

THE DELHI SAFE DEPOSIT COMPANY LIMITED

BOARD OF DIRECTORS

VIJAY KRISHNA SHUNGLU – Chairman

SARVJEET SETH – Woman Director

RAVI VIRA GUPTA – Independent Director

PROBIR CHANDRA SEN – Independent Director

VIJAY KUMAR GUPTA – Managing Director / CEO

KSHAMA V. KAUSHIK – Independent Director

KAVITA KALWANEY - Director

KEY MANAGERIAL PERSONNEL

VIJAY KUMAR GUPTA – Managing Director / CEO

KAVITA KALWANEY – CFO

RAJNI NAGI - Company Secretary

AUDIT COMMITTEE

PROBIR CHANDRA SEN – Chairman

VIJAY KRISHNA SHUNGLU – Member

RAVI VIRA GUPTA– Member

NOMINATION AND REMUNERATION COMMITTEE

PROBIR CHANDRA SEN – Chairman

VIJAY KRISHNA SHUNGLU – Member

RAVI VIRA GUPTA– Member

STAKEHOLDERS' RELATIONSHIP COMMITTEE

VIJAY KRISHNA SHUNGLU – Chairman

RAVI VIRA GUPTA – Member

SARVJEET SETH – Member

RISK MANAGEMENT COMMITTEE

VIJAY KRISHNA SHUNGLU – Chairman

PROBIR CHANDRA SEN - Member

SARVJEET SETH – Member

STATUTORY AUDITORS

M/S SINGH GURPREET & CO. – Chartered Accountants

INTERNAL AUDITORS

BALJEET SINGH & CO. - Chartered Accountants

SECRETARIAL AUDITORS

M/S. ABHISHEK J. & COMPANY – Company Secretaries

BANKERS : ICICI BANK LTD ; AXIS BANK LTD ;HDFC BANK LTD.

REGISTERED OFFICE : 86, JANPATH, NEW DELHI – 110 001. (INDIA)

CIN NO : L74899DL1937PLC000478

Email: delsafe@dsdgroup.co.in / **Website**: www.dsdgroup.co.in

Telephone : 011-43580400, 23320084, 23321902

SHARE TRANSFER AGENTS: BIGSHARE SERVICES PRIVATE LIMITED

Listed since 7th August, 2018 with *Metropolitan Stock Exchange (MSEI)*

Company Information: Symbol : DELHISAFE; ISIN : INE639Y01017

COMPANY PROFILE

Private Safe Deposit Vault

The Flagship of the DSD Group.....The Delhi Safe Deposit Co. Ltd., is the Pioneer Safe Deposit Vault, Lockers in Connaught Place, New Delhi (India) established in 1937. The Company has earned the trust and confidence of its several thousand valued clients which include not only Individuals, but also Multinational Companies and Large Corporates. We are situated in the heart of Delhi and welcome our esteemed valued Customers.

The Company is known for providing impeccable personalized services and environment that is reliable, safe, secure and convenient, where protection of the valuables is our first priority. Our Services. We offer Safe Deposit Locker Facilities to Individuals/Corporates/Trust.

***Non Banking Finance Company –(Non Deposit Taking) Registered with RBI registration No.14.03595 w.e.f. 7th July,2023**

The Delhi Safe Deposit Co.Ltd. was registered as an NBFC with Reserve Bank of India* . Initially the Company was promoted as a Private Safe Deposit Vault company in the year 1937.

DSD Travels & Tours (A unit of The Delhi Safe Deposit Co.Ltd.) - DSD Travels & Tours has been catering to Travel needs of its large clientele since year 2000. We are now equipped with ONLINE PORTAL - www.dsdtravel.com to provide better and quick services to our clients with facility of : BOOK ONLINE - PAY ONLINE!

