



MCSL/SEC/25-26/233
September 23, 2025

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001, Maharashtra
Scrip Code (Equity) - 511766

Scrip Code (Debenture & CP) - 974550,
975282, 975513, 975662, 975739, 975982,
976006, 976146, 976157, 976183, 976213,
976233, 976282, 976363, 976458, 976806,
976898, 976933, 976965, 729104, 729231,
729236, 729711, 729732, 729733 and 730251

National Stock Exchange of India Limited

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

Dear Sir / Ma'am,

Sub: Newspaper Publication w.r.t Acceptance / Renewal of Fixed Deposit

Pursuant to Regulation 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the copy of the Notice published in the following newspapers, intimating about the details of the acceptance / renewal of Fixed Deposit by the Company:

- a) The Hindu Business Line (English language)**
- b) Mangalam (Vernacular language - Malayalam)**

This is for your kind information and records.

Thanking You,

Yours Faithfully,
For **Muthoot Capital Services Limited**

Deepa G
Company Secretary & Compliance Officer
(Membership No.: A68790)

Encl: as above

ഷാൻ വധം: 4 പ്രതികൾക്ക് ഇടക്കാല ജാമ്യം

ആലപ്പുഴ: എസ്.ഡി.പി.എ സെൻ്റാൽ സെക്രട്ടറിയായിരുന്ന കെ.എസ്. ഷാൻ കൊല്ലപ്പെട്ട കേസിൽ നാല് പ്രതികൾക്ക് ഇടക്കാല ജാമ്യം.

ആർ.എസ്.എസ് പ്രവർത്തകരായ അമിന, അരുൺ, സനൽ, വിഷ്ണു എന്നിവർക്കാണ് സുപ്രീംകോടതി ജാമ്യം നൽകിയത്. സുപ്രീംകോടതി ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്. ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്.

ജാമ്യം അനുവദിച്ചത്. എന്നാൽ പ്രതികൾ ആലപ്പുഴ ജില്ലയിൽ പ്രവേശിക്കാതെ സുപ്രീം കോടതി നിർദ്ദേശിച്ചിട്ടുണ്ട്. വിചാരണ നടപടികളുമായി പൂർണ്ണമായി സഹകരിക്കാനും നിർദ്ദേശം നൽകി.

ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്. ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്. ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്.

ആലപ്പുഴയിൽ ബി.ജെ.പി. ഒ.ബി.സി മോർച്ച നേതാവ് രണ്ടിത്ത് ശ്രീനിവാസൻ കൊല്ലപ്പെട്ട കേസിലെ പ്രതികൾ വധശിക്ഷ വിധിക്കപ്പെട്ട ജയിലിൽ കഴിയുമ്പോൾ ഷാൻ വധക്കേസിലെ പ്രതികൾ പുറത്തുവരുന്നതിന് സുപ്രീംകോടതി വിധി നൽകി. ജാമ്യം നൽകിയത് സുപ്രീംകോടതിയാണ്.

ശശിന്ദ്രന്റെയും മക്കളുടെയും മരണം: വി.എം. രാധാകൃഷ്ണന്റെ വിടുതൽ ഹർജി തള്ളി

കൊച്ചി: മലബാർ സിമെന്റ്സ് മുൻ കമ്പനി സെക്രട്ടറി വി. ശശിന്ദ്രന്റെയും മക്കളുടെയും മരണവുമായി ബന്ധപ്പെട്ട കേസിൽ കുറ്റവിമുക്തനാക്കണമെന്ന വ്യവസായി ചാക്ക് രാധാകൃഷ്ണനെ നന്നാ വി.എം. രാധാകൃഷ്ണന്റെ ഹർജി ഹൈക്കോടതി തള്ളി. ഈ സാഹചര്യത്തിൽ വിടുതൽ സാധ്യമല്ലെന്നും വിചാരണക്കോടതിയെ സമീപിക്കാനും ജസ്റ്റിസ് വി.ജി.ആർ.എസ്. കൃഷ്ണൻ നമ്പ്യാർ നിർദ്ദേശിച്ചു.

മലബാർ സിമെന്റ്സ് കമ്പനി സെക്രട്ടറിയായിരുന്ന ശശിന്ദ്രൻ (46), മക്കളായ വ്യസൻ (12),

വിവേക് (8) എന്നിവരെ 2011 ജനുവരി 24ന് കബ്രി കോട്ട ക്വട്ടേഷൻ കൂട്ടിക്കൊടുത്തുവെന്ന് ആരോപിച്ചതിൽ കണ്ടെത്തിയ കേസിൽ മൂന്നാം പ്രതിയാണ് രാധാകൃഷ്ണൻ.

