





- 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.10000/- 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 (15A) of the Income Tax Act, every person receiving any sum of income or amount from which tax has been deducted under the provisions of the Income Tax Act shall provide his PAN number to the person responsible for deducting such tax. In case the PAN number is not provided the Company shall not be liable for the non availment of the credit of tax deducted at source.

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

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

FOR POLITICALLY EXPOSED PERSONS

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

Name

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

Signature of Applicant (s)

I / We agree to abide by the rules and regulations, which have been read / explained to me / us.  
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 HolderJoint 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  
Name. ID No. & Signature

Verified & advice issued  
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 CBDT 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**

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 through any electronic modes/ Cheque / Demand Draft (DD) 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) Demand Draft /NEFT/ RTGS/IMPS 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 depositors are required to comply with KYC formalities, Accordingly depositor is required to submit a copy of any one of the following documents to the company with the original for verification. PAN Card is mandatory.
  - (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.
 Provided that,
  - (a) where the customer submits his proof of possession of Aadhaar number as an OVD (Officially Valid Document), he may submit it in such form as are issued by the Unique Identification Authority of India.
  - (b) where the OVD furnished by the customer does not have updated address, the following documents or the equivalent e-documents thereof shall be deemed to be OVDs for the limited purpose of proof of address:-(i). utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); (ii). property or Municipal tax receipt; (iii). pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; (iv). letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation;
  - (c) the customer shall submit OVD with current address within a period of three months of submitting the documents specified at 'b' above.
6. **JOINT DEPOSITS**
  - (i) Deposits may be made in joint names of 2 or more persons (not exceeding 3) but both principal and interest are payable to the first named person in the deposit receipt, unless all the depositors jointly apply in writing to the Company to make payment to any other joint depositor.
  - (ii) In the case of Either/Former/Any one or Survivor accounts, repayments/renewals shall be made as per the specific direction of the depositors on the application form.
7. **RENEWALS**  
 Depositors desire of renewing a deposit should return to the company, the deposit receipt duly discharged on the reverse and accompanied by the Renewal Application duly filled up and signed by the sole/joint Operator(s) on or before the date of maturity. Depositors who are issued with deposit advice in lieu of deposit receipt need to 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 furnish 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. Company can approve certain emergent expenses, in accordance with RBI guidelines:-
  - (a) Tiny deposits may prematurely be paid to individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirety, 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.
  - (b) In case of other public deposits, not more than fifty per cent of the amount of the principal sum of deposit or ₹5 lakh, whichever is lower, 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; the remaining amount with interest at the contracted rate shall be governed by the provisions of the extant directions as applicable for public deposits. Provided that In cases of critical illness, hundred per cent 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.
 Explanation
  - (a) For this purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities/ disaster as notified by the concerned Government/authority.
  - (b) 'Critical illness', may be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.
  - (c) The amount as per these provisions shall also apply to the existing deposit contracts wherein the individual depositor does not have a right to premature withdrawal of the deposit before the expiry of three months.
11. **RD INSTALMENT SERVICING**  
 A grace period of 30 days will be permitted for RD remittances; however, interest will be calculated solely from the date of remittance of the RD installment. Advance/ part remittance will not be allowed for RD remittances.
12. **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 if any 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.
13. **LOAN AGAINST DEPOSIT**  
 As per current RBI directives, loan against deposit is permissible subject to maximum of 75% of the deposit amount, provided the deposit has run for a minimum period of 3 months and shall carry interest at 2% above the interest payable on such deposit.
14. **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 outside 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 Depositor.
15. **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.
16. **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.
17.
  - a) The credit rating assigned for deposit by CRISIL is "A/Stable" Protection factors considered sufficient for Investment.
  - b) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the southern Bench of National Company Law Tribunal, whose full address is given below. National Company Law Tribunal Company Law Bhavan, BMC Road, Thrikkakkara P. O. Kakkanad, Kochi - 682021.
  - (c) In case of any deficiency of the company in servicing its deposit the depositor may approach the National Consumers Disputes Redressal Forum. The State Level Consumers Disputes Redressal Forum. NBFC Ombudsman or the District Level Consumer Disputes Redressal Forum for relief.
  - (d) The financial position of the company and the representations made in the application form are true and correct. The company and its Board of Directors are responsible for the correctness and veracity thereof.
18. The total amount of exposure (Aggregate dues) to companies in the same group or other entities or business ventures, in which the directors and/or the NBFC are holding substantial interest as on 31-03-2025 is Rs.178.77 Lakhs.
19. The company's having valid certificate or Registration No.A-16.00042 dated 03-10-2008 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.
20. Interest rates are subject to change and the rate applicable will be prevalent rate on the date of Deposit.
21. Deposit are not insured.  
 For further clarifications regarding the Terms and conditions, please contact any of our Branches/ Corporate Office.