Every minute care has been taken to offer most attractive and competitive Prices for all Travel related services. We claim with full confidence that in our Price, there are:"No Hidden Charges/No Gimmicks"

DSD Travels & Tours is a Travel Arm of a highly reputed Company - The Delhi Safe Deposit Co. Ltd. (Established in the year 1937) – which is the Flagship Company of the DSD Group and is the Pioneer Safe Deposit Vault/Lockers in Connaught Place, in the heart of New Delhi (India). During its long existence of 82 years the Company has earned the trust and confidence of its several thousand valued clients, which include not only Individuals, but also Multinational Companies and Large Corporates by providing them impeccable personalized services and desired environment.

Like all other activities of the Group, DSD Travel & Tours has also been following the tradition of personalised services to all its clients for which it has been receiving special appreciation.

DSD Travels & Tours is committed to providing each of its clients with efficient and effective services to ensure them a smooth and pleasant journey.

***RBI Disclaimer:**

- (a) "Reserve Bank of India neither accepts any responsibility nor guarantees 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 discharge of any liability by the company."

- (b) "Neither there is any provision in law to keep, nor does the company keep any part of the deposits with the Reserve Bank of India and by issuing a Certificate of Registration to the company, the Reserve Bank of India, neither accepts any responsibility nor guarantees the payment of the deposits to any depositor or any person who has lent any sum to the company."

The Delhi Safe Deposit Co.Ltd. - www.dsdgroup.co.in /Investor Relation

- Corporate Announcements
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- Policies
- Investor Contact
- Stock Exchange

THE DELHI SAFE DEPOSIT CO LTD.,(NBFC-ND)
GUIDELINES ON FAIR PRACTICE CODE

The Reserve Bank of India vide its circular dated February 18,2013 In order to set out Fair Lending Practices in a transparent manner, as per RBI guidelines,our Company has decided the following as Lenders' Fair Practices Code:-

- ☐ ☐ Applications for loans and their processing.
- ☐ ☐ Loan appraisal and terms / conditions
- ☐ ☐ Disbursement of Loans including changes in terms and conditions
- ☐ ☐ Post disbursement supervision
- ☐ ☐ General
- ☐ ☐ Grievance Redressal Mechanism

Application for loans and their processing:-

At the time of applying for the loan, we will provide information about the interest rate applicable, charges for processing of proposals, pre-payment charges, documentation charges, commitment charges, godown verification charges, charges for placing notes for modification in terms and conditions, commission for non-fund based limits and any other matter which affects the interest of the borrower. We will also inform the 'all-incost' to the customer with regard to the loan requested.

On receipt of completed application in all aspects, the received application forms will be duly acknowledged. If additional details / documents required, we would intimate the same to the applicant.

- **The loan applications will be disposed as detailed below:-**
- **Upto Rs.25,000/- Within 2 weeks**
- **Beyond Rs.25,000/- and upto Rs.1.00 crore – fresh Within 3 weeks**
- **limits and increase in limits for existing units**
- **ROI(flat) per annum 9% TO 11.5%**
- **Management Fee(1 time) 0% to 2.5%**
- **Taxes as applicable**
- **Foreclosure Charges 3%(negotiable)**

The above time frame for disposal of applications is from the date of receipt of loan application complete in all respects. The Company reserves the right to either sanction or reject the loan applications.

Loan appraisal and terms and conditions:-

In accordance with Company's prescribed appraisal norms under various aspects, the loan application will be considered based on the merits of the request.

On sanction of loan, the same would be communicated to the applicant alongwith the terms and conditions. If the applicant accepts all the terms and conditions, the applicant and guarantor should sign on the copy of the sanction communication as a token of their acceptance. Modifications in the terms and conditions will be considered based on the request received from the applicant on merits.

The copy of the loan agreement along with all enclosures quoted in the loan agreement would be furnished to the borrower within 1 month of disbursement of loans. There is no obligation to consider further requirements of the borrowers without proper review / assessment.

