



Speed  
Reliability  
Value Performance

COMPUGATE INFOCOM LTD

D-601/602 & G-601/602, Lotus Corporate Park,  
Graham Firth Steel Compound, Western Express Highway,  
Goregaon (E), Mumbai – 400 063. India.  
Ph.: +91-22-6711 4444 • Fax: +91-22-6711 4445  
info@compugateindia.com • www.compugateindia.com  
CIN: L99999MH1999PLC135914

## NON-CUMULATIVE UNSECURED FIXED DEPOSIT SCHEME FOR MEMBERS AND PUBLIC

### TERMS AND CONDITION

#### PERIOD AND INTEREST :

Period	Rate of Interest for Public	Rate of Interest for Shareholders and Current Employees	Payment of Interest
1 year	11.00% p.a.	11.50% p.a.	Quarterly (30th June, 30th September, 31st December, 31st March) and on maturity
2 years	11.00% p.a.	11.50% p.a.	
3 years	11.50% p.a.	12.00% p.a.	

#### HIGHLIGHTS:

- Deposits will be accepted only from Members of the Company, Current Employees during the duration of the scheme and from Public being limited to following entities who is a resident and who's registered office is registered / situated in India:
  - ✓ Individuals;
  - ✓ Hindu Undivided Family;
  - ✓ Body Corporates;
  - ✓ Trusts;
  - ✓ Co-operative Societies
- Deposits will be accepted in multiples of Rs.1,000/-, subject to minimum of Rs.25,000/-.
- Income-tax PAN is mandatorily required in case of Indian applicants, including minor and copies of the PAN (self-attested) are to be submitted along with the application form. Foreign Shareholders shall submit Passport (self-attested) along with the application form.
- Interest will be calculated on a 365 days factor basis from the date of realisation of the cheque and will be payable quarterly on 30<sup>th</sup> June, 30<sup>th</sup> September, 31<sup>st</sup> December, 31<sup>st</sup> March and on maturity on non-cumulative basis.
- Payment of interest and repayment of principal amount will be made by electronic banking channels NACH/NEFT/RTGS in favour of the sole / first-named depositor.
- If the depositor is not liable to pay Income Tax and the interest to be paid/credited in a financial year does not exceed the minimum amount which is not chargeable to Income Tax, the depositor may submit a declaration in Form No. 15G or 15H so that income tax is not deducted at source.
- The rate of interest is subject to revision as may be notified under the Companies (Acceptance of Deposits) Rules, 2014, and as amended upto date.

#### HOW TO APPLY ?

- Payments should be made by crossed "A/C PAYEE" cheque drawn in favour of "COMPUGATE INFOCOM LTD FIXED DEPOSIT 17-18".
- The Application Form duly filled in, along with the cheque, should be submitted to the Registrar and Transfer Agent at KA : MR. SUSHIL SAWANT, UNIT : FIXED DEPOSIT, LINK INTIME INDIA PVT LIMITED, 247 PARK, C101, 1ST FLOOR, LBS MARG, VIKHROLI (WEST), MUMBAI - 400 083.

#### APPLICATIONS :

- Deposits will be accepted **only from Indian Residents having the Income-tax PAN**, all applicants are mandatorily required to furnish Income-Tax PAN. However, Foreign Shareholders shall submit their Passport copy.
- Deposits on behalf of a minor having Income-tax PAN will be accepted through his /her guardian, who must sign the Application Form.
- Applications in the prescribed form should be lodged only at the Company's Registrar and Transfer Agent, accompanied by a crossed "Account Payee" cheque drawn in favour of "COMPUGATE INFOCOM LTD FIXED DEPOSIT 17-18".
- To prevent fraudulent encashment of cheques, and to facilitate credit through NACH/NEFT/RTGS, **applicants are mandatorily required to give details of the bank account (including MICR & IFSC code) of the sole / first-named depositor, into which the interest and refund will be credited, by submitting copy of cheque / cancelled cheque.** Applications without this information will be deemed incomplete and are liable to be rejected.
- In case of multiple deposits of a depositor, only one bank mandate will be accepted and the latest bank mandate will overwrite the previous mandate and would be applicable to all existing deposits held by the depositor under his/her depositor code.
- Signatures must be in English, Gujarati, Hindi or Marathi; signatures in any other language or thumb impressions must be attested by a Magistrate or Notary Public or Special Executive Officer under his / her official seal.
- Please furnish your Contact Address, Tel No. and E-mail ID for all routine communication.

