

Muthoot Finance
A Muthoot M George Enterprise

 **इंडियन ओवरसीज़ बैंक**
Indian Overseas Bank
एशिया, पूर्वी अफ्रीका, मध्य पूर्व में
Information Technology Department
Central Office: 763, Anna Salai, Chennai-600002

Indian Overseas bank (IOB) invites bids for the following:

GOVERNMENT E-MARKET PORTAL - ENGAGEMENT OF CERT-IN EMPANELLED AUDITOR FOR CONDUCTING VULNERABILITY ASSESSMENT (VA) AND PENETRATION TESTING (PT) OF APPLICATIONS AND IT INFRASTRUCTURE

BID NO: GEM/2026/87569182 DATED 21.05.2026

The Above RFP tender document is available and can be downloaded from the following websites www.iob.bank.in & www.gem.gov.in For Tender details and future amendments, if any, keep referring to the following website www.gem.gov.in

Corporate Office : 7th Floor, Antriksh Bhawan, 22, Kasturba Gandhi Marg, New Delhi-110001

Extract of the Audited Consolidated Financial Results for the Quarter and Year ended 31st March, 2026					
(Amount in ₹ Lakhs)					
Particulars	Consolidated				
	Quarter Ended			Year Ended	
	31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
Total Income from Operations	1.83	1.23	9,848.93	1,925.75	16,176.69
Net Profit/(Loss) for the period/year before exceptional item (before tax)	18.49	22.73	8,478.32	1,862.93	14,557.37
Net Profit/(Loss) for the period/year after exceptional item (before tax)	(553.30)	22.73	8478.32	1291.14	14557.37
Profit for the period/Year after tax but before share of net profit of investments accounted for using equity method	(477.79)	14.31	6,334.53	861.98	10,882.44
Net Profit/(Loss) for the period/year after tax	(4,561.30)	435.66	6,311.98	(2,203.15)	11,283.61
Total Comprehensive income for the period/year [comprising profit/(loss) for the period/year (after tax) and Other comprehensive income (after tax)]	(6,177.07)	(548.10)	6,331.13	(5,380.95)	11,314.75
Paid up Equity Share Capital (Face Value of ₹10/- each)	13,423.48	13,423.48	13,423.48	13,423.48	13,423.48
Other equity (excluding revaluation reserves) as shown in the Audited Balance Sheet	-	-	-	76,277.44	81,658.39
Basic and Diluted Earnings per share (Face Value of ₹10/- each)	(3.40)	0.32	4.70	(1.64)	8.41

Note: The above is an extract of the detailed format of the Quarterly and Yearly Consolidated Audited Financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015. The full format of the Financial results are available on the stock exchange website www.bseindia.com and www.nseindia.com and also on the Company's website www.oswalagromills.com. Figures for the quarters ended 31 March 2026 and 31 March 2025 are the balancing figures between audited figures for the full financial year and the reviewed year to date figures upto the third quarter of the respective financial years

Regd. Office: Near Jain Colony, Vijay Inder Nagar, Daba Road, Ludhiana - 141 003 (Punjab) | Contact : 0161- 2544313 ; website: www.oswalagromills.com; Email ID: oswal@oswalagromills.com



1. Mr. Manoj Jacob, XX/190A, Chakkalalil House, A.K.G.Road, Edappally, Kochi, Ernakulam, 682024, (Business) 2. Mrs. Anna Alexander, Muthoot House, G-343, Panampally Nagar, Ernakulam 682036, (Business) 3. Mr. Ragesh G R, 130A, KRIVA, Ponnet South Road, Kadavanthra, Ernakulam 682024, (Business) 4. Mr.Kurian Chirathalath George, 26/1170, Chirathalath, Behind Indo American City Health Centre P K Road, Thevara S.O.Ernakulam 682013, (Business) 5. Mr.Thevalakkara Thomas Mathew, Thevalakkara House, Kurisumoodu PO, Changanacherry, Kottayam-686104 (Rtd.Banking Professional). 6. Mr.Robin Joy Antony,4B Skyline Spectra,Mavelipkkanam, Kakkanaad,Ernakulam,Kerala,India-682030 (Business) (f) Summarized Financial Position of the Company as appearing in the last two Audited Balance Sheets.

(h) a) The amount which the Company can raise by way of deposit under non-banking financial companies & miscellaneous non-banking (advertisement) rules 1977 Rs. 27,339.92 Lakhs. b) Aggregate deposits held as on 31.03.26 (Including Accrued Interest) Rs.17,398.41 Lakhs: c) The Company has no overdue deposits other than unclaimed Deposits (I) The deposit ceiling, which is currently determined based on Net Owned Funds (NOF) from audited financial statements, will now be calculated using quarterly financial statements, subject to a limited review. This change is in accordance with the latest notification issued by the Reserve Bank of India titled "Non-Banking Financial Companies – Prudential Norms on Capital Adequacy" Second Amendment (Directions, 2026," dated March 10, 2026. (k) The Company hereby declares that: (I) it has complied with the provisions of the directions applicable to it. (II) The compliance with the directions of RBI does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India. (III) The deposits accepted by the company are unsecured and ranking pari passu with other unsecured liabilities, and (IV) Deposits are not Insured. (I) Terms and Conditions for acceptance of public Deposits a) The actual rate of return by way of interest, premium, bonus and other advantages to the depositor - Fixed deposits: 12, 24, 36, 48, 60 months interest drawn monthly 6.75%, 8.25%, 8.50%, 8.25%, 8.25% p.a. and if interest drawn annually 7.25%, 8.50%, 8.75%, 8.50%, 8.50% respectively. Cumulative deposits 8.25% & 8.35% p.a. Quarterly compounding for 36 & 60 months respectively. b) Premature withdrawal: up to 3 months (Lock in period) no payment (Not applicable in the event of the death of the depositor) and withdrawal made before the expiry of 6 months no interest. For withdrawals after 6 months but before

The credit rating assigned for deposit by CRISIL is "A/Stable"	Protection factors considered sufficient for investment
--	---

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.

(c) Company can approve certain emergent expenses, in accordance with current RBI guidelines:-(i) 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 individual depositor in the same capacity in all the branches of the non-banking financial company. (ii) 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 without 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 paid 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 emergencies of the depositor or of any family member of the depositor, b) 'Critical illness', may be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time. (d) The amount as per the request of an individual depositor does not have a right to premature withdrawal of the deposit before the expiry of three months. (e) The mode of repayment of deposit: The deposit shall be repaid by way of Cash/Cheque/DD/RTGS/NEFT. (f) Income Tax Act 1961 on surrender of the duly discharged deposit receipt. (In case advice is issued in lieu of receipt, request in writing). (f) Maturity period of deposit shall be 12, 24, 36, 48 and 60 months. (g) Deposits on which case advice is issued in lieu of receipt request in writing) accompanied by a renewal application form duly signed by the sole/joint depositor on or before the date of maturity. Any renewal of deposit in advance on or its maturity subject to the conditions prevailing at the date of said maturity. (h) Interest is payable monthly or annually for fixed deposits. (i) The aggregate due from companies in the same group or other entities or business ventures in which the Company is a subsidiary or associate company as on 31st March 2026 is 445.96 Lakhs. The above text has been approved by the Board of Directors vide resolution dated 15.05.2026 and is being issued on the authority and in the name of Board of Directors of the Company.

Contact us : +91 75938 64417
visit any of our nearest Branch
or
www.mvafl.com

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