



Regd. & Corp. Office:

Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad-500084 Tel: (040) 7120 4284 Fax : (40) 7120 4285
E-mail: fd@gati.com, Web: www.gati.com, CIN: L63011TG1995PLC020121

FIXED DEPOSIT SCHEMES

APPLICATION FORM

SCHEME A NON CUMULATIVE INTEREST PAYMENT QUARTERLY			
Period	Minimum Amount (Rs.)	General Public	Shareholders, Employees & Senior Citizens
		Rate of Interest (% p.a)	Rate of Interest (% p.a)
1 year	21,000	9.00	9.25
2 years	21,000	9.25	9.50
3 years	21,000	9.50	9.75

SCHEME B CUMULATIVE INTEREST COMPOUNDED QUARTERLY							
Period	Minimum Amount (Rs.)	General Public			Shareholders, Employees & Senior Citizens		
		Rate of Interest (% p.a)	Amount Payable on Maturity (Rs.)	Annual Yield %	Rate of Interest (% p.a)	Amount Payable on Maturity (Rs.)	Annual Yield %
1 year	21,000	9.00	22,955	9.31	9.25	23,011	9.58
2 years	21,000	9.25	25,214	10.33	9.50	25,338	10.33
3 years	21,000	9.50	27,832	10.84	9.75	28,037	11.17

HIGHLIGHTS

- An ISO 9001:2015 Certified Company.
- Minimum Amount of deposit to be accepted is Rs. 21,000/- and in multiple of Rs.1,000/- thereafter.
- Additional 0.25 % interest for Shareholders, Employees & Senior Citizens (60 years & above).
- For Scheme A, interest will be calculated on a 365/366 days factor basis from the date of realization of the cheque / draft / NECS / NEFT and will be payable quarterly, on June 30, September 30, December 31 and March 31 each year, and on maturity.
- For Scheme B, interest will be compounded at Quarterly rest & paid on maturity.
- Payment should be made by cheque / Draft / NECS / NEFT Drawn in favour of "Gati Limited" payable at par at the centre where application is submitted.
- Payment of interest and repayment of principal amount will be made by cheque/draft/NECS/NEFT in favour of the sole/first-named depositor.
- Easy liquidity of Deposits.
- Consistent track record of profit making and dividend paying company.

MANAGERS TO THE FIXED DEPOSIT SCHEME

CENTRUM BROKING LIMITED :

Mumbai - Fort- Bombay Mutual Bldg., 2nd Flr., D N Road, Mumbai – 400001 Tel: 022-22651404/9664444891; Mumbai - Santacruz - Tel: 022-42159000/022-42159465; Ahmedabad - Tel: 079-40089175. ; Pune - Tel: 020-30488114; New Delhi - Tel: 011-43525500; Hyderabad - Tel: 040-49101702; Chennai –Tel: 044-49026006; Bangalore –Tel: 080-25270004. Kolkata -Tel: 033-40051567. Vadodara -Tel: 0265-6500267.

LM FINANCIAL ADVISORY SERVICES :

Office : # 10, 2nd Floor, Bombay Mutual Annexe Bldg, Rustam Sidhwa Marg, Opp. D.N. Road, Fort, Mumbai-400001
Landline No. s - 8080807349/29 /25/87, Mobile No. : 9819547007. Email Id : s.lonkar@lmfinancial.co.in