Signature  
(Primary Account Holder)

Signature  
(Joint Account Holder)





# Muthoot Vehicle & Asset Finance Ltd.

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

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

Period	Monthly	Annually
12 Months	6.75%	7.25%
24 Months	8.25%	8.50 %
36 Months	8.50%	8.75%
48 Months	8.25%	8.50%
60 Months	8.25%	8.50%

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

Period	Flat Rate
36 Months	8.25 %
60 Months	8.35 %

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

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

## BRANCHES

1	<b>Alangad</b> Ph : 8714620634 1st Floor, Manathatt Building, Malikampeedika, Alangad, Ernakulam- 683 511	21	<b>Kottarakkara</b> Ph : 7593864438 Shop Number 25/400-3, TempleNagar,, Padinjattinkara , Kottarakara - 691 506	41	<b>Panamaram</b> Ph : 7593871936 1st floor, St Jude Shopping Complex , Kalpetta - Mananthavady Road, Panamaram, Wayanad – 670 721
2	<b>Alappuzha</b> Ph : 7593864446 Door No. XII/244, Vanniyamparambil Building, Arattuvazhi, A S Road, Alappuzha - 688 007	22	<b>Kottayam</b> Ph : 7593864443 Chackalaparambil Commercial Center, Kurushupally Junction, Puthenangady Kottayam-686001	42	<b>Panangad</b> Ph : 8714620637 N M Mart, 1 <sup>st</sup> Floor, NM Junction, Kumbalam P O, Panangad - 682 506
3	<b>Aluva</b> Ph : 7593864450 1 <sup>st</sup> Floor, Ceeves Builders &Developers, D/No. 369 (2) AMC, Palace Road, Aluva - 683 101	23	<b>Kozhencherry</b> Ph : 7593831906 Sopanam, Edasserymala, Aranmula P.O,Pathanamthitta - 689 533	43	<b>Pathanadu</b> Ph :7593871986 Murickananickal Building,Kangazha P O,Pathanad, Kottayam - 686 541
4	<b>Angadippuram</b> Ph : 7593871937 Opp Village office, Angadippuram P O, Perinthalmanna, Malappuram - 679 322	24	<b>Kulapully</b> Ph : 7593872721 Muttappan Complex, Ground floor, Near post office, Kulappully,Shornur - 679 122	44	<b>Pathanamthitta</b> Ph : 7593864440 6/173, Ground Floor, Hannah Tower, Near More Supermarket,Santhosh Mukku, Pathanamthitta - 689 645
5	<b>Angamaly</b> Ph : 7593864451 1 <sup>st</sup> Floor, VIP Towers, TB Junction, Angamaly, Ernakulam – 683 572	25	<b>Kunnicoode</b> Ph : 7593871941 Ground Floor,R P Tower,Near Thettikuzhy Hospital, Kunnicoode P O,Kollam - 691 508	45	<b>Pattambi</b> Ph : 7593871955 Koppan Trade Centre, 1st Floor, Palakkad Road, Mele Pattambi, Pattambi – 679 306