#### MINIMUM AMOUNT :

- The minimum amount of Deposit acceptable will be Rs. 25,000/- Higher amounts will be accepted in multiples of Rs.1,000/-.

#### PERIOD, RATE OF INTEREST AND MATURITY TERMS :

- The deposit will be accepted for a period of 1/2/3 year(s).
- The rate of interest payable is as tabulated above. Interest will be calculated on 365 days factor basis from the date of realisation of the cheque in the Company's account and will be payable quarterly on 30<sup>th</sup> June, 30<sup>th</sup> September, 31<sup>st</sup> December, 31<sup>st</sup> March and on maturity.
- Interest will cease on the date of maturity. Notice of the due date will be recorded upon the Fixed Deposit Receipt to enable the Depositor to either receive payment of the amount due or to arrange for the renewal of the Deposit, if any. The Company will not be bound to give intimation of maturity of the Deposit.



- All unclaimed interest and/or Fixed Deposit for more than seven years, shall be transferred by the Company to the credit of Investor Education and Protection Fund established by the Government of India, and no claim from a depositor shall lie against the Fund or the Company in respect of any such claims.
- Interest will be paid by NACH/NEFT/RTGS in favour of the sole / first-named depositor.

#### INCOME TAX :

- Income-tax, wherever applicable will be deducted at source from interest in accordance with the provisions of the Income-tax Act, 1961. At present, tax is deductible if the aggregate amount of interest (i.e. the amount of total interest payable to any depositor on deposit/s where his/her name appears first) payable, during a financial year exceeds Rs.5000/-, and quarterly TDS certificates will be issued for the financial year.
- The first-named depositor will be regarded as the beneficial owner after clubbing all deposits the person has in his/her capacity as the first named depositor, and will be treated as the payee for purpose of deduction of income-tax at source, and his / her income-tax PAN must be mentioned in the application form.
- If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the minimum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G or 15H so that income tax is not deducted at source.

#### JOINT DEPOSITS :

- Joint Deposits may be made in two or three names provided the second / third applicant is not a minor.
- In case of Joint Deposits, all correspondence will be addressed only to the person whose name appears first on the Deposit Receipt. All payment of interest and repayment of principal amount will be in favour of the first-named depositor. Any discharge given regarding payment of interest or repayment of principal amount will be considered valid only if it is signed jointly by all the applicants to the deposit.
- In the event of the death of the first-named Depositor, the payments of interest and the repayment of the principal amount will be made to the person in order of the survivor(s) on production of a death certificate without reference to the heir(s) and / or legal representative(s) of the deceased. In the event of the death of the sole Depositor, the Deposit amount together with the interest due thereon will be paid to the legal representative(s) of the deceased on production of proper legal representation such as Probate of Will, Succession Certificate or Letters of Administration granted by a Court of Competent Jurisdiction and having effect in Mumbai.

#### DEPOSIT RECEIPTS :

- The Deposit Receipts will be forwarded at the address given in the Application Form within a period of twenty one days from the date of realisation of cheque or date of renewal, provided renewal request is received by us atleast fifteen days in advance.
- Deposit Receipts are not transferable.
- In the event of loss, destruction or mutilation of the Deposit Receipt, the Company may, at its sole discretion, issue a Duplicate Receipt on such reasonable terms as to indemnity and / or otherwise as it may think fit. All expenses incurred in this connection will be borne by the Depositor(s).

#### RENEWAL / REPAYMENT / PRE - MATURE WITHDRAWAL :

- Deposit Receipt issued by the Company must be duly discharged on the requisite revenue stamp and lodged with the Company at least fifteen days prior to maturity date to enable the Company to renew or refund the Deposit, as the case may be, on the due date. In case of renewal, a renewal form duly filled in should accompany the said discharged

Receipt. Renewal of Deposit will be solely at the discretion of the Company. Where the Deposit Receipt is not presented for renewal at least fifteen days on or before the maturity date, the Depositor will not be entitled to interest after the date of maturity.