ശശിന്ദ്രന്റെ ഭാര്യയും കേസിലെ പ്രധാന സാക്ഷിയുമായ ടീന 2018 ജൂലൈ 14ന് കോയമ്പത്തൂരിൽ മരിച്ചിരുന്നു. ശശിന്ദ്രന്റെയും മക്കളുടെയും മരണം ആദ്യം ലോക്കൽ പോലീസും ക്രൈംബ്രാഞ്ചും അന്വേഷിച്ചെങ്കിലും ആത്മഹത്യയെന്നായിരുന്നു കണ്ടെത്തൽ. പിന്നീട് കൂടുതൽ അന്വേഷണം കേസന്വേഷണ ഓഫീസിൽ ആവശ്യപ്പെടാൻ കേസന്വേഷണ ഓഫീസർക്ക് വി.എം. രാധാകൃഷ്ണനെ പ്രതിയാക്കി കുറ്റപത്രം നൽകി. എന്നാൽ കൂടുതൽ അന്വേഷണങ്ങൾക്ക് വി.എം. രാധാകൃഷ്ണൻ സമ്മതിച്ചിട്ടില്ല.

ആത്മഹത്യ പ്രശ്നം വി.എം. രാധാകൃഷ്ണനെ പ്രതിയാക്കി കുറ്റപത്രം നൽകി. എന്നാൽ കൂടുതൽ അന്വേഷണങ്ങൾക്ക് വി.എം. രാധാകൃഷ്ണൻ സമ്മതിച്ചിട്ടില്ല.

ആത്മഹത്യ പ്രശ്നം വി.എം. രാധാകൃഷ്ണനെ പ്രതിയാക്കി കുറ്റപത്രം നൽകി. എന്നാൽ കൂടുതൽ അന്വേഷണങ്ങൾക്ക് വി.എം. രാധാകൃഷ്ണൻ സമ്മതിച്ചിട്ടില്ല.

MUTHOOT CAPITAL SERVICES LIMITED

CIN: L67120KL1994PLC007726, Incorporated on 18th February 1994 with RoC, Kerala

Registered Office: 3rd Floor, Muthoot Towers, M. G. Road, Kochi - 682 035, Tel: +91 - 484 6619600

INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs.3 CRORE (w.e.f. 1st April 2025)

A+ /Stable by CRISIL

Period	NON-CUMULATIVE DEPOSITS (Minimum Amount - ₹ 1000)	
	SCHEME - A MONTHLY INTEREST PLAN	SCHEME - B ANNUAL INTEREST PLAN
	Rate of Interest (% p.a.)	Rate of Interest (% p.a.)
12 months	7.65%	7.90%
24 months	8.00%	8.70%
36 months	8.50%	9.10%
48 months	8.60%	8.90%
60 months	8.50%	8.90%

Period	CUMULATIVE DEPOSITS (Minimum Amount - ₹ 1000)	
	SCHEME - C MATURITY PLAN (Annual Cumulative)	
	Rate of Interest (% p.a.)	Annualized Yield (%)
12 months	7.90%	7.90%
24 months	8.65%	9.02%
36 months	8.95%	9.78%
48 months	8.75%	9.97%
60 months	8.50%	10.08%

*Additional 0.25%interest is applicable for Senior citizens.Non-Resident Senior Citizen will not be eligible for 0.25% additional interest. Rate of interest for Deposits above Rs.3 Crores per deposit may vary from the published card rate, but within the cap on Rate of Interest specified by the Reserve Bank of India (RBI). Depositors are advised to verify the prevailing rates for such deposits, prior to making any investments.