MAJOR BROKERS TO THE SCHEMES

1. BAJAJ CAPITAL LIMITED, Bajaj House, 97, Nehru Place, New Delhi -110019. Tel: Ph: 011-41693000, Call Centre -011- 39881010. Hyderabad. Tel: 44555555. Mumbai-Tel: 40099999 Chennai.Tel:23451234, Bangalore. Tel:25594999, Ahmedabad. Tel: 30072782/86 Kolkata. Tel: 4003 4039/3029 5200.
2. BLUECHIP CORPORATE INVESTMENT CENTRE LIMITED, 3-5-907-B, Himayatnagar Circle Himayatnagar, Hyderabad-500 029. Tel: 66100526. Bangalore. Tel:22863179, Mumbai. Tel:25712809/04, Chennai.Tel: 28290049, Kolkata. Tel:2289 2322/1775, Ahmedabad. Tel: 26425016/17, Delhi Tel: 2875 1923.
3. INTEGRATED ENTERPRISES (INDIA) LTD., No.-5-10-197/A, G-4 1st Floor, Reliance Krishna Apartments, Navad Pa Had ,hill Fort Road, Hyderabad-500004, 040-23242375/23242472
4. KARVY STOCK BROKING LTD - 46, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034, Tel:040-23312454, Bangalore - 560 004, Tel:080-26621192, Chennai - 600 017, Tel:044-49500011, Kolkata – 700 029, Tel:033-66192800, Lucknow – 226 001, Tel:052-24092000, Mumbai - 400 001, Tel:022-22031601, New Delhi - 110 001, Tel:011-41520316, Vadodara - 390 007, Tel: 0265-3051520
5. R R INVESTORS CAPITAL SERVICES PVT. LTD, S -111, Manipal Centre, 47, Deckenson Road, Bangalore - 560 042. Tel: 5581513/14. New Delhi.23353710, Mumbai. Tel:22700755, Kolkata. Tel: 22802963, Chennai. Tel:52077370, Chandigarh. Tel: 2624896.
6. UPENDRA DALAL & CO., 16/17, Rajgir Chambers, Opp: Old Custom House, 12/14 S B Singh Road, Mumbai - 400023. Tel 56376303.

TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT SCHEME

1. **Minimum Amount**
The minimum amount of Deposit acceptable will be Rs. 21,000. Higher amounts will be accepted in multiples of Rs. 1,000.
2. **Period and Interest**
 - i) The Deposit will be accepted for a period of 1 year, 2 years and 3 years with interest payable @ 9.00%, 9.25% & 9.50% per annum respectively. Additional interest @ 0.25% per annum will be paid to the shareholders of the Company, Employees and senior citizens (60 years & above).
 - ii) The rate of interest payable on the Deposit will be payable quarterly on June 30, September 30, December 31 and March 31 each year, and on maturity. Interest will be compounded at Quarterly rest & paid on maturity.
 - iii) Interest will be paid by NECS/NEFT in favour of the sole/first named depositor.
3. **General**
 - i) Interest will be payable from the date of realization of Cheque/Bank Draft.
 - ii) Interest will be calculated on the basis of 365 days in a year.
 - iii) No interest on deposits will accrue after the date of maturity.
 - iv) No interest will be paid if deposit is cancelled within 6 months.
 - v) In case Companies (Acceptance of Deposits) Rules, 2014 is amended to permit payment of interest at a different rate or at different intervals, then with effect from the date of such amendment comes into force, the Company shall pay interest at such rate or intervals as may be decided at its absolute discretion to the existing depositors on a pro-rata basis.
4. **APPLICATION**
 - i) Completed application forms together with crossed bank drafts/cheques drawn in favour of "GATI LIMITED" can be submitted at:
 - a) The Company's Regd. & Head Office
 - b) The offices of the authorized Brokers
 - ii) Outstation depositors may obtain bank draft for deposit amount after deducting bank charges.
 - iii) Deposits will be accepted from Resident Individuals, Group of Persons, Domestic Companies, Hindu Undivided Families and Charitable Institutions.
 - iv) If the deposit is in the name of Minor, the Guardian must attest / sign the Application Form. The interest and principal would be payable to the Guardian whose signature is given in Application Form.
5. **JOINT DEPOSITS**
 - i) Deposits will be accepted in two or more joint names but not exceeding three.
 - ii) All correspondence, interest warrants, deposit receipts, cheques/bank drafts shall be sent to the person whose name appears first in the Deposit Receipt. All Cheques/ Warrants for payment of interest and repayment of principal amount will be drawn in favour of the said first named depositor
 - iii) Any discharge given by such person shall be valid and binding on all joint depositors.
 - iv) In the event of death of the first named depositor, the repayment of the principal amount and payment of interest will be made to the person first in order of the survivor(s) on production of death certificate without reference to the heirs and/or legal representatives of the deceased.
6. **DEPOSIT RECEIPTS**
 - i) Deposit Receipts will be forwarded to the first named depositor at the address given in the application form within 3 weeks of the realization of the cheque / draft. The company shall not be responsible for any loss or delay in transit.
 - ii) Deposit Receipts are neither transferable nor negotiable.
 - iii) In the event of loss of Deposit Receipt the Company may issue a duplicate receipt subject to compliance with such terms and conditions including indemnity from the depositor as the Company may require. All expenses in this connection will be borne by the depositor.
7. **REPAYMENTS AND RENEWALS**
 - i) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application Form duly filled and signed by sole / joint Depositor (s) four weeks prior to the date of maturity. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of Interest and other items and conditions prevailing on the date of said maturity.
 - ii) The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company. In the event of a depositor not desirous of renewing the deposit he/she should return the Deposit Receipt duly discharged by the first named depositor on appropriate revenue stamp to the Registered Office of the Company at least four weeks before the date of maturity to avoid delay in repayment.
 - iii) Repayment of the maturity amount will be made by account payee cheque / demand draft on the Company's Bankers encashable at par or through Electronic Clearing Service (ECS/NECS) facility / RTGS/NEFT.
 - iv) No change in the first name of the depositor is permitted at the time of renewal.
 - v) In case, if investor makes multiple selection or no selection within complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.