6	<b>Annie Hall-Calicut</b> Ph : 8714620648 Yamuna Arcade, Ground Floor, Kallai Road, Palayam, Near Annie Hall, Calicut – 673 004	26	<b>Kuruppumpadi</b> Ph : 7593871958 Korattukudy, Jacob Plaza, Ground Floor, Kuruppumpady JN, Kuruppumpadi, Ernakulam – 683 545	46	<b>Perinthalmanna</b> Ph : 7593864454 Ground Floor, M T Complex, Ooty Road, Perinthalmanna- 679322
7	<b>Ayyappankavu</b> Ph : 7593872916 68/2823A, Ground Floor, Near Ayyappankavu Temple, Ernakulam – 682 018	27	<b>Malappuram - Othukkungal</b> Ph : 7593871968 Ground Floor,KMH Arcade, Othukkungal, Malappuram - 676 528	47	<b>Perumbavoor</b> Ph : 7593871948 1 <sup>st</sup> Floor, Bathel Suloko Othodox Syrian Church Building, Opp. ESAF Bank Ltd, MC Road, Perumbavoor - 683 542
8	<b>Calicut</b> Ph : 7593864455 Trade Arcade, 1 <sup>st</sup> Floor, Opp. YYMCA,Kannur Road, Calicut – 673 001	28	<b>Malikamukku</b> Ph : 7593870752 1 <sup>st</sup> Floor, SK Complex, Kanjiramchira P O, Malikamukku, Alappuzha, - 688 007	48	<b>Pothencode</b> Ph : 7593861448 Ground Floor, Alsad Towers, Petrol Pump Junction, Opp.Hint Lab, Pothencode P O, Trivandrum-695584
9	<b>Chendrapinni</b> Ph : 8714620625 K K N Complex, 1st Floor, Chendrapinni P.O., Thrissur – 680 687	29	<b>Manappally</b> Ph : 7593870014 Ground Floor, Manapally Junction,Vavvakkavu, Pavumba Road, Kollam-690574	49	<b>Pudunagaram</b> Ph : 7593831927 Grand Towers,1st Floor, Kollengode Road, Pudunagaram - P O, Palakkad Dist - 678 503
10	<b>Cherai</b> Ph : 8714620633 Door No- 64/J, 1 <sup>st</sup> Floor, VS Building, Cherai, Ernakulam – 683 514	30	<b>Marampally</b> Ph : 8714620649 Kadavil Building, 1 <sup>st</sup> Floor, Marampally Jn, Marampally - 683 107	50	<b>Puthanangadi</b> Ph : 7593831911 Palackal Building, Puthanangadi, Varanam P O, Near Supplyco, Alapuzha - 688 555
11	<b>Cherthala</b> Ph : 7593871947 R4/BA-182/21, 1 <sup>st</sup> Floor, Manorama Jn, Cherthala P O, Alleppey - 688 524	31	<b>Mavelikkara</b> Ph : 7593864445 717, Chembisseril Building, Ground floor Near Fire Station, Kayamkulam P O, Kayamkulam – 690 502	51	<b>Thiruvalla</b> Ph : 7593864442 KV Building, 1 <sup>st</sup> Floor, Thirumoolapuram P O, Thiruvalla - 689 115
12	<b>City Branch</b> Ph : 7593864449 Ground Floor, Mithun Tower, K P Vallon Road, Kadavanthra, Kochi - 682 020	32	<b>Meenakshipuram</b> Ph : 8714620629 Akbar Complex, 1 <sup>st</sup> Floor, Pollachi Road, Meenakshipuram, Palakkad – 678 533	52	<b>Thodupuzha</b> Ph : 7593864447 Ground Floor, Pulimoottil Plaza, Near Town Church, Thodupuzha – 685 584
