

KYC NO. _____

THE DELHI SAFE DEPOSIT COMPANY LIMITED

REGD. OFFICE: 86, JANPATH, NEW DELHI-110001.

TELEPHONES : 43580400, 23321902

EMAIL: delsafe@dsgroup.co.in / WEBSITE: www.dsgroup.co.in

**CREDIT RATING `BBB-` ASSIGNED BY ICRA
CIN NO: L74899DL1937PLC000478**

**Valid Certificate of Registration No. 14.00914 dated
30th May, 1998 issued by the Reserve Bank of India
U/S 45-IA of RBI Act, 1934.**

**NOTE: PLEASE ATTACH THE FOLLOWING
SELF ATTESTED DOCUMENTS UNDER KYC NORMS:**

- 1. PHOTO ID WITH ADDRESS PROOF**
- 2. PAN CARD 3. PHOTO**

APPLICATION FOR FIXED/CUMULATIVE DEPOSIT

Dear Sirs,

I/We send herewith a sum of Rs. _____ (Rupees _____ only)
by cash/cheque/Demand Draft/FDR No. _____ dated _____ drawn on _____ (bank)
branch _____ in your favour and request that the same be placed in a fixed deposit/cumulative deposit
bearing interest @ 6.50% p.a. 6.75% p.a. for Senior Citizens as mentioned below:

SOLE/FIRST APPLICANT'S DETAILS (Full Names in block letters):

Mr./Mrs./Miss _____ S/o/D/o/W/o _____

Age _____ Profession _____

Guardian's Name: Mr/Mrs/Miss _____ Relationship _____ Date of birth _____

(To be filled in case deposit is in the name of minor)

ADDRESS

(In block letters) _____

Pin Code: _____ Telephone No. Office _____ Residence _____

NAME OF JOINT APPLICANTS (In block letters):

1. Mr./Mrs./Miss. _____

2. Mr./Mrs./Miss. _____

OTHER DETAILS (Please Tick The Box Wherever Applicable)

PERIOD OF DEPOSIT : 12 Months [] 15 Months [] 18 Months [] 24 Months [] 36 Months [] 48 Months []

INTEREST PAYABLE Monthly [] Quarterly [] Half-Yearly [] Yearly [] On maturity []

DEPOSIT REPAYABLE TO Sole/First Depositor [] Either or Survivor [] Anyone or Survivor [] Jointly []

STATUS OF SOLE/FIRST APPLICANT Resident individual [] Domestic company [] Others []

FORM -15 H/ 15 G Yes [] No [] PAN/GIR NO _____ Introduced by _____

CATEGORY OF DEPOSITOR Public [] Director [] Shareholder [] Folio No. _____ Others []

DETAILS OF OTHER DEPOSITS HELD WITH THE COMPANY None [] Yes []

DECLARATIONS: I/we declare that the amount mentioned herein is not being deposited out of the funds acquired by me/us by borrowing or accepting deposits from any other persons.

I/we declare that I am/we are residents in India and I/we are not lending this amount as nominee/s of any person resident outside India. I/we declare that the first-named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of deduction of tax, if applicable, under section 194A of the Income-Tax Act, 1961. The other names have been added merely for the sake of convenience.

I/we have gone through the financials and other statements/particulars/representations furnished/made by the company and after careful consideration I am/we are making the deposit with the company at my own risk and volition.

I/we have read and agree to abide by the attached terms and conditions governing the deposit, subject to which the deposit is being accepted.

I/we also declare that what is stated in the application is true and correct.

* I/we wish/ Do not wish to nominate Mr/Mrs/Miss _____ Relationship _____

*** NOTE: IN CASE OF NOMINATION PLEASE SIGN THE NOMINATION FORM GIVEN OVERLEAF WITH ONE WITNESS**

SIGNATURE OF DEPOSITORS

FIRST APPLICANT _____ **SECOND APPLICANT** _____ **THIRD APPLICANT** _____

(In case of Minor, the guardian should sign)

DATE: _____

FOR OFFICE USE ONLY

INTEREST 6.50%p.a, 6.75% p.a [] MONTHLY [] QUARTERLY [] HALF-YEARLY [] YEARLY [] ON MATURITY

F.D.R NO..... PERIOD INTEREST WARRANTS AND F.D.R. DESPATCHED ON

NEW DEPOSIT [] RENEWAL [] EFFECTIVE DATE DATE OF MATURITY MATURITY AMOUNT.....