1) MINIMUM DEPOSIT : Deposits will be accepted for a minimum amount of Rs. 1,000/- **2) SCHEME AND TENURE**: Company accepts cumulative and non-cumulative deposits for a minimum period of 12 months and for a maximum period of 60 months. Fixed deposit will be booked on the date of realisation of funds. **3) INTEREST**: Under Cumulative interest scheme shall be compounded annually and payable on maturity. Under non-cumulative monthly interest plan interest shall accrue and be payable monthly, in non-cumulative annual interest scheme interest shall accrue monthly and payable annually. Interest will be paid by cheque or account transfer by means of RTGS /NEFT at the option of the Company. For RTGS/NEFT, depositors must provide details of bank account numbers, IFSC Code and name of the account holder at the time of deposit opening. **4) PERSONS/ENTITIES ELIGIBLE TO PLACE DEPOSIT**: Deposits on behalf of Resident Individuals, Non-Resident Individuals (would be accepted on non-repatriation basis only), Trust, Societies, Club, Associations, HUFs (through Karta), Charitable organizations (not registered as a company), Proprietorship firms and Partnership firms (excluding LLP). Deposits on behalf of a minor will be accepted through his/her guardian, who must sign the application form. **5) IDENTIFICATION OF DEPOSITORS**: To comply with 'Know Your Customer' guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-attested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification and proof of residential address). **KYC document for Individual, Karta, Trustee, Partner, Proprietor, Authorized Signatories Beneficial Owners, Power of attorney Holder**: Latest Photograph, Copy of PAN mandatory, ID & Address Proof **Officially Valid documents (OVD)**: Aadhaar Card, Voter ID, Passport, Driving License, Job card issued by an officer of the State Government, Letter issued by the National Population Register containing details of name and address. If the above submitted OVD does not have the current address mentioned on application form, then any of the below listed documents to be treated as deemed OVD for limited purpose of proof of address. If a customer submits the deemed OVD then within 3 months from the date of submitting below documents, customer needs to submit above OVD with current address. The utility bill in the name of the customer, which is not more than two months old of any service provider (electricity, Telephone, post- paid mobile phone, Piped gas, Water bill), Property of Municipal Tax receipt, Pension or Family Pension Payment orders (PPOs) issued to retired employees by Government departments or Public Sector undertakings, if they contain the address, Letter of allotment of accommodation from employer issued by State Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions, Listed Companies, Leave & License agreements with such employers allotting official accommodation. **Additional documents for Individual**: Copy of PAN. In the case of Minor guardian PAN also should be submitted, Proof of date of birth (if minor), Form 15H/G (if tax not to be deducted), Proof of account details, The application form duly filled and signed by the depositor. In case of minor, it should be signed by guardian. **Additional KYC documents for an account of HINDU UNDIVIDED FAMILY (HUF) PAN Card Copy of HUF Declaration with Karta seal and signature along with signatures of all coparceners, Application form duly filled and signed with HUF seal, Proof of account details. Additional KYC documents for an account of SOLE PROPRIETORSHIP CONCERN**: Name and Signatures of the Proprietor, PAN Card Copy of Proprietor, Identity Address Proof of Proprietor, Two documentary proofs in name of sole proprietor as per KYC policy, Proof of account details. **Additional KYC documents for an account of PARTNERSHIP FIRM**: Registration Certificate of Partnership firm, Partnership Deed, PAN Card copy of Firm, Declaration of Partnership by Partners, Partnership letter stating names of all partners and the mode of operation, Identity and Address proof of Partners, Beneficial Ownership Declaration signed by authorised signatory/ies as per mode of operation. **Additional KYC Documents for an account of Trusts/Associations/Clubs**: Trust Deed, Registration Certificate, Copy of Resolution of Investment, Trust's PAN Card copy, Trust's Address Proof, Specimen Signature of Authorized Persons, Photograph, PAN Card, Address Proof of Signing Authorities. **Additional KYC Documents for an account of UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS**: Latest Resolution of Association with authorised signatories and mode of operation permitting Investment, opening a deposit and claiming maturity, List of current Members on the letterhead, Power of Attorney granted to transact on its behalf, Copy of PAN of association with sign and seal, Copy of address in the name of association or Body of Individuals, Copy of registration certificate if registered, Bye laws or Rules in case of Societies, Application form duly filled and signed by authorised signatories with seal. **Documents for Deposits from NON-RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO)/ OVERSEAS CITIZEN OF INDIA(OCI)**: Recent Photograph, PAN Card Copy, Proof of date of birth if minor, Passport, Valid Visa /Work/Residence permit / PIO / OCI Card, Overseas/ Indian Address proof, Tax Residence Certificate (TRC) from the IT Dept. of the country of which the investor is resident, Form 10F, PE Certificate, Declaration to avail of DTAA benefit if customer wants to avail tax benefit. In the absence of the above documents for individuals/entities the Company will not be able to process the application for deposit/renewal. The depositor shall inform the company within 30 days in case any update in the documents submitted earlier. **6) CENTRAL KYC REGISTRY**: Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYCR) who shall allot a unique KYC number. Depositor(s) are requested to share with us such number upon receipt of the same. **7) JOINT DEPOSITS**: Deposits can be made in joint names, not exceeding