13	<b>Edappal</b> Ph :7593871960 IBS Tower, Kuttippuram Road, Opp.Govinda Theater, Chungam, Edappal- 679576.	33	<b>Muthalamada</b> Ph : 7593831920 PSS Plaza,Ground Floor, Kambrathuchalla, Muthalamada - P O, Palakkad – 678 507	53	<b>Thripunithura</b> Ph : 8714620653 1 <sup>st</sup> Floor, Shankari Tower, Vadakkekotta, Thripunithura, Ernakulam – 682 301
14	<b>Kalluvathukkal</b> Ph :7593853585 Ground Floor,Kanakasree Square, Nadakkal Road,Vilavorkonam P.O, Kalluvathukkal,Kollam - 691 578	34	<b>Muvattupuzha</b> Ph : 7593864448 1 <sup>st</sup> Floor, Mariyil Tower, Opp: Tyre Bazar, Vazhappilly P O, Muvattupuzha – 686 673	54	<b>Thrissur</b> Ph : 7593864452 1 <sup>st</sup> Floor, Suncity Complex, Koorkencherry P O, Thrissur - 680 007
15	<b>Kangarappady</b> Ph : 9288025393 D/No: 14/454-B1, 1 <sup>st</sup> Floor, Kangarappady Jn, Edappally - Pukkattupady Road, Ernakulam – 682 021	35	<b>Nellayi</b> Ph : 7593871940 V P Complex,ground floor, Nellayi , Mukundapuram, Thrissur-680 305	55	<b>Thuravoor</b> Ph : 7593871962 Kolattukudy Building, Ground Floor, Opp. Angamaly Bus Stop, Thuravoor Jn, Thuravoor P O, Ernakulam - 683 572
16	<b>Kannur</b> Ph : 7593864456 Parakandy Road,Near Under Bridge, Kannur- 670 001	36	<b>Nettoor</b> Ph : 8714620627 Door No: XIX/578A, Kuryappilly Building, 1 <sup>st</sup> Floor, Nettoor - P O, Ernakulam – 682 040	56	<b>Trivandrum</b> Ph : 7593864434 1 <sup>st</sup> Floor, Golden Palace Arcade, Kaimanam Jn., Trivandrum - 695 040
17	<b>Kathrikadavu</b> Ph : 7593871964 Madathilkunne Complex, 1 <sup>st</sup> Floor, Kathrikadavu, Kaloor- P O, Ernakulam - 682 017	37	<b>Nilambur</b> Ph : 7593871961 PB Business Point Ground Floor, Near HDFC Kovilakam Road, Nilambur-679329	57	<b>Vannappuram</b> Ph : 8714620626 New No: XIII/1209, Kallarackal , Vannapuram P O, Idukki - 685 607
18	<b>Kattappana</b> Ph : 8714620618 1 <sup>st</sup> Floor,Vadakkedath Building, Near Head Post Office, Kattappana, Idukki - 685 508	38	<b>Pala</b> Ph : 7593864444 Jaya Press Building, 1 <sup>st</sup> Floor, Chethimattam, Pala P O, Kottayam - 686 575	58	<b>Vellarikkund</b> Ph : 7593871982 AJM Pathiyil Complex, Ground Floor, Vellarikkundu , Kasargod - 671 534
19	<b>Kollam</b> Ph : 7593864436 R R Tower, 1st Floor, Vendor Mukku, Madannada, Kollam - 691 010	39	<b>Palakkad</b> Ph : 7593864453 1 <sup>st</sup> Floor, Ghani's Building, Fort Maidan, Stadium Bypass Road, Palakkad – 678 001		
20	<b>Kothamangalam</b> Ph : 8714620651 Ground Floor, Peechatt Building, High Range Jn, Kothamangalam, Ernakulam – 686 691	40	<b>Pallipuram</b> Ph : 8714620646 Melanna Plaza, Ground Floor, Munambam Angadi, Palliport P O - 683 515		