15H/15G SUBMITTED UP TO CHEQUE REALIZED ON/COMMENCEMENT DATE.....

NOMINATION REGISTER PARTICULARS (FOR OFFICE USE ONLY)

NOMINATION SR. NO. _____

REGISTER FOLIO NO. _____ DATE _____ INITIALS _____

NOMINATION FORM – DA1

(To be obtained in case of Fixed Deposit A/c is in the name of Individuals in Single/Joint names and/ or accounts in the names of sole proprietorship concerns)

REGISTRATION NO.: _____

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

I/We _____ Nominate the following person to whom in the even of my/our/minor's death the amount of deposit in the account(s) mentioned below may be returned by The Delhi Safe Deposit Co. Ltd. , 86, Janpath, New Delhi-110 001.

NOMINEE (ONLY ONE NOMINEE PER DEPOSIT A/C)

NAME & ADDRESS	CONTACT NO. (IF ANY)	RELATIONSHIP (IF ANY)	AGE	IF MINOR HIS/HER DATE OF BIRTH

** As the nominee is a minor as on this date, I/We appoint Mr/Mrs./Ms _____ Aged _____ Resident of _____ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

DECLARATION

In the event of my/our death prior to the maturity of the deposit, the Company will at the request of the person who has nominated by me/us to receive the deposit money after my/our death, be at liberty, though not bound and at its absolute discretion to repay the deposit before maturity or been to grant an advance against the security thereof and such repayment before maturity would constitute valid discharge for the Company.

SIGNATURE (S)/ THUMB IMPRESSION (S) OF DEPOSITOR(S)

1ST APPLICANT _____ 2ND APPLICANT _____ 3RD APPLICANT _____

****WITNESS (ES)** 1) _____ 2) _____

SIGNATURE _____ SIGNATURE _____

ADDRESS _____ ADDRESS _____

PLACE _____ DATE _____ PLACE _____ DATE _____

When deposit is made in the name of minor, the nomination must be signed by a person lawfully entitled to act on behalf of the minor.

THE DELHI SAFE DEPOSIT COMPANY LIMITED
REGD. OFFICE, 86, JANPATH, NEW DELHI-110001.
CIN NO: L74899DL1937PLC000478

TEL.NO.43580400, 23321902, 23320084
PARTICULARS AS PER THE NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS
NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977 AS AMENDED

- a) Name of the Company : THE DELHI SAFE DEPOSIT COMPANY LIMITED
- b) Date of Incorporation : 1st December, 1937
- c) Business carried on by The Company's and its Subsidiaries with the details of branches if any: The Company's main business is Loan Financing and other finance related activities. Its other business consists of giving Lockers on hire, travel agent, Tours operator and full fledged money changer. The company has no subsidiaries or branches
- d) Brief particulars of the management: The Company is managed by its Board of Directors
- e) Names, Addresses and Occupation of Directors.

ASSETS	(Rs. in lacs)	
	as at 31.03.2021	as at * 31.03.2020
Fixed assets –Tangible assets	33.15	38.80
Non-current investments	101.44	94.74
Current Investments	15.12	12.08
Deferred tax assets (Net)	70.32	34.53
Long-term loans and advances	1918.12	1478.20
Other non-current assets	189.10	123.95
Trade receivables	360.09	440.64
Cash & bank balances	291.33	298.96
Short-term loans and advances	1388.98	2174.50
Other current assets	17.90	10.03
Total	4385.55	4706.43

Contingent liability is Rs.7.50 lacs as on 31.3.2021.