8. PREMATURE WITHDRAWAL:

- i) No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force. In case of request for premature withdrawal after the expiry of three months the rate given in the table below shall apply. However, all premature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time.
- ii) Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and cannot be claimed as a matter of right by the depositor, subject to the Non Banking Financial Companies acceptance of Public Deposits (Reserve Bank) Directions, 1998.

Period Exceeding	But Less than	Applicable interest rate
3 Months	6 Months	Nil
6 Months	Before the date of Maturity	The interest rate payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run and 0.5% of the deposit amount will be deducted as administration charge in prematurity.

- iii) Request of pre-maturity should be signed by all the deposit holders.
 - iv) In the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositors in the case of joint holding with survivor clause, or to the case of joint holding with survivor clause, or to the legal heir/s with interest all the rate that would have ordinarily been paid, had such deposit been accepted for the period for which such deposit had run upto the date of repayment.
 - v) Premature closure request should be received 30 days prior to maturity date.
- ### 9. INCOMETAX
- i) 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 from the concerned authorities or a declaration in Form 15G in duplicate as prescribed under the Income Tax Act, 1961, is furnished to the Company alongwith the application form and atleast 30 days prior to the start of each subsequent financial year.
 - ii) As per present tax laws, no tax will be deducted if the amount of interest paid/ credited in a year does not exceed Rs. 5,000/-
 - iii) The first named depositor as appearing in the Fixed Deposit Receipt, will be regarded as beneficial owner of the deposit will be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961.
 - iv) Where a depositor holds deposit receipts in his individual name as well as jointly with another, interest paid on these deposits would be aggregated for tax deduction, if applicable.
- ### 10. SUCCESSION
- In the event of the death of a sole or only surviving depositor, the principal amount together with interest due there on will be paid to the legal representative of the deceased on production of proper legal representation such as Probate of Will, Succession Certificate or Letter of Administration granted by a court of competent jurisdiction provided that the company may in its absolute discretion dispense with the production of such legal representation upon such terms and conditions as may be considered adequate.
- ### 11. GENERAL
- i) To prevent fraudulent encashment of cheques, applicants are mandatorily required to give details of the Bank Account (including MICR code) of the sole / first named depositor. In case of Multiple deposits of a depositor only one bank mandate will be accepted.
 - ii) Notice in writing regarding change of address etc. must be lodged with the company atleast 30 days before the date on which interest payment/repayment of principal amount falls due,
 - iii) The Company will not recognize any lien, assignment, charge or any other encumbrance on the deposit or interest thereon.
 - iv) Cumulative and Non-Cumulative deposits are not interchangeable.
 - v) The Company reserves the right to reject any application for a fresh deposit or for a renewal without assigning any reason.
 - vi) The Company will in no way be responsible for delays or loss in postal transit for the fixed deposit receipt and interest warrants.
 - vii) Applications for deposits with thumb impression will not be accepted unless attested by a Notary Public or Magistrate.
 - viii) Disputes, if any, arising in connection with these Fixed Deposit Schemes will be subject to the jurisdiction of Hyderabad/Secunderabad Courts.