Signature  
(Primary Account Holder)

Signature  
(Joint Account Holder)



# Muthoot Vehicle & Asset Finance Ltd.

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

VER 26.01

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 : 8<sup>th</sup> June 1992  
(c) Business carried on by the : Hypothecation of loans and other Financial Services  
Company with details of Branches : (1) Alangad (2) Alappuzha (3) Aluva (4) Angadippuram (5) Angamaly (6) Annie Hall-Calicut (7) Ayyappankavu (8) Calicut (9) Chendrapinni (10) Cherai (11) Cherthala (12) City Branch (13) Edappal (14) Kalluvathukkal (15) Kangarappady (16) Kannur (17) Kathrikadavu (18) Kattappana (19) Kollam (20) Kothamangalam (21) Kottarakkara (22) Kottayam (23) Kozhencherry (24) Kulapully (25) Kunnicoode (26) Kuruppumpadi (27) Malappuram - Othukkungal (28) Malikamukku (29) Manappally (30) Marampally (31) Mavelikkara (32) Meenakshipuram (33) Muthalamada (34) Muvattupuzha (35) Nellore (36) Nettoor (37) Nilambur (38) Pala (39) Palakkad (40) Pallippuram (41) Panamaram (42) Panangad (43) Pathanadu (44) Pathanamthitta (45) Pattambi (46) Perinthalmanna (47) Perumbavoor (48) Pothencode (49) Pudunagaram (50) Puthanangadi (51) Thiruvalla (52) Thodupuzha (53) Thripunithura (54) Thrissur (55) Thuravoor (56) Trivandrum (57) Vannappuram (58) Vellarikkund.

- (d) Brief Particulars of the management of the Company: Managed by the Managing Director under supervision and control of the Board of Directors  
(e) Name. Address Occupation of Directors

Name	Address	Occupation
1. Mr. Manoj Jacob	XX/190A, Chakkalayil House, A.K.G. Road, Edappally, Kochi, Ernakulam, Kerala, India- 682024	Business
2. Mrs. Anna Alexander	Muthoot House, G 343 Panampilly Nagar, Kochi - 682036	Business
3. Mr. Ragesh G R	130 A, KRIVA, Ponneth South Road, Kadavanthra, Kochi, Kerala - 682020	Business
4. Mr. Kurian Chirathalattu George	26/1170, Chirathalatt, Behind Indo American City Health Centre P K Road, Thevara S O, Ernakulam - 682013	Business
5. Mr. Thevalakkara Thomas Mathew	Thevalakkara house, Kurisummoodu P O, Changanacherry Kottayam - 686104	Retd. 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
31.03.2025	1494.95	259.38	1235.57	0	0
31.03.2024	1593.27	364.00	1229.27	0	0
31.03.2023	1429.71	14.83	1414.88	0	0

Assets Rs. (in Lakhs)	As on 31.03.2025	As on 31.03.2024	Liabilities Rs. (in Lakhs)	As on 31.03.2025	As on 31.03.2024
<b>Financial Assets</b>			<b>Financial Liabilities</b>		
Cash and Cash Equivalents	1601.33	826.68	Payables	41.52	43.52
Bank balances other than cash and cash equivalents	634.93	524.27	Debt Securities	2391.10	8769.10
Loans	28766.44	27950.41	Borrowings (other than debt securities)	-	-
Investments	2836.81	1667.45	Deposits	18978.28	10813.98
Other Financial assets	140.46	258.92	Other Financial Liabilities	1989.88	2020.48
<b>Non - Financial Assets</b>			<b>Non-Financial Liabilities</b>		
Current Tax Assets (Net)	53.57	-	Current Tax Liabilities (net)	-	55.20
Deferred Tax Assets (Net)	219.00	171.24	Provisions	68.22	49.40
Investment Property	9.04	10.83	Other Non- Financial Liabilities	142.31	86.86
Property, Plant and Equipment	433.20	401.86	Equity Share Capital	2500.00	2500.00
Intangible Assets	0.83	1.57	Other Equity	9626.92	8406.83
Other Non-financial Assets	1042.62	932.14			
<b>Total Assets</b>	<b>35738.23</b>	<b>32745.37</b>	<b>Total Liabilities and equity</b>	<b>35738.23</b>	<b>32745.37</b>