Name	Address	Designation
VLJAY KRISHNAN SHUNGLU	A-9, SECTOR 14 NOIDA,(U.P)	CHAIRMAN
ASHOK DAYAL	1/28 ,SHANTI NIKETAN, NEW DELHI-110021	DIRECTOR
RAVI VIRA GUPTA	9, ANAND LOK APT –B KHEL GAON MARG , NEW DELHI - 110049	DIRECTOR
SARVJEET SETH	21,GOLF LINKS NEW DELHI – 110003	DIRECTOR
PROBIR CHANDRA SEN	1581 TOWER-15-A ATS GREEN VILLAGE, EXPRESS WAY,NOIDA.	DIRECTOR
VLJAY KUMAR GUPTA	D-107,SECTOR 30,NOIDA	MANAGING DIRECTOR/CEO
KSHAMA V KAUSHIK	843, LAVY PINTO BLOCK, ASIAD GAMES VILLAGE, NEW DELHI -110049	DIRECTOR

- (i) The amount which the company can raise by way of public deposit under the Non Banking Financial Companies (reserve bank) directions 1977 as amended to date : Rs. 3768.03 lakhs.
- The aggregate of the deposits from public held by the company as on 31.03.2021 : Rs. 729.67 lakhs.
- (j) The company has no matured and claimed deposit which remained unpaid on the date of this statement.
- (k) The company shall not grant any loan against the deposit or make premature repayment of the deposit with in a period of three months (lock in period) from the date of its acceptance. In the event of death of the depositor, premature repayment of the deposit shall be made even within the lock-in-period against submission of proof of death. Premature repayment of deposit (including premature repayment in the case of death of the depositor) after three months but before six months from date of deposit shall earn no interest. After six months but before the date of maturity, the interest payable shall be 2% lower than the minimum rate at which the deposit are accepted by the company .
- (l) The other particulars required to be disclosed under para 16 of the Non Banking Financial Companies (Reserve Bank) directions 1977 are contained in the terms and conditions governing acceptance of fixed deposits.
- (m) The Company hereby declares :
- (i) That the company has complied with the provisions of the directions applicable to it;
- (ii) That the financial activities of the Company are regulated by the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements of the representations made or opinions expressed by the Company ; and the RBI does not guarantee repayment of deposit /discharge of liabilities by the Company;
- (iii) That the deposit accepted by the Company are unsecured & rank pari passu with other unsecured liabilities and are not insured.
- (iv) That the financial position of the company as disclosed above 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 :
- (n) The text of this advertisement has been approved by the Board of Directors of the Company at its meeting held on 30th September, 2021 and is being issued on the authority and in the name of the Board of the Directors of the Company. A copy of this advertisement, duly signed by a majority of Directors on the Board of the Company as constituted at the time the Board approved the text of the above advertisement has been delivered to the Department of the Financial Companies, Reserve Bank of India, New Delhi

(f) & (g) profits and dividends

Year Ended	(Rs. in lacs) Profit		(Rs. in lacs) Dividends	
	Before tax	After tax	Equity rate	Shares amount
31.3.2019	235.90	235.74	28%	12.19
31.3.2020	142.70	106.32	28%	12.19
31.3.2021	(133.73)	(97.94)	-	-

(h) summarized financial position of the company as appearing in the two latest audited balance sheets.

Liabilities	(Rs. in lacs)	
	as at 31.03.2021	as at* 31.03.2020
Share capital	522.30	522.30
Reserves and surplus	2033.01	2155.78
Long-term borrowings	278.90	371.52
Other long-term liabilities	591.21	572.60
Long term provisions	156.98	64.39
Short-term borrowings	14.59	9.63
Trade payables	44.09	50.55
Other current liabilities	720.71	929.41
Short-term provisions	23.76	30.25
Total	4385.55	4706.43

By order of the board
FOR THE DELHI SAFE DEPOSIT CO LTD

Place : New Delhi
Dated : 7th April, 2022

V.K GUPTA
Managing Director/CEO

THE DELHI SAFE DEPOSIT COMPANY LIMITED
REGD. OFFICE: 86, JANPATH, NEW DELHI-110 001
CIN NO: L74899DL1937PLC000478
TELEPHONE NO.: 43580400, 23321902, 23320084, FAX : 23324951
TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF FIXED DEPOSITS

ELIGIBILITY AND APPLICATIONS

1. Deposits are accepted from resident individuals, domestic companies, firms and minors through their natural guardians.
2. Deposits are also accepted from NRIs subject to applicable Acts.
3. The application for deposits should be on the Company's prescribed form and submitted to the Company at its registered office.
4. The payments for deposits should be made by means of Cheque/Draft and be made payable to "THE DELHI SAFE DEPOSIT CO. LTD." and crossed "A/c Payee only". Outstation Cheques will not be accepted.
5. Deposits will be accepted under the following two schemes:

A. REGULAR INCOME SCHEME

B. CUMULATIVE SCHEME

Scheme	Yield*	Yield** for Senior Citizens	Period (months)	Annualised Yield*	Annualised Yield** for Senior Citizens
Monthly Income	6.50%	6.75%	12	6.70%	6.97%
Quarterly Income	6.54%	6.79%	15	6.75%	7.02%
Half Yearly Income	6.59%	6.85%	18	6.80%	7.09%
Yearly Income	6.70%	6.97%	24	6.92%	7.20%
			36	7.16%	7.45%
			48	7.40%	7.73%

* Interest @ 6.50% p.a. compounded monthly. Minimum Deposit: Rs.5,000/-, additional amounts in multiples of Rs. 1,000/- for a maximum period of 4 years

** Interest @ 6.75% p.a. Compounded monthly for Senior Citizens Minimum Deposit : Rs.5,000/- additional amount in multiples of Rs. 1,000/-.

- a) REGULAR INCOME SCHEME: Under this scheme where interest is payable monthly, interest will be paid at the end of each calendar month. In case of deposits received during a month, interest will be paid at the end of the following month. Where interest is payable quarterly, interest will be paid on the last day of June, September, December and March every year. In case of deposits received during the last one month of any quarter of year, interest for such broken period will be paid alongwith the interest of the next quarter. Where interest is payable half-yearly, interest will be paid on the last day of September and March every year. In case of deposits received during the last three months of any half-year, interest of such broken period will be paid alongwith the interest of the next half-year.
- b) Cumulative Scheme: Under this scheme, deposits are accepted for 12/15/18/24/36 & 48 months. Interest will be compounded on monthly basis and the net interest (after tax deduction at source, if any) will be repayable on maturity.
- c) The period of deposit and calculation of interest thereon shall commence from the date of realization of the cheque/ demand draft deposited in the company's bank account.
- d) Interest will cease to accrue from the date of maturity.

INTEREST WARRANTS/CHEQUES

6. Interest warrants/cheques will be payable at New Delhi for interest for all the schemes. Interest to outstation depositors will be payable by demand drafts.

JOINT DEPOSITS

7. In addition to the first named depositor a maximum of two joint depositors will be allowed
8. In the case of deposit(s) in joint names, all correspondence will be addressed to the first named depositor as appearing on the Fixed Deposit Receipt at that time.
9. In the case of deposit(s) marked as payable to "First Named Depositor", all warrants, cheque(s) or pay order(s) for the payment of interest and repayment of deposit amount will be drawn in favour of the first named depositor. Discharge in such case must be given by such first named depositor for repayment of the deposit amount which shall be valid and binding on all the other joint depositors, if any.
10. In the case of deposit(s) marked as payable to "Either or Survivor:" all warrants, cheque(s) or pay order(s) for the payment of interest and repayment of deposit amount will be drawn in favour of the first named depositor unless written communication from the first named depositor indicates the above mentioned payment(s) be made to the specified joint depositor. Discharge may be given by any one of the depositors for repayment of the deposit amount which shall be final and binding on all the other depositors.
11. In the case of deposit(s) marked as payable to "Jointly", all warrants, cheque(s) or pay order(s) for the payment of interest and repayment of the deposit amount will be drawn in favour of the first named depositor. Discharge must be given by all depositors whose names appear on the Deposit Receipt for repayment of the deposit amount.

PAYMENT IN CASE OF DEATH

12. In the event of death of first named depositor, the payment of deposit amount or interest shall be made to the second named depositor, as appearing in the Deposit Receipt, on production of death certificate without reference to the heir and/or legal representative of the deceased. In the event of the death of the sole-depositor, the deposit amount together with interest thereon, will be paid to the nominee as given in the application form.
13. In any other case, it will be necessary for the legal representative of the deceased depositor to produce Succession Certificate/Letter of Administration/Probate of the Will, etc. to the satisfaction of the Company in this regard.