three in number. Joint name deposits may be accepted with the clauses, namely, Either or Survivor Former or Survivor/s; Anyone or Survivor/s, jointly. a) Only the first deposit holder is eligible to avail preferred rate of interest, if any applicable, b) All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor, c) Joint Deposit can be made only by individuals, d) Deposits held jointly by a Resident Indian and an NRI/PIO/OCI or vice versa can be held only under Former or Survivor basis e) NRI/PIO/OCI status will only be provided if the first holder is an NRI/PIO/OCI. **8) NON-RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO)/ OVERSEAS CITIZEN OF INDIA(OCI) DEPOSITS**: Deposit from NRIs and Person of Indian Origin (PIOs)/OCI will be accepted on non-repatriation basis only. The amount of deposit shall be received by debit to NRO account, provided that the amount of the deposit shall not represent inward remittances or transfer of funds from NRE/FCNR (B) accounts into the NRO account. A declaration will be obtained from the customer to confirm the same. Deposit would be accepted for a maximum period of 3 Years. Payment of interest and the repayment of deposit shall be made only by credit to NRO account with banks. TDS will be deducted as applicable to NRO deposit. Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company. NRI/PIO/OCI Depositor are required to mandatorily fill FATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities. **9) NOMINATION**:The depositor can nominate one person(individual) including a minor to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Where nominee is a minor, a major person's name & address to be furnished in the nomination form to receive the amount on behalf of minor, or in the event of minor pre-deceasing the depositor. Such nomination can be varied or cancelled as prescribed under Banking Companies (Nomination) Rules, 1985 framed under Sec. 452A of the Banking Regulation Act. MCSL will acknowledge the record of the nomination in the deposit receipt with the legend "Nomination Registered". And shall also indicate the name of the Nominee subject to consent by depositor in the nomination form. **10) INCOME-TAX PROVISIONS**: 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. **11) TDS DEDUCTION**: In the case of a resident individuals/entities, MCSL will deduct income tax by way of TDS at 10% as under Section 194A of the Income Tax Act on interest paid or payable on public deposits exceeding the threshold limit, currently Rs. 10,000 per annum. TDS will not be deducted if Form 15G/15H is submitted at the beginning of each financial year, provided the customer's total interest income is within the limits prescribed under the Income Tax Act from time to time. A valid and operative PAN is mandatory for this purpose. In the absence of a valid and operative PAN, TDS may be deducted at a higher rate, as per the provisions of the Act. In the case of Non-Resident Ordinary (NRO) Fixed Deposits, TDS will be applicable as per the IT act. Form 15H/G is not applicable for Non-Resident customers. When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit. a) If the Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax rate will be lower of DTAA rate or income tax rate. However, to claim the benefit of DTAA rate, the Tax Residence Certificate, Form 10F, No Permanent Establishment (PE) and Self Declaration will have to be furnished. In the event of non-furnishing of the above, the higher Tax rate as per the Income Tax Act will apply. b) **Furnishing PAN**: A valid PAN is mandatory to open Fixed Deposit c) **Form 15G/15H**: A new form 15G/15H has to be submitted annually and for any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year. d) Tax wherever applicable will be deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor. Tax remitted shall not be refunded under any circumstance whatsoever. **12) DEPOSIT CERTIFICATE**: Deposit certificate will be dispatched to customer by speed post/courier at the given correspondence / communication address in the application form and the Company shall not be held responsible for any loss or delay in transit. **13) RENEWALS**: Deposits can be renewed on maturity date subject to the terms and conditions for acceptance of deposits in force at that time. In such case prevailing rate on the date of maturity will be applicable. 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. Renewal before maturity is permitted to an existing depositor for availing the benefit of higher interest rate subject to renewal period exceeds the remaining period of the original deposit period. If the depositor opts for auto renewal, then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary is received from the customer. In such cases the depositor need not submit the original certificate for renewal. **14) LOAN ON DEPOSITS**: a) The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors. b) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least 7 days in advance of the maturity. c) Loan on Deposit is not permitted for Deposits accepted from NRI or Minor. **a) REPAYMENTS**: a) If the depositor has opted for auto refund, the maturity amount will be auto credited to the First holder's Bank account particulars submitted to MCSL. b) The deposits shall be repaid 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 account transfer by means of RTGS/NEFT. All payment of interest and repayment of the principal amount will be in favour of the first named depositor. Any discharge given by either/any depositors for payment of interest or repayment of principal amount shall be valid and binding on all other joint depositors. b) 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. c) The Company shall intimate the details of maturity of the deposit to the depositor at least 14 days before the date of maturity of the deposit. Any change in the maturity instruction must be submitted prior to 7 days of the maturity date. **15) PREMATURE PAYMENT**: a) The Company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors. b) As per the Directions of Reserve Bank