Note - Contingent Liabilities - 50.14 Lakhs

- (i) (a) The amount which the Company can raise by way of deposit under directions (Notification dt. 10.11.2014): Rs. 17860.63 Lakhs  
(b) Aggregate of Deposits held as on 31-03-2025. (Including interest accrued from Directors & Relatives. Rs. 403.77 Lakhs. From Public Rs. 15889.92 Lakhs): Rs. 16293.69 Lakhs.  
(j) (a) The Company has no overdue deposits other than unclaimed deposits.  
(k) The company declares that  
(i) It has complied with the provisions of the Non - Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 2016 as amended  
(ii) Compliance with the rules does not imply that the repayment of deposits is guaranteed by Reserve Bank of India.  
(iii) The deposits accepted by the company as unsecured and ranking pari passu with other unsecured liabilities.  
(l) The total amount of exposure (Aggregate dues) to companies in the same group or other entities or business ventures in which the directors and / or the NBFC are holding substantial interest as on 31-03-2025 is Rs.178.77 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 17.05.2025.

By Order of the Board  
For Muthoot Vehicle & Asset Finance Limited  
Manoj Jacob, Whole Time Director

Signature  
(Primary Account Holder)

Signature  
(Joint Account Holder)





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

KYC - 101

**CKYC & KNOW YOUR CUSTOMER FORM**

(ഇടപാടുകാരെ അറിയുന്നതിനുള്ള പത്രിക)

Name (പേര്) :			
Gender/ലിംഗം :	Male/പുരുഷൻ <input type="checkbox"/>	Female/സ്ത്രീ <input type="checkbox"/>	Minor/പ്രായപൂർത്തിയാകാത്ത വ്യക്തി <input type="checkbox"/> : Yes/ആണ് <input type="checkbox"/> No/അല്ല <input type="checkbox"/>
Marital Status / വൈവാഹികനില :	Single / അവിവാഹിത / അവിവാഹിതൻ <input type="checkbox"/>	Married / വിവാഹിത / വിവാഹിതൻ <input type="checkbox"/>	Senior Citizen / മുതിർന്ന പൗരൻ <input type="checkbox"/> : Yes/ആണ് <input type="checkbox"/> No/അല്ല <input type="checkbox"/>
Date of Birth/ ജനനത്തീയതി :	Age (വയസ്സ്) .....		
Mother's Name/ മാതാവിന്റെ പേര് :			
Father's Name/ പിതാവിന്റെ പേര് :			
Name of Spouse/ പങ്കാളിയുടെ പേര് :			
No. of Children / കുട്ടികളുടെ എണ്ണം :			
Name of Guardian (If Minor) / രക്ഷിതാവിന്റെ പേര് (പ്രായപൂർത്തിയാക്കിയിട്ടില്ലെങ്കിൽ) :	Relationship with Minor / മൈനറുമായുള്ള ബന്ധം .....		
Phone No. (Land Line) / ഫോൺ നമ്പർ (ലാന്റ് ലൈൻ) :	Mobile/മൊബൈൽ : .....		
E-mail ID/ഇ-മെയിൽ ഐ.ഡി. :			
Pan Card No./പാൻ കാർഡ് നമ്പർ :			
Bank Account/ ബാങ്ക് അക്കൗണ്ട് :	Yes/ ഉണ്ട് <input type="checkbox"/>	No/ഇല്ല <input type="checkbox"/>	
Bank Name / ബാങ്കിന്റെ പേര് :	Branch / ശാഖ .....		
Demat Account / ഡിമാറ്റ് അക്കൗണ്ട് :	Yes/ഉണ്ട് <input type="checkbox"/>	No/ഇല്ല <input type="checkbox"/>	DP Name/ഡി.പി. പേര് : .....