- Repayment of the principal amount will be made by NACH/NEFT/RTGS in favour of the sole/first-named depositor.
- Where the due date of any payment falls on a Saturday, 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.
- Deposits will be repaid only on maturity.
- No pre-mature withdrawal of deposits is allowed within a period of less than six months from the date of acceptance or renewal of such deposit. For pre-mature withdrawal of deposits, the rate of interest payable on deposit shall be reduced by 1% from the rate of interest payable subject to statutory regulations. For such cases, the deposit receipt must be discharged by all the joint holders along with an application for pre-mature withdrawal signed by all of them.

#### NOMINATION :

- Nomination facility (optional) is available to the Depositors. The nominee must be a Resident Indian individual; an NRI cannot be nominated. A minor can also be nominated; however, in such a case, the sole applicant / the two joint applicants should appoint a guardian other than himself / themselves. In the event of the death of the Depositor(s), the Company will deal with the nominee, or the appointed guardian till the minor nominee attains majority, as the case may be. Nomination stands rescinded upon renewal of Deposits, and has to be done afresh on renewal.

#### GENERAL :

- The Company will not recognise or accept any lien or assignment of Deposit or interest thereon.
- Notification to the Company regarding change of address, tax exemption, etc. must be lodged at least 45 days before the date on which interest falls due.
- The Company will not be responsible for delays or loss in postal transit of Deposit Receipts and cheques sent to the Depositors. In the event of loss of cheques, duplicates will be issued on such reasonable terms as to indemnity and otherwise as the Company may think fit.
- Deposits are unsecured and are subject to the Companies (Acceptance of Deposits) Rules, 2014 and other applicable rules or regulations for the time being in force.
- Deposits are subject to Mumbai jurisdiction.
- The Company reserves the right:
  - to alter or amend without notice any or all the terms and conditions stipulated above
  - to vary the terms and conditions of Deposits
  - to discontinue acceptance of Deposits at any time at its discretion
  - to reject any application for fresh deposit or for renewal, without assigning any reason
- These terms and conditions forms part of the prescribed Application Form.

#### SUBMISSION CHECKLIST:

- Duly filled Application Form
- PAN (Indian Resident) / Passport (Foreign Shareholder)
- Crossed 'A/c Payee' cheque in favour of 'COMPUAGE INFOCOM LTD FIXED DEPOSIT 17-18'
- Cancelled cheque to facilitate payment of interest and principal amount in the bank account, if different from aforesaid bank account.
- Address Proof [Aadhaar Card/Passport Copy/Utility Bill (not older than 2 months)/Driving License/Voter ID Card]



[Pursuant to Section 73 (2)(a) and Section 76 and Rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014]

1	<b>GENERAL INFORMATION:</b>			
a.	Name, address, website and other contact details of the Company	<b>COMPUAGE INFOCOM LIMITED</b> D-601/602 & G-601/602, Lotus Corporate Park, Graham Firth Steel Compound, Western Express Highway, Goregaon (East), Mumbai – 400 063. <b>Website:</b> www.compUAGEindia.com; <b>Contact:</b> 022-67114444		
b.	Date of incorporation of the Company	27th July 1999		
c.	Business carried on by the Company and its subsidiaries with the details of branches or units, if any	<b>Business carried on by the Company alongwith 41 Branches, 1 Central Warehouse, 3 Distribution Hubs, 42 Warehouses, 61 Service Centres in India and CompUAGE Infocom (S) Pte. Ltd. (Singapore Subsidiary) &amp; CompUAGE Infocom Limited (Singapore Branch):</b> The Company is engaged in distribution of Computer Parts and Peripherals and Telecom Products. The Company also provides product support services for aforesaid products.		
d.	Brief particulars of the management of the Company	The Company is being managed by the Managing Director with the help of Executive Director and a team of professionals, subject to the superintendence, control and direction of the Board of Directors.		
e.	Names, addresses, DIN and occupations of the Directors	<b>Name &amp; Address of Directors</b>	<b>DIN</b>	<b>Occupation</b>
		<b>Mr. Atul Harkishandas Mehta</b> 1804 Wallace Apts, Sleater Road, Mumbai-400007, Maharashtra, India	00716869	Business
		<b>Mr. Bhavesh Mehta</b> 4A-1, 4th Floor, Great Eastern Royale, 333, Belasis Rd, Tardeo (West), Mumbai - 400034, Maharashtra, India	00740861	Business
		<b>Mr. Ganesh Shiva Ganesh</b> No.3/12, Seema Society, N.Dutta Marg, Andheri West, Mumbai, Maharashtra, India 400053	00010877	Service
		<b>Mrs. Preeti Kaushik Trivedi</b> 3-A, Nirmal Building, Gulmohar Cross Road No. 5, Opp Irla Masjid, Jvpd Scheme, Juhu, Mumbai, Maharashtra, India 400049	00179479	Self-Employed
		<b>Mr. Vijay Gopi Kishan Agarwal</b> 301, S.S.Sadan, Gulmohar Cross Road No.6, Juhu Scheme, Mumbai, Maharashtra, India 400049	00058548	Self-Employed
f.	Management's perception of risk factors	The Company is one of the leading IT Distribution Company in India and listed on both BSE Limited and National Stock Exchange of India Limited. The Company has deployed risk management framework which helps to proactively identify, mitigate and prioritise risks. The Management is of the view that there would be lot of opportunities in coming time and it has laid down various modes to grab such opportunities. Further, the net worth, revenue from operations and cash flows of the Company are strong enough to meet any repayment liability.		
g.	Details of default, including the amount involved, duration of default and present status, in repayment of-	i) Statutory Dues: NIL except the disputed statutory dues ii) Debentures and interest thereon: Not applicable iii) Loan from any bank or financial institution and interest thereon: Nil		