GATI LIMITED - ACKNOWLEDGEMENT SLIP (To be filled by the Applicant)

Date: _____

Received from Mr./Mrs./Miss _____ a sum of Rs. _____

towards application of Fixed Deposit alongwith Cheque/Demand Draft/FD Receipt No. _____ dated _____ drawn

on _____ being Non-cumulative/Cumulative fixed deposit amount for a period of 1/2/3 Years. Cheque and Bank Drafts are subject to realization and cash is not accepted. The Official Stamped Receipt will be sent by Registered Post/ Courier Service within 2 weeks of the realization of the Cheque/Draft.

For GATI LIMITED



Brokers Stamp

Regd. & Corp. Office:

Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad-500084 Tel: (040) 7120 4284 Fax: (40) 7120 4285
Mail: fd@gati.com, Web: www.gati.com, CIN: L63011TG1995PLC020121

APPLICATION FOR FIXED DEPOSIT

Date of Application

IMPORTANT : Please write in block letters and () check the appropriate boxes.

I/We the undersigned hereby submit for placing/renewing Fixed Deposit with your company as under, subject to the terms & conditions stipulated by you which I/We have read & understood and agree to abide by:

NAME OF FIRST APPLICANT

Mr./Mrs./Miss

Guardians Name (In case of Minor) Minors date of birth

Address

Pin Phone # Cell #

E-mail ID:

NAME OF SECOND APPLICANT

Mr./Mrs./Miss

NAME OF THIRD APPLICANT

Mr./Mrs./Miss

Nominee Mr./Mrs./Miss

2. OCCUPATION Service Business Professional Retired Housewife Student Others (Specify)

3. CATEGORY Public HUF Senior Citizen Charitable Institution Shareholders / Employee Folio No.

4. AMOUNT OF DEPOSIT Rs. _____ (Rupees _____)

Mode of Payment Cheque Draft Cheque/Draft No. _____ Date _____ Drawn on _____

If renewal, FDR No. _____ Maturity Date _____ Maturity Value Rs. _____

5. SCHEMES A B

NON-CUMULATIVE 1 Year 2 Years 3 Years CUMULATIVE 1 Year 2 Years 3 Years

6. PAYMENT OF INTEREST Quarterly On Maturity

7. Deposit payable on maturity to First named Depositor Either or Survivor

BANK DETAILS FOR INTEREST/PRINCIPAL PAYMENT OF SOLE/FIRST APPLICANT Savings / Current Please () any one

Account No.

Banks Name:

MICR Code : IFSC Code :

8. Tax Status a) Individual HUF Others (Specify)

b) i) 15G Enclosed ii) 15H Enclosed Income Tax PAN

*Strike off whichever is not applicable.

DECLARATION

- I/We hereby declare that I am / We are resident(s) in India and I am / We are not depositing this amount as nominee(s) of any person residing outside India.
 - I/We declare that I/We have not acquired funds, being deposited with you, by borrowing or accepting deposits from any other persons.
 - I/We declare that the first named depositor 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 under Section 194A of Income Tax Act 1961.
 - I/We have gone through the financials and other declarations furnished by the Company and after careful consideration I am making the deposit with the Company at my own risk.
9. Signature of Applicant(s) (Guardian, in case of minor)

1st Applicant _____ 2nd Applicant _____ 3rd Applicant _____

Note : Thumb impression to be attested by a Magistrate/Notary Public. Place _____ Date _____

FOR OFFICE USE ONLY

FDR No. _____ Date of Deposit _____ Date of Maturity _____

Deposit Amount Rs. _____ Maturity Amount Rs. _____

Application No.	Scheme	Period	Share Holder Folio	Tax Code	Centre Code	Broker Code No.
	Cum / Non-Cum					

Deposited on :
Realised on :
Maturing on :



Regd. & Corp. Office:

Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad- 500084 Tel: (040) 7120 4284 Fax : (40) 7120 4285
E-mail: fd@gati.com, Web: www.gati.com, CIN: L63011TG1995PLC020121

FORM DPT-1

CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS

[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. GENERAL INFORMATION

a.	Name, address, website and other contact details of the company	Gati Limited: Regd. & Corp. Office: Plot No. 20, Survey No. 12, Kothaguda, Kondapur, Hyderabad-500084. Tel: +91 40 71204284 Fax: +91 40 71204285. website: www.gati.com, CIN: L63011TG1995PLC020121, E-mail: fd@gati.com
b.	Date of incorporation of the company	25th April, 1995
c.	Business carried on by the company and its subsidiaries with the details of branches or units, if any;	<p>The Company is engaged in the business of integrated logistics services and Retail Sale of automotive fuel in specialized store (including the activity of petrol filling stations)</p> <p>Subsidiaries:-</p> <p>Gati Kintetsu Express Pvt.Ltd. : The company is engaged in the business of express distribution and supply chain.</p> <p>Gati KausarIndia Ltd. : The company is engaged in the business of cold chain related logistics.</p> <p>Gati Import Export Trading Ltd. : The company is engaged in the business of imports, trade and distribution</p> <p>Gati Logistics Park Private Ltd. : The company is engaged in the business of setting up of integrated logistics parks</p> <p>Gati ProjectsPrivate Ltd. : The company is engaged in the business of dealing in immovable properties</p> <p>Zen Cargo Movers Private Ltd. : The company is engaged in the business of Customs House Agency</p> <p>Gati Asia Pacific Pte. Ltd. : The company is engaged in the business of International Freight Forwarding.</p> <p>608+ Offices under the "GATI" Brand located across India.</p>
d.	Brief particulars of the management of the company;	The Company is managed by the Chief Executive Officer (CEO), subject to the superintendence, control and direction of the Board of Directors.
e.	Names, addresses, DIN and occupations of the directors	

S.No.	Name	Address	DIN	Occupation
1	Mr. K.L.Chugh Chairman	N-79, Panchsheel Park, New Delhi, 110017, Delhi, India	00140124	Industrialist
2	Mr. Mahendra Agarwal Founder & CEO	2-A, 8-2-415/1 Rd. No 4, Banjara Hills, Hyderabad 500034	00179779	Industrialist
3	Mr. N Srinivasan Independent Director	NT/19A OT/18A, 6 th Avenue, Besanth Nagar, Chennai 600090 IN.	00004195	Consultant
4	Dr. P.Sudhakar Reddy Independent Director	970, Powers Run Rd, Pittsburgh 15238 US	00608915	Medical Professional
5	Mr. Sunil Kumar Alagh Independent Director	12C,IL Palazzo, Malabar Hills, Mumbai - 400 006.	00103320	Management Consultant
6	Mr. Yasuhiro Kaneda Nominee Director	No. 3, Balmoral Crescent, #08-02, Balmoral Spring, Singapore 259888	07619127	Industrialist
7	Mr. P N Shukla Independent Director	161, Samrat Ashoka Housing Society, Plot No. 6, Sector 18A, Dwaraka, New Delhi - 110078.	01868580	Consultant
8	Ms. Sheela Bhide Independent Director	D1/48, Vasant Vihar, Near 'D' Block Market, Vasant Vihar 1, South West, Delhi – 110057.	01843547	Consultant

f. Management's perception of risk factors

The Company is investing its funds only for the purpose of business and hence there are no financial risks except normal business risks that any Company has to face. The Company has taken out adequate insurance policies for covering the risks to the Company's properties.

g. Details of default, including the amount involved, duration of default and present status, in repayment of-

- i) Statutory Dues (Professional Tax Rs.1.29 Lakhs+Provident fund Rs.0.09 Lakhs) as at 01.08.2019 : 1.38
- ii) Debentures and interest thereon : Nil
- iii) Loan from any bank or financial institution and interest thereon : Nil

2. PARTICULARS OF THE DEPOSIT SCHEME

- a. Date of passing Board Resolution : 02.08.2019
- b. Date of passing resolution in the general meeting authorizing the invitation of such deposits : 05.08.2014
- c. Type of deposits, i.e., whether secured or unsecured : Unsecured
- d. Details of Deposit amounts:- (Rs. in lakhs)
- i) Amount which the company can raise by way of deposits per Act and Rules made there under. : 15,978.14
(From Share holder : 4,565.18)
(From Public : 11,412.96)
- ii) Aggregate Deposit held on:
- a) Last day of the immediately preceding financial year : 1,415.80
- b) On the date of issue of the Circular or advertisement after payment till 01.08.2019 stands at : 1,400.19
- iii) Amount of Deposits proposed to be raised (as per rating obtained from CARE Ratings Limited on 27.09.2018) : 5,000.00
- iv) Amount of Deposits repayable within the Next Twelve months (from 02.08.2019 to 01.08.2020) : 493.42

e. Terms of raising of deposits :

Duration (Months)	12	24	36
Rate of Interest (% age p.a)*	9.00	9.25	9.50
Mode of Payment	Cheque or Demand Draft or NECS or NEFT		
Mode of Repayment	Cheque or NECS or NEFT		
*Additional rate of 0.25% p.a. for Senior Citizen (Age above 60 years), Shareholders & Employees.			

f. Proposed time schedule

- i) Date of Opening the scheme : On or after 02nd August, 2019
- ii) Time period for which the circular or advertisement is valid : 30.09.2020
or the date of Annual General Meeting to be held in the year 2020, whichever is earlier

g. Reasons or objects of raising the deposits : Working Capital Requirement**h. Credit rating obtained**

- i) Name of the Credit Rating Agencies : CARE Ratings Limited
- ii) Rating obtained : BBB (Triple BBB; Outlook-Stable)
- iii) Meaning of the rating obtained : Moderate degree of safety
- iv) Date on which rating was obtained : 27.09.2018

- i. Extent of deposit insurance : NIL since not available.
 Name of the Insurance Company : N.A.
 Terms of the insurance coverage : N.A.
 Duration of coverage : N.A.
 Extent of coverage : N.A.
 Procedure for claim in case of default etc. : N.A.
- j. Short particulars of the charge created or to be created for securing such deposits, if any : N.A (Unsecured Deposits)
- 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:

The Directors, Promoters and Key Managerial Personnel of the Company has financial Interest in fixed deposits of the company to the extent of their respective fixed deposits, if any, and is no way different from the Interest of other persons.

3. DETAILS OF ANY OUTSTANDING DEPOSITS:

a.	Deposits outstanding as on 01.08.2019	Rs. 1,400.19 Lakhs
b.	Date of acceptance*	From 03 rd August,2016 to 01 st August 2019.
c.	Total amount accepted	Rs. 1,400.19 Lakhs as on 02.08.2019
d.	Rate of interest	1 Yr 8.50% 2 yrs 8.75% 3 yrs 9.00%
e.	Total number of depositors	1,059 Nos. Depositor's (1,369 Nos. Deposits)
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.	Nil
g.	Any waiver by the depositors, of interest accrued on deposits.	Nil

*Excluding date of uncleared deposits

4. FINANCIAL POSITION OF THE COMPANY

- a. Profit of the Company before and after making provision for tax

(Rs. in lakhs)

Financial Year ended	Profit Before Tax	Profit After Tax
31.03.2017	3,288	2,977
31.03.2018	4,068	3,448
31.03.2019	2,555	2,425

- b. Dividend declared by the company and interest coverage ratio in respect of the said three financial years.

Financial Year ended	Dividend Declared		Interest Coverage Ratio
	Amount (Rs. in lakhs)	%	
31.03.2017	787	40	2.97
31.03.2018	975	45	4.32**
31.03.2019	868*	40	2.69

*Recommended by the Directors and to be declared at the 24th Annual General Meeting.