of India currently in force: i) Up to 3 months from the date of deposit/renewal (Lock-in-period): No repayment (Not applicable in case of premature repayment in the event of death of the depositor), Up to 3 months from the date of deposit/renewal (Lock-in-period) - in case of request made for emergent situation: In case of tiny deposits, the entire amount of deposit may be paid to the depositor upon request, before the period of three months from the date of investment, without interest. Tiny deposit means the aggregate amount of public deposits not exceeding ₹ 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the non-banking financial company. In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.5 lacs whichever is lower may be prematurely paid to the investor upon request within a period of three months from the date of investment, without any interest. The remaining amount of deposit with interest at the contracted rate shall be governed by the provisions of the extant directions as applicable for public deposits. In cases of critical illness, hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest, Critical illness shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time. Expenses of an emergent nature include medial emergency, or expenses due to natural calamities/disaster as notified by the concerned Government /Authority. 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. After 6 months but before the date of maturity: The interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which Fixed deposits are accepted by the Company. In the event of the death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee/legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. However, no interest is payable on such repayments of deposits. The above rates are also applicable for premature repayments in the case of death of a depositor. Premature repayments will be made only in favour of the first depositor. **GENERAL TERMS**: **16)** The Fixed deposit receipt will be issued, subject to cheque realization / receipt of funds in company's account. **17)** The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason thereof. **18)** Application for Fixed deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants. Payment should be made by means of an Account payee Cheque in favour of Muthoot Capital Services Limited. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS)) to the company's account. **19)** In the event of death of the first named depositor, all payments on account of principal and /or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his lifetime. In the event of death of sole depositor and /or all the joint depositor, all payment on account of principal and/or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same. In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/ probate of the will granted by a court of competent jurisdiction. **20)** Deposit receipts issued by the Company are not transferable. **21)** The deposits solicited by the Company are not insured **22)** The Financial position of the Company as disclosed 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. **23)** In case of deficiency of the Company in serving its deposit, the depositor may approach the company. If it is not redressed with a period of 30 days the depositor can approach RBI ombudsman for resolution of the query. Alternatively, the depositor may approach National Consumer Disputes Redressal Forum, State Level Consumer Disputes Redressal Forum, or the District Level Consumer Disputes Redressal Forum for relief. **24)** In case of non-repayment of the deposit or part thereof, as per terms and conditions of such deposit, the depositor may approach the Kochi Bench of National Company Law Tribunal, Company Law Bhavan, BMC Road, Thrikkakara P.O., Kakkanaad, Kochi, Kerala - 682 021, Ph: 0484-2988626, Email: registrar_kochi@nclt.gov.in **25)** 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 unclaimed/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 **26)** Credit Ratings: CRISIL A+ /Stable (Reaffirmed). **27)** The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directions of the Reserve Bank of India (RBI) under Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 as amended from time to time. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above. **28)** All correspondence with regard to deposits should be addressed to Company's following address: Muthoot Capital Services Ltd., 3 rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035. **29) Grievances/Complaints**: Any grievances/complaints with regard to Public Deposit should be addressed to: **Name and designation**: Mr. Mathews Markose (Chief Executive Officer), **Address**: Muthoot Capital Services Ltd., 3 rd Floor, Muthoot Towers, M.G Road, Kochi - 682 035 Chief Executive Officer, **Contact details**: Phone: + 91 484 6619600/6613450, Direct: + 91 484 6619601 . Email: mathews.markose@muthoot-cap.com **30)** The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee. **31) Appointment of Brokers and Payment of brokerage**: At present, the Company has appointed Muthoot Fincorp Limited, an NBFC, and Muthoot Pappachan Chits (India) Private Limited as broker for the collection of Public Deposit application forms and related documents on behalf of MCSL. However, MCSL alone will be responsible for the obligations and consequences in relation to the acceptance/renewal of Public Deposits and Muthoot Fincorp Limited/ Muthoot Pappachan Chits (India) Private 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. **32)** The Company has created a floating charge on statutory liquid assets in favor of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India. **33)** Upon receipt of money for fixed deposit, if the company finds any discrepancy in the application/documents received, the company shall be notifying the applicant via Message/Email/WhatsApp. If the same is not resolved within 30 days, the company shall refund the application money without any interest to the originating account on the 30th day, with due intimation to the applicant