2	PARTICULARS OF THE DEPOSIT SCHEME:			
a.	Date of passing Board Resolution	6th June 2017		
b.	Date of passing of resolution in the general meeting authorizing the invitation of such deposits	27th July 2017		
c.	Type of deposit	Unsecured		
d.i.	Amount which the Company can raise by way of deposits as per the Act and the rules made thereunder	The total amount Company can raise is Rs.3933.65 Lakh based on the Balance Sheet as at 31st March 2017 i.e. i) 10% of the aggregate of the paid-up capital and free reserves from its Members i.e. Rs.1123.90 Lakh ii) 25% of the aggregate of the paid-up capital and free reserves from Public i.e. Rs.2809.75 Lakh		
ii.	Aggregate of deposits actually held on the last day of the immediately preceding financial year	NIL		
iii.	Aggregate of deposits actually held on the date of issue of the Circular or Advertisement	NIL		
iv.	Amount of deposit proposed to be raised	The total amount that the Company proposes to raise is Rs.3933.65 Lakh based on the Balance Sheet as at 31st March 2017 i.e. i) 10% of the aggregate of the paid-up capital and free reserves from its Members i.e. Rs.1123.90 Lakh ii) 25% of the aggregate of the paid-up capital and free reserves from Public i.e. Rs.2809.75 Lakh		
v.	Amount of deposit repayable within the next twelve months	NIL		
<b>e.</b>	<b>Terms of raising of deposits:</b>			
	Duration	1 year	2 years	3 years
	Rate of Interest for Public	11.00% p.a.	11.00% p.a.	11.50% p.a.
	Rate of Interest for Shareholders and Current Employees	11.50% p.a.	11.50% p.a.	12.00% p.a.
	Payment of Interest	Payable quarterly on 30th June, 30th September, 31st December, 31st March and on maturity.	Payable quarterly on 30th June, 30th September, 31st December, 31st March and on maturity.	Payable quarterly on 30th June, 30th September, 31st December, 31st March and on maturity.
	Payment of Principal	On maturity	On maturity	On maturity
	Mode of payment for Subscription	Crossed "A/c Payee" cheque be drawn in favour of 'Compuage Infocom Limited Fixed Deposit 17-18'	Crossed "A/c Payee" cheque be drawn in favour of 'Compuage Infocom Limited Fixed Deposit 17-18'	Crossed "A/c Payee" cheque be drawn in favour of 'Compuage Infocom Limited Fixed Deposit 17-18'
	Mode of Repayment	Repayment of the principal amount will be made by NACH / NEFT / RTGS in favour of the sole/first-named depositor	Repayment of the principal amount will be made by NACH / NEFT / RTGS in favour of the sole/first-named depositor	Repayment of the principal amount will be made by NACH / NEFT / RTGS in favour of the sole/first-named depositor
f.	Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid	The scheme will be opened from the date of issue of the newspaper in which circular in form of advertisement appears till September 30, 2018 or the date of Company's Annual General Meeting to be held in the year 2018, whichever is earlier.	The scheme will be opened from the date of issue of the newspaper in which circular in form of advertisement appears till September 30, 2018 or the date of Company's Annual General Meeting to be held in the year 2018, whichever is earlier.	The scheme will be opened from the date of issue of the newspaper in which circular in form of advertisement appears till September 30, 2018 or the date of Company's Annual General Meeting to be held in the year 2018, whichever is earlier.
g.	Reasons or objects of raising the deposits	Source of medium term finance for the business of the Company.		
<b>h.</b>	<b>Credit rating obtained:</b>			
	Name of the Credit Rating Agencies	CARE Ratings Ltd.		
	Rating obtained	A - (FD) [Single A minus (Fixed Deposit)]		
	Meaning of the rating obtained	Stable		
	Date on which rating was obtained	8th September 2017		

