and on behalf of the Board of Directors**  
Sd/-  
**Anand Balakrishnan**  
CEO and Managing Director

Place: Bengaluru  
Date: May 19, 2023

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

**ADVERTISEMENT FOR ACCEPTANCE/RENEWAL OF DEPOSITS**  
**INTEREST RATES**  
**RATING: CRISIL A+/Stable**

SCHEME A - NON CUMULATIVE DEPOSITS		SCHEME B - NON CUMULATIVE DEPOSITS		SCHEME C - CUMULATIVE DEPOSITS		
MONTHLY INTEREST PLAN		ANNUAL INTEREST PLAN		MATURITY PLAN (Annual Cumulative)		
(Minimum Amount - ₹ 1000)		(Minimum Amount - ₹ 1000)		(Minimum Amount - ₹ 1000)		
Period	Rate of Interest (% p.a.)	Period	Rate of Interest (% p.a.)	Period	Rate of Interest (% p.a.)	Annualized Yield (%)
1 year	6.00	1 year	6.25	1 year	6.25	6.25
2 year	6.25	2 year	6.50	2 year	6.50	6.71
3 year	6.50	3 year	6.75	3 year	6.75	7.22
4 year	6.50	4 year	6.75	4 year	6.75	7.46
5 year	7.00	5 year	7.25	5 year	7.25	8.38

\*Senior citizens and Central/State Government pensioners and employees of Muthoot Pappachan Group (MPG) shall be eligible for additional interest of 0.25% on the rate of interest specified above, except for maturity plan.

- 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 Karta). Deposits on behalf of a minor will be accepted through his/her guardian, who must sign the application form. In case of deposits in the name of minors received through their guardian, the amount would be refundable to the person whose name is mentioned as guardian and whose signatures have been given on application form. On attaining majority, the amount shall be refunded to the person named minor in the application.
- Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time.
- Know Your Customer (KYC): To comply with the 'Know Your Customer' guidelines for Non-Banking Financial Companies (NBFC) prescribed by the Reserve Bank of India, new depositors (Karta in case of HUF) should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor and other joint holders) for identification and proof of residential address and which shall be self-attested:  
(i) Aadhar Card (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Passport  
In case the address mentioned in the above documents differs from the present address, a copy of any of the following documents should be furnished as proof of residential address:  
(i) Telephone Bill (ii) Bank Account Statement (iii) Electricity Bill (iv) Ration Card  
In case of Trusts the following documents need to be provided:  
(i) Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Any officially valid documents to identify the trustees, settlors, beneficiaries and those holding Power of Attorney, Founders / Managers / Directors and their addresses (iv) Resolution of the managing body of the Trust (v) Telephone bill (vi) Electricity bill.  
In the absence of the above, the Company will not be able to process the application for deposit/renewal.
- Repayment / Premature withdrawal / Renewal of deposit:  
a. The deposits shall be repaid only on maturity as per the terms and conditions contained in the application form. The repayment of deposit amount shall be by credit / transfer to the bank account of the depositor(s) only. The Company may opt to make repayment by cheque or account transfer by means of RTGS / NEFT. All payment of interest and repayment of principal amount will be in favour of the first named depositor. Any discharge given by either/any of the depositors for payment of interest or repayment of principal amount shall be valid and binding on all other joint depositors.  
b. The Company shall intimate the details of maturity of the deposit to the depositor two months prior to the date of maturity of the deposit.  
c. Where the deposit receipt is not presented for renewal within four weeks from the date of maturity, the renewal for deposit with retrospective effect will be at the option of the Company.  
d. Where the due date of any payment falls on Sunday, Bank Holiday or any other day on which office of the Company remains closed, the payment will be made on the next working day.  
e. In case of premature withdrawal, the deposit receipt must be discharged by all the joint holders along with an application for withdrawal signed by all of them. Premature repayments shall be as per the terms and conditions and as per the directions of Reserve Bank of India, currently in force.  
(i) Deposits shall be subject to a minimum lock in period of 3 months, from the date of acceptance. No deposit shall be repaid before the expiry of 3 months from the date of the deposit / renewal (except in the event of death of the depositor).  
(ii) Interest payment on premature withdrawal (including premature withdrawal in the event of death of the depositor) would be as follows:  
a. 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.  
b. 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 paid 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 tax, wherever applicable, will be deducted at source from interest in accordance with the provisions of the Income Tax Act, 1961. The first named depositor will be regarded as the beneficial owner of the deposit and will be treated as the Payee for the purpose of deduction of income tax at source.
- Credit Rating: The Company has been given a rating of 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.
- Grievances / Complaints: Any grievances / complaints with regard to Public Deposit should be addressed to:

Name and designation	Address	Contact details
Mr. Ramandeep Singh Chief Finance Officer	Muthoot Capital Services Ltd., 3rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035	Phone: + 91 484 6619600/6613450 Direct: + 91 484 6619603 Email: ramandeep.gill@muthootcap.com

A. Name of the Company	Muthoot Capital Services Limited (MCSL)
B. 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, Chennai, Coimbatore, Kumbakonam, Salem, Tanjore, Thenni, Thirunelveli, Trichy, Karaikal, 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.
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.

Si. No.	Name	Designation	Address	Occupation
1.	Mr. Thomas John Muthoot	Chairman	TC 4/1008 (1), Kowdiar, Kowdiar 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 II, Bandra West, Mumbai, Maharashtra - 400 050.	Professional
5.	Mr. Thomas Mathew	Independent Director	A - 801, Rajhaja Viharas, Sane Guruji Marg, Jacob Circle, Saast Raasta, Mumbai - 400 011	Professional
6.	Mrs. Shirley Thomas	Independent Women Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional

Period Ended	Profit Before Tax (₹ In Lakhs)	Profit After Tax (₹ In Lakhs)	Dividend (₹ per equity share of face value of ₹ 10/- fully paid up)
31st March 2020 (in IND AS)	93.46	60.48	-
31st March 2021 (in IND AS)	69.50	51.46	-
31st March 2022 (in IND AS)	-229.06	-171.94	-

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

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

(i) Maximum amount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 2016 - one and half times of Net Owned Funds (NOF)	(₹ In Lakhs)
394 15	
(ii) Aggregate of Public Deposits actually held on 31st March 2022	(₹ In Lakhs)
61 51	

J. As on 31st March 2022, the unclaimed matured public deposit was ₹ 1 62,26 lakhs and deposit pending for renewal was ₹ 38.08 lakhs.  
K. The Company has no overdue deposits as on date of this advertisement.  
L. Declaration  
The Company declares:  
(a) that the Company has complied with the provisions of the Directions applicable to it.  
(b) that the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India.  
(c) that the deposits accepted by the Company aggregating to ₹ 6 150.76 lakhs as on 31st March 2022, are not insured and are unsecured ranking pari-passu with other unsecured liabilities.  
(d) The Company is not in default in repayment of any deposit or interest there on in accordance with the terms and conditions of deposits.  
M. The total amount of exposure (aggregate dues) to Companies in the same group or other entities or business ventures, in which, the Directors and/or the Company are holding substantial interest as on 31st March 2022 is ₹ 197.55 lakhs.  
N. The Company is having a valid certificate of Registration Number 16.00024 dated May 13, 1999 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 September 27, 2022, had approved the advertisement for acceptance / renewal of deposits. This will be valid till next Annual General Meeting.

This advertisement is issued in the name and authority of the Board of Directors of the Company.  
Sd/-  
**Thomas George Muthoot**  
Managing Director