Particulars required to be specified as per The Provisions of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions 2016 And Miscellaneous Non-Banking Companies (Advertisement) Rules 1977

A	Name of the Company	Muthoot Capital Services Limited (MCSL)
B	Date of Incorporation	18 th February, 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 financing new and used vehicles. The Company accepts public deposits only from the state of Kerala and booked at Registered Office in Kochi. The Company does not have any subsidiaries. Presently the Company is having facility for its auto loan sourcing/ processing/ servicing at Kochi, Alappuzha, Calicut, Kollam, Kottayam, Kalpetta, Palakkad, Thrissur, Trivandrum, Kesavadasapuram, Chennai, Coimbatore, Salem, Trichy, Bangalore, Hubli, Mysore, Shimoga, Hyderabad, Thirupathi, Vijayawada and Ahmedabad.
D	Brief Particulars of the Management of the Company	Company is managed by Executive Director, CEO and CFO under the supervision of the Board of Directors.

Names, Addresses & Occupation of the Directors:

Sl.NO	Name	Designation	Address	Occupation
1	Ms. Tina Suzanne George	Executive Director	Muthoot Towers, M.G Road, Kochi, Ernakulam - 682035	Business
2	Ms. Ritu Elizabeth George	Non-Executive Director	Muthoot Towers, M.G Road, Kochi, Ernakulam - 682035	Business
3	Ms. Susan John	Non-Executive Director	Muthoot House TC 4/1008 (I), Kuravankonam, Kowdiar, Thiruvananthapuram, Kerala - 695003	Business
4	Mr. Thomas Mathew	Independent Director	A-801, Raheja Vivarea, Sane Guruji Marg, Jacob Circle, Saat Raasta, Mumbai - 400 011	Professional
5	Mrs. Shirley Thomas	Independent Woman Director	Vaikathukaran, Cullen Road, Alappuzha Municipality, Alappuzha, Kerala - 688 001	Professional
6	Mrs. Divya Abhishek	Independent Woman Director	No. 29, Devadi Street, Mylapore, Chennai, Tamil Nadu - 600004	Professional
7	Mr. Robin Tommy	Independent Director	Kulangaramuriyil,Chirakkadavu P.O, Kanjirappally,Kottayam - 686520	Professional

F & G. Profits & Dividends

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 2023 (in IND AS)	108 80	77 93	-
31st March 2024 (in IND AS)	164 34	122 49	-
31st March 2025 (in IND AS)	60 40	46 31	-

Note: Brief particulars of Contingent Liabilities

Sl.No.	Particulars	As at 31.03.2025 (₹ In Lakhs)
1	Service Tax issues where the Company is in appeal (Amount fully paid)	13.56
2	Capital Commitments	604.23
	Total	617.79

The amount which the Company can raise by way of deposits under the NBFCs Acceptance of Public Deposits (Reserve Bank) Directions, 2016:

Particulars	(₹ In Cr)
(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)	890.99
(ii) Aggregate of Public Deposits actually held on 31 st March, 2025	43.19

As on 31 st March 2025, the unclaimed matured public deposit was ₹ 29.26 lakhs and deposit pending for renewal was ₹ 16.15 lakhs. The Company has no overdue deposits as on date of this advertisement. **The Company declares:** The Company has complied with the applicable provisions of the RBI Directions. The compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India. The deposits accepted by the Company aggregating to ₹ 43.19 Crore as on 31st March 2025, 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 there on in accordance with the terms and conditions of deposits. 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 2025 is ₹ 5.27lakhs. The Company is having a valid certificate of Registration Number 16.00024 dated May 13, 1998, issued by Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company. 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 August 05 th 2025, 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.

By Order of the Board
For Muthoot Capital Services Limited

Sd/
Ms. Tina Suzanne George
Executive Director
DIN: 09775050
Place: Ernakulam
Date: 19.09.2025