i.	Extent of deposit insurance	NIL since not available.		
	Name of the Insurance Company	NA		
	Terms of the insurance coverage	NA		
	Duration of coverage	NA		
	Extent of coverage	NA		
	Procedure for claim in case of default	NA		
j.	Short particulars of the charge created or to be created for securing such deposits	Not applicable as the deposits are unsecured in nature.		
k.	Any financial or other material interest of the Directors, Promoters or Key Managerial Personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons	None		
3.	<b>DETAILS OF ANY OUTSTANDING DEPOSITS :</b>			
a.	Amount Outstanding	NIL		
b.	Date of acceptance	NA		
c.	Total amount accepted	NIL		
d.	Rate of interest	NIL		
e.	Total number of depositors	NIL		
f.	Default, if any, in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved	NA		
g.	Any waiver by the depositors, of interest accrued on deposits	NA		
4.	<b>FINANCIAL POSITION OF THE COMPANY:</b>			
a	Profits of the Company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of circular or advertisement	<b>Financial Year</b>	<b>Profit Before Tax (Rs. in Lakh)</b>	<b>Profit After Tax (Rs. in Lakh)</b>
		2016-17*	2773.93	1767.44
		2015-16	2127.64	1402.08
		2014-15	1748.19	1168.57
		<i>*Subject to adoption by the Shareholders at the ensuing Annual General Meeting of the Company</i>		
b	Dividends declared by the Company in respect of the said three financial years; interest coverage ratio for last three years	<b>Financial Year</b>	<b>Dividend Declared</b>	<b>Interest coverage Ratio EBIT/Interest Expense</b>
		2016-17*	0.40 paisa per Equity Share	1.47
		2015-16	Rs.2/- per Equity Share	1.54
		2014-15	Rs.2/- per Equity Share	1.50
		<i>*Subject to approval by the Shareholders at the ensuing Annual General Meeting of the Company</i>		