Disbursement of loans including changes in terms and conditions:-

The sanctioned loans will be disbursed within 1 month on total compliance of terms and conditions and execution of loan documents governing such sanction. We will also provide the information about the penalties liable in case of nonobservance /violation of any of the terms and conditions governing the loan enjoyed. We will inform the change in rate of interest and changes in fees and charges and same will be effected only prospectively.

Post Disbursement Supervision:-

The business place and godowns are verified as per the Company's extant guidelines periodically in such a way that, it will not affect the day-to-day operations of the business. All the assets hypothecated / pledged / mortgaged are subject to inspection as per Company's guidelines.

Before taking decision to recall / accelerate payment or demand performance under the agreement or seeking additional securities, the Company would give reasonable notice to the borrower.

Once all the loan accounts are closed and if there are no direct and indirect liabilities from the borrower / guarantors all the securities would be released subject to obtention of permission from appropriate authority. If the borrower has any other direct or indirect liability to the Company, the right of set off will be exercised after giving due notice to the borrower in writing which gives the full particulars about the liabilities and securities entitled to be retained till the relevant claim is settled.

General:-

Company would restrain from interference in the affairs of the borrowers except for what is provided in the terms and conditions of the loan sanction documents. This is not applicable to the borrowers who have not disclosed vital information to the Company which will affect the lending decision. Company would not discriminate the applications on grounds of sex, caste and religion in the matter of lending. In the matter of recovery of loans, the Company functionaries will take appropriate steps for recovery of the loan in such a way that there is no undue harassment to the borrower. The recovery proceedings will be made within the legal framework. In case of receipt of request for transfer of borrowal accounts, either from the borrower /from Company / Financial Institution, which proposes to take-over the account, the Company's consent or otherwise shall be conveyed within 21 days from the date of receipt of request subject to applicable penalties.

Grievance Redressal Mechanism:-

In case of any grievance / complaint, the applicant / borrowers can inform in writing to the Executive Director / Whole time Director the respective Region and General Manager (Credit) at Head Office.

The compliance / grievance would be resolved as per the Company's extant guidelines within a period of 45 days. In order to enhance the value and relevance to the borrowers, this code would be reviewed from time to time.

GRIEVANCE REDRESSAL OFFICER:

1. Mr Vijay Kumar Gupta / Managing Director/CEO

Mob: 9810074408

Email: delSAFE@dsdgroup.co.in

2. Ms. Kavita Kalwaney / Director/CFO

Mob:9811018426

Email: delSAFE@dsdgroup.co.in

RBI – OFFICER INCHARGE

Regional Office of DNBS of RBI

Sansad Marg,

New Delhi-110001

If the complaint / dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Delhi Office of DNBS. The complete contact details of the Officer in Charge will be displayed in the notice. The customer shall provide his loan account number to help us understand and address the concerns.

The Board of Directors and the management team shall also periodically review the compliance of the DSD's Fair Practices Code detailed above. They will also ensure that its functioning reflects its commitment to all the stakeholders for offering in a fair and equitable manner, the various financial services and products and the grievances redressal mechanism at various levels of management. DSD shall modify, amend and update the above Code from time to time, in accordance with the guidelines prescribed by the RBI, from time to time.

With Loan Application, kindly submit the Documents Required:

Kindly submit following self attested documents to us and bring the originals for verification:

1. Photograph – 2 color passport size photograph (Signed across the photograph).
2. Income Proof – Last 3 months salary slip.
3. Bank Statement - Updated 6months bank statements of salary account.
4. Employment Proof – Photocopy of employee ID card and visiting card.
5. Identity Proof - Passport / Voter ID Card / Driving License / Adhaar Card. PAN card to be attached separately.
6. Address Proof - Passport / Voter ID Card / Driving License / Adhaar Card/ Latest Landline/Mobile Bill / Letter from Employer (with Authorized signatory signature).
7. Signature Proof - Banker Verification after loan approval.

We may ask for other documents, if required. In case of any query reference to document, please feel free to get in touch with us.