**COMMUNICATION DETAILS**  
ആശയവിനിമയ വിശദാംശങ്ങൾ

Permanent Address സ്ഥിര മേൽവിലാസം	Communication Address ആശയവിനിമയത്തിനുള്ള മേൽവിലാസം
House Name/No. : (വീട്ടുപേര് / നമ്പർ)	
Place/Street : (സ്ഥലം / സ്ട്രീറ്റ്)	
Post Office : (പോസ്റ്റ് ഓഫീസ്)	
City/District : (പട്ടണം / ജില്ല)	
State : (സംസ്ഥാനം)	
Pin Code : (പിൻകോഡ്)	

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

OCCUPATION

തൊഴിൽ

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

Others (specify) മറ്റുള്ളവ (വ്യക്തമാക്കുക)

IF SALARIED, EMPLOYER TYPE

ശമ്പളമുള്ളയാളാണെങ്കിൽ തൊഴിൽ ദാതാവിന്റെ മേഖല

Private Sector സ്വകാര്യമേഖല	<input type="checkbox"/>	Public Sector പൊതുമേഖല	<input type="checkbox"/>	Government സർക്കാർ	<input type="checkbox"/>	Others മറ്റുള്ളവ	<input type="checkbox"/>
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EMPLOYER DETAILS

തൊഴിൽദാതാവിന്റെ വിശദാംശങ്ങൾ

Employer Name (തൊഴിൽ ദാതാവിന്റെ പേര്)

Designation (പദവി)

Employer Address  
(തൊഴിൽ ദാതാവിന്റെ മേൽവിലാസം)

ID Proof / Address proof Submitted:

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

1. ID Proof ..... No. ....

2. Address Proof ..... No. ....

DECLARATION

സത്യവാങ്മൂലം

\* I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.

\* I hereby consent to receiving information from central KYC Registry through SMS/email on the above registered number/email address.

മുകളിൽ തന്നിരിക്കുന്ന വിവരങ്ങൾ സത്യവും കൃത്യവുമാണെന്ന് ഞാൻ ഇതിനാൽ സാക്ഷ്യപ്പെടുത്തുന്നു.

Name/ പേര്

Signature/ ഒപ്പ്

Date/ തീയതി

FOR OFFICE USE ONLY

Branch:..... Branch Code : .....

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

Date: .....

Branch Manager: .....  
(Name)  
Branch Seal

# **BANKING COMPANIES (NOMINATION) RULES, 1985**

## **NOMINATION FORM DA 1**

Nomination under section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules, 1985 in respect of Bank deposits.

I/We ..... [Name(s) and address(es)]  
nominate the following person to whom in the event of my /our/minor's death the amount of the deposit, particulars where of are given below, may be returned by ..... (Name & address of branch/ office in which deposit is held).

DEPOSIT		
Nature of deposit	Distinguishing No	Additional details, if any

NOMINEE				
Nominee Name	Nominee Address	Relationship with Depositor, if any	Age	If Nominee is minor his/her DOB

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

Sign of 1<sup>st</sup> Applicant/Thumb impression

Sign of 2<sup>nd</sup> Applicant/Thumb impression

Sign of 3<sup>rd</sup> Applicant/Thumb impression

Place :

Date :

Witness 1

Name:  
Address:  
  
Signature

Witness 2

Name:  
Address:  
  
Signature

\* \*Strike out if nominee is not minor.

Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor. Thumb impression(s) shall be attested by two witnesses.

✂-----✂-----✂-----✂-----

Acknowledgement - DA 1	Date:
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We acknowledge receipt of nomination made by Mr./Ms \_\_\_\_\_ in favour of (name of nominee) \_\_\_\_\_ age \_\_\_\_\_ years. with respect to your deposit no: \_\_\_\_\_

Authorised Signatory