TAX DEDUCTION

14. Income-tax wherever applicable will be deducted at source from interest in accordance with Section 194A of the Income-tax Act, 1961, except where appropriate certificate/document as prescribed under the Income Tax Act, 1961 is furnished to the Company by the depositor in respect of each financial year (i.e. for the period 1st April to 31st March). The above should be filed with the Company at least 30 days before the start of each financial year.
15. The first named depositor, as appearing on the Deposit Receipt, will be regarded as beneficial owner of the deposit and will be treated as the payee for the purpose of deduction of tax under Section 194A of the Income-tax Act, 1961.

REPAYMENT/RENEWAL

16. The Company will consider requests for premature withdrawal of deposits. As per current RBI guidelines, premature withdrawal will be permitted on expiry of three months from the date of deposit. Deposits terminated after three months (lock-in-period) but before six months from the date of deposit shall earn no interest; After six months but before the date of maturity, the interest payable shall be 2% lower than the minimum rate at which the deposits are accepted by the Company. In case of untimely death of the depositor premature repayment shall be made even within lock-in-period of three months.
17. As per current RBI guidelines, loans on deposits up to 75% of the deposit amount carrying interest @ 2% above the interest rate payable on such deposits will be permitted after three months from the date of the deposit.
18. In case of premature withdrawals, depositors should surrender all outstanding post dated interest warrants in their custody. Where a deposit held in joint names is sought to be prematurely terminated, the relevant deposit receipt shall be discharged by all joint holders.
19. All repayments will be made by an account payee cheque/demand draft drawn on the Company's Bankers.
20. The deposit receipt duly discharged with a Re.1/- revenue stamp should be sent to the Registered Office of the Company at least 30 days before the date of maturity to enable the Company to renew or refund the deposit, as the case may be, on the due date. Depositors wishing to renew existing deposits must send the application form appropriately completed along with the discharged Deposit Receipt to the Company.

GENERAL

21. Deposits will be subject to rules and regulations framed from time to time by the Central Government/Reserve Bank of India, or any other competent authority.
22. 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 Bench Officer, Company Law Board (All States & Union Territories) Paryavaran Bhawan, B-Block, 3rd Floor, CGO Complex, Lodhi Road, New Delhi-110003.
23. Grievance Redressal Forum-
Office-in-charge/ Principal Nodal Officer - 1) Mr. Vijay Kumar Gupta, Managing Director/CEO, [Tel:011-43580400](tel:011-43580400), Email id: delsafe@dsggroup.co.in
Nodal Officer 2) Ms. Kavita Kalwaney, General Manager/ CFO, [Tel:011-43580400](tel:011-43580400), Email id: delsafe@dsggroup.co.in
Alternate Nodal Officer 3) Mr. K.S. Negi, Assistant Manager, [Tel:011-43580400](tel:011-43580400), Email id: delsafe@dsggroup.co.in

In case of Complaint/Dispute not redressed in 30 days, depositor may appeal to : RBI Officer In-Charge, DNBS of RBI, 6, Sansad Marg, New Delhi-110001.
24. 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 or the District Level Consumers Disputes Redressal Forum for relief.
25. The Company shall not be liable for any interest on account of delay in making payment of principal and/or interest due to reasons beyond its control, i.e., postal delays, power cuts, strikes, riots, fire etc.
26. The Company reserves the right to reject applications without assigning any reason thereof.
27. The Company will not accept or recognize any lien on or assignment of the deposit and/or interest thereon.
28. The Company reserves the right to alter or amend any or all of the terms and conditions stipulated above without assigning any reason thereof with prior notice.
29. Disputes, if any, arising in connection with the Deposit Schemes, will be subject to the jurisdiction of the Delhi Courts.
30. The Company does not have any exposure in its group companies, subsidiaries and other entities or business ventures in which the Directors and/ or the Company is/are holding substantial interest.
31. The Company is having a Valid Certificate of Registration No. 14.00914 dated 30th May, 1998 issued by the Reserve Bank of India u/s /45-IA of the RBI Act, 1934.
32. Disclaimer – The Company Fixed Deposits Schemes are regulated by The Reserve Bank of India (RBI). It must, however be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the Company for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment deposits/ discharge of liabilities by the Company.