c.	A summary of the financial position of the Company as in the three Audited Balance Sheets immediately preceding the date of issue of circular or advertisement	<table border="1"> <thead> <tr> <th>Liabilities</th> <th>As at 31.03.2017* (Rs. in Lakh)</th> <th>As at 31.03.2016 (Rs. in Lakh)</th> <th>As at 31.03.2015 (Rs. in Lakh)</th> </tr> </thead> <tbody> <tr> <td>Share capital</td> <td>1174.8</td> <td>1174.8</td> <td>665.5</td> </tr> <tr> <td>Reserves and Surplus</td> <td>10328.76</td> <td>8844.11</td> <td>7357.32</td> </tr> <tr> <td>Non-Current Liabilities</td> <td>2047.91</td> <td>244.78</td> <td>365.81</td> </tr> <tr> <td>Current Liabilities</td> <td>80288.85</td> <td>57263.36</td> <td>45884.38</td> </tr> <tr> <td><b>Total</b></td> <td><b>93840.32</b></td> <td><b>67527.05</b></td> <td><b>54273.01</b></td> </tr> <tr> <th>Assets</th> <th>As at 31.03.2017* (Rs. in Lakh)</th> <th>As at 31.03.2016 (Rs. in Lakh)</th> <th>As at 31.03.2015 (Rs. in Lakh)</th> </tr> <tr> <td>Non- Current Assets</td> <td>3502.49</td> <td>3521.19</td> <td>3797.88</td> </tr> <tr> <td>Current Assets</td> <td>90337.83</td> <td>64005.86</td> <td>50475.13</td> </tr> <tr> <td><b>Total</b></td> <td><b>93840.32</b></td> <td><b>67527.05</b></td> <td><b>54273.01</b></td> </tr> </tbody> </table>	Liabilities	As at 31.03.2017* (Rs. in Lakh)	As at 31.03.2016 (Rs. in Lakh)	As at 31.03.2015 (Rs. in Lakh)	Share capital	1174.8	1174.8	665.5	Reserves and Surplus	10328.76	8844.11	7357.32	Non-Current Liabilities	2047.91	244.78	365.81	Current Liabilities	80288.85	57263.36	45884.38	<b>Total</b>	<b>93840.32</b>	<b>67527.05</b>	<b>54273.01</b>	Assets	As at 31.03.2017* (Rs. in Lakh)	As at 31.03.2016 (Rs. in Lakh)	As at 31.03.2015 (Rs. in Lakh)	Non- Current Assets	3502.49	3521.19	3797.88	Current Assets	90337.83	64005.86	50475.13	<b>Total</b>	<b>93840.32</b>	<b>67527.05</b>	<b>54273.01</b>		
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d.	Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or circular in form of advertisement	<table border="1"> <thead> <tr> <th>Particulars</th> <th>As at 31.03.2017* (Rs. in Lakh)</th> <th>As at 31.03.2016 (Rs. in Lakh)</th> <th>As at 31.03.2015 (Rs. in Lakh)</th> </tr> </thead> <tbody> <tr> <td>i) Cash Flow from Operating Activities</td> <td>774.47</td> <td>919.24</td> <td>2548.4</td> </tr> <tr> <td>ii) Cash flow from Investing Activities</td> <td>411.5</td> <td>-2321.81</td> <td>848.45</td> </tr> <tr> <td>iii) Cash flow from Financing Activities</td> <td>-592.01</td> <td>3324.43</td> <td>-3430.88</td> </tr> <tr> <td>iv) Net increase/ (decrease) in Cash and Cash Equivalents</td> <td>593.96</td> <td>1921.86</td> <td>-34.04</td> </tr> </tbody> </table>	Particulars	As at 31.03.2017* (Rs. in Lakh)	As at 31.03.2016 (Rs. in Lakh)	As at 31.03.2015 (Rs. in Lakh)	i) Cash Flow from Operating Activities	774.47	919.24	2548.4	ii) Cash flow from Investing Activities	411.5	-2321.81	848.45	iii) Cash flow from Financing Activities	-592.01	3324.43	-3430.88	iv) Net increase/ (decrease) in Cash and Cash Equivalents	593.96	1921.86	-34.04																						
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e.	Any change in accounting policies during the last three years and their effect on the profits and the reserves of the Company	None																																										
5	<b>A DECLARATION BY THE DIRECTORS THAT-</b>																																											
a.	the Company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest there on;																																											
b.	the Board of Directors have satisfied themselves fully with respect to the affairs and prospects of the Company and that they are of the opinion that having regard to the estimated future financial position of the Company, the Company will be able to meet its liabilities as and when they become due and that the Company will not become insolvent within a period of one year from the date of issue of the circular or circular in the form of advertisement;																																											
c.	the Company has complied with the provisions of the Act and the rules made thereunder;																																											
d.	the compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;																																											
e.	the deposits accepted by the company before the commencement of the Act have been repaid (or will be repaid along with interest within days (days to be specified) and until they are repaid, they shall be treated as unsecured and ranking paripassu with other unsecured liabilities);																																											
f.	in case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty;																																											
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h.	the deposits accepted by the Company (other than the secured deposits, if any, aggregate amount of which to be indicated) are unsecured and rank paripassu with other unsecured liabilities of the Company.																																											
6.	<b>DISCLAIMER:</b>																																											
	It is to be distinctly understood that filing of circular or circular in the form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes.																																											
	Mumbai 11th September 2017  sd/-  <b>Atul H. Mehta</b> Chairman and Managing Director	sd/-  <b>Bhavesh H.Mehta</b> Whole-time Director	<b>For Compuage Infocom Limited,</b>  sd/-  <b>Vijay Agarwal</b> Independent Director																																									