



MCSL/SEC/23- 24/211

October 28, 2023

BSE Limited

Phiroze Jeejeebhoy Towers Dalal Street,
Mumbai - 400 001

Scrip Code - 511766

**Scrip Code (Debenture& CP) - 974648, 974915,
974292, 974550, 974551, 974552 and 725660**

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 in the following newspapers:

- 1) Mangalam (Vernacular language - Malayalam) on October 28, 2023
- 2) Business Standard (English language) on October 28, 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

Opinion, Insight Out

Opinion, Monday to Saturday

To book your copy, sms reachbs to 57575 or email order@bsmail.in



Business Standard
Insight Out

H - FORM LOST

We would like to inform the general Public that the "Form H" bearing No.L/1 295010, L/1 295011 and L/1 295012 issued by the Sales Tax Department, Chennai, Tamilnadu - 600007 have been lost. If any person/s, who finds it, is requested to return the same to us at below mention address:

M/s. Sri Arumuga Sugars Limited
64, Dr. Nanjappa Road,
Coimbatore-641018
Ph : 0422 - 4970323

Piramal Finance

PIRAMAL CAPITAL & HOUSING FINANCE LIMITED
(Formerly Known as Dewan Housing Finance Corporation Ltd.)
Regd. Office Address:- Unit No. 601, 6th Floor,
Amiti Building, Agastya Corporate Park, Kamani
Junction, L.B.S. Marg, Kurla West, Mumbai- 400070
CIN: U65910MH1984PLC032639

PUBLIC NOTICE

NOTICE is hereby given to the public at large that Piramal Capital & Housing Finance Ltd (Formerly known as Dewan Housing Finance Corporation Limited) a Housing Finance Company registered with National Housing Bank (NHB), having its registered office at Unit No. 601, 6th Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, LBS Marg, Kurla West, Mumbai- 400070, intends to close one of its branch located at 2nd Floor, Puthiri Tower, Near K.S.R.T.C. Bus Stand, Thodupuzha, Idukki Dist. 685584, Kerala, and the same shall be shifted to 1st Floor, Puthenevittil Building 2.0, Near Mooppil Kadavu Bridge, Kanjiramattom Bypass, Thodupuzha 685584, Kerala. w.e.f. 27/01/2024.

The customers who are being serviced from the location which is being closed will be serviced from the new location from 27/01/2024 onward.

All the concerned persons are requested to take note of same.

Place: Thodupuzha For Piramal Capital & Housing Finance Ltd
Date: 28/10/2023

pnB Housing Finance Limited

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001.
Phones:- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Cochin Branch:- PNB Housing Finance Limited, 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Ponnuruni, Vytilla, Cochin - 682019

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

Whereas the undersigned being the Authorised Officer of the PNB Housing Finance Ltd. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account.

The borrower/s in particular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of PNB Housing Finance Ltd, for the amount and interest thereon as per loan agreement.

The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sl. No.	Loan Account Number	Name of the Borrower/Co-Borrower/Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of the Property/ies Mortgaged
1.	HOU/COCH/0119/63295	Mr. Dennis T. Varghese & Mrs. Sofi Varghese	15-06-2022	Rs. 51,08,683.42/- (Rupees Fifty One Lakhs Eight Thousand Six Hundred Eighty Three and Forty-Two Paise Only) as on date 15.06.2022	25-10-2023 (Physical Possession)	All that piece and parcel of the Property in Re Sy No.375/13/24, Block no.36, Aluva East Village, Aluva Taluk, Edathala, Ernakulam, Kerala - 682016

Place: Cochin, Dated: 25-10-2023
Authorized Officer, (M/s PNB Housing Finance Ltd.)

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

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 (%)
Upto 1 Year	7.21	Upto 1 Year	7.45	Upto 1 Year	7.21	7.21
1 Year 1 day upto 2 Yrs	7.49	1 Year 1 day upto 2 Yrs	8.00	1 Year 1 day upto 2 Yrs	7.77	8.07 ¹
2 Year 1 day upto 3 Yrs	7.49	2 Year 1 day upto 3 Yrs	8.50	2 Year 1 day upto 3 Yrs	8.07	8.74 ¹
4 year	7.16	4 year	7.40	4 year	7.96	8.96
5 year	7.25	5 year	7.50	5 year	8.38	9.91

¹Senior citizens and employees of Muthoot Pappachan Group (MPG) shall be eligible for additional interest of 0.50% on the rate of interest.

¹T&C Apply

- 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, IFSC 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:
 - 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 one of the following documents should be furnished as proof of residential address:
 - Telephone Bill (ii) Bank Account Statement (iii) Electricity Bill (iv) Ration Card.
 In case of Trusts the following documents need to be provided:
 - Certificate of Registration, if registered (ii) Power of Attorney granted to transact business on its behalf (iii) Any officially valid documents to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, Founders / Managers / Directors and their addresses (iv) Resolution of the managing body of the Trust (v) Telephone bill (iv) Electricity bill.
 In the absence of the above, the Company will not be able to process the application for deposit/ renewal.
- Repayment / Premature withdrawal / Renewal of deposit:**
 - 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.
 - 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.
 - 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.
 - 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.
 - 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:
 - 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).
 - 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. Mathews Markose Chief Executive Officer	Muthoot Capital Services Ltd., 3 rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035	Phone: + 91 484 6619600/6613450, Direct: + 91 484 6619601 Email: mathews.markose@muthootcap.com
- 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, Thrikakara P.O., Kakkannad, 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 or the District Level Consumer Disputes Redressal Forum for relief.

- Appointment of Brokers and Payment of brokerage:**
At present, the Company has appointed Muthoot Fincorp Limited, an NBFC, as broker for the collection of Public Deposit application forms and related documents on behalf of Muthoot Capital Services Limited. However, Muthoot Capital Services Limited alone will be responsible for the obligations and consequences in relation to the acceptance / renewal of Public Deposits and Muthoot Fincorp Limited or its employees are not responsible for the same. The payment of brokerage and reimbursement of out of pocket expenses to the broker shall be made as per the provisions of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016.
- All unclaimed interest and / or maturity proceeds for Public Deposit for more than seven years shall be transferred by the Company to the credit of Investor Education Protection Fund (IEPF) established by the Government of India, and no claim from a depositor shall lie against the Company in respect of any such unpaid / unclaimed amount. However, as per the provisions of Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, the depositor may claim the same from the Authority by submitting an online application in Form IEPF-5 available on the website www.iepf.gov.in
- Information required to be specified as per the provisions of NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 1998 and Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended are given below:

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, Theni, Thirunelveli, Trichy, Karaikkal, 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	The 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:

Sl. 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, 06 th Floor, M.G Road, Opp. Abad Plaza, Kochi, Kerala - 682 035.	Business
4.	Mr. A.P. Kurian	Independent Director	9, Friendship, 23 rd Road, TPS III, Bandra West, Mumbai, Maharashtra - 400 050.	Professional
5.	Mr. Thomas Mathew	Independent Director	A - 801, Raheja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011	Professional
6.	Mrs. Shirley Thomas	Independent Woman Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional
7.	Mrs. Divya Abhishek	Independent Woman Director	No. 29, Devadi Street, Mylapore, Chennai, Tamil Nadu - 600004	Professional

F. & G. Profits & Dividends

Period Ended	Profit Before Tax	Profit After Tax	Dividend
	(₹ In Lakhs)	(₹ In Lakhs)	(₹ per equity share of face value of ₹ 10/- fully paid up)
31 st March 2021 (in IND AS)	69 50	51 46	-
31 st March 2022 (in IND AS)	-215 71	-161 83	-
31 st 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.

Liabilities	As at 31.03.2023	As at 31.03.2022	Assets	As at 31.03.2023	As at 31.03.2022
	(₹ In Lakhs)	(₹ In Lakhs)		(₹ 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:

Sl. No.	Particulars	As at 31.03.2023
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) Directions, 2016

	Particulars	(₹ In Lakhs)
i.	Maximum amount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 2016 - one and half times of Net Owned Funds (NOF)	541 18
ii.	Aggregate of Public Deposits actually held on 31 st 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 lakhs.

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

L. Declaration

The Company declares:

- that the Company has complied with the provisions of the Directions applicable to it.
- that the compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India.
- 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.
- The Company is not in default in repayment of any deposit or interest thereon 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. 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 October 27, 2023 has approved advertisement for acceptance & renewal of fixed deposit, in partial modification of the advertisement for acceptance & renewal of fixed deposit approved by the Board on September 20, 2023. 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.

By Order of the Board
For Muthoot Capital Services Limited

Sd/-
Thomas George Muthoot
Managing Director
DIN:00011552

Place:Ernakulam
Date:27.10.2023