** Includes exceptional income of 17 -18

- 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. (Rs. in lakhs)

PARTICULARS	As at March 31, 2019	As at March 31, 2018	As at March 31, 2017
ASSETS			
NON CURRENT ASSETS			
Property, Plant and Equipment	2,8234.91	28,617.61	28,339.03
Capital Work in Progress	51.28	8.06	503.42
Investment in Subsidiaries and Associates	56,785.22	56,785.22	55,971.64
Financial Assets	-	-	-
Investments	240.00	392.27	399.45
Loans	2,005.22	1,814.32	1,599.90
Deferred tax Assets (Net)	-	-	-
Non Current Tax Asset (Net)	1,372.65	1,371.28	4,091.24
Other non-current assets	1,291.08	1,259.23	1,373.88
	89,980.36	90,247.99	92,278.56
CURRENT ASSETS			
Inventories	274.04	212.93	147.20
Financial assets	-	-	-
Trade receivables	4,049.60	3,737.02	4,589.50
Cash and Cash Equivalents	1,322.80	1,087.97	2,338.60
Bank Balances other than above	2,005.17	1,282.70	1,164.61
Loans	9.97	8.13	1.00
Other financial assets	2,644.02	2,863.75	2,726.62
Other current assets	374.93	422.90	522.67
	10,680.53	9,615.41	11,490.20
TOTALASSETS	100,660.89	99,863.39	103,768.76
EQUITYAND LIABILITIES			
EQUITY			
Equity ShareCapital	2,170.84	2,166.94	1,763.64
Other Equity	74,554.20	73,234.38	63,402.64
TOTAL EQUITY	76,725.04	75,401.32	65,166.28
LIABILITIES			
NON-CURRENT LIABILITIES			
Financial liabilities			
Borrowings	7,503.09	10,354.55	7,454.14
Other financial liabilities	694.39	587.38	627.12
Provisions	53.89	41.02	13.77
	8251.37	10,982.95	8,095.03
CURRENT LIABILITIES			
Financial liabilities			
Borrowings	1,046.08	696.28	2,320.15
Trade payables	6,508.30	4,215.88	2,453.40
Other financial liabilities	7,606.48	7,884.85	25,391.34
Other current liabilities	507.69	675.68	333.15
Provisions	15.93	6.36	9.38
	15,684.48	13,479.05	30,507.42
TOTAL EQUITYAND LIABILITIES	100,660.89	99,863.39	103,768.76

d. **Cash Flow Statement for the year ended March 31st, 2019**

PARTICULARS	Year ended March 31, 2019	Year ended March 31, 2018	Year ended March 31, 2017
A: Cash Flow From Operating Activities	5,069.73	6,228.90	4,012.93
B: Cash Flow From Investing Activities :	214.36	388.21	189.87
C: Cash Flow From Financing Activities	(5,049.26)	(7,867.67)	(2,887.67)
Net Increase / (Decrease) in Cash and Cash Equivalents (A+B+C)	234.83	(1250.56)	1315.13
Cash and Cash Equivalents as at the beginning of the year	1,087.97	2,338.67	1,023.45
Cash and Cash Equivalents as at the end of the year	1,322.80	1,087.97	2,338.67

e. .Following change in the accounting policies during the last three financial years has taken place:

The Company has adopted Ind AS w.e.f 01.04.2016

During the financial year 2018-2019, the Company has adopted Ind AS 115 Revenue from Contracts with Customers.

5. ADECLARATION BY THE DIRECTORS THAT -

- the company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest thereon.
- 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 advertisement.
- the company has complied with the provisions of the Act and the rules made there under.
- the compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government.
- the deposits accepted by the company before the commencement of the Act have been repaid (or will be repaid along with interest on maturity) and until they are repaid, they shall be treated as unsecured and ranking pari passu with other unsecured liabilities);
- In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.
- the deposits shall be used only for the purposes indicated in the Circular or circular in the form of advertisement.
- the deposits accepted by the company (other than the secured deposits, if any, aggregate amount of which to be indicated) are unsecured and rank pari passu with other unsecured liabilities of the company.

(This circular in the form of advertisement (DPT-1) is as per the format prescribed under Companies (Acceptance of Deposits) Amendment Rules, 2018, and is duly approved by the Board of Directors at their meeting held on 02nd August, 2019. Copy of this circular in the form of advertisement (DPT-1) is being filed with the Ministry of Corporate Affairs for registration. This is issued on the authority and in the name of the Board of Directors of the Company.)

By order of the Board For Gati Limited

Name of Directors	Signature
Mr. Mahendra Agarwal	Sd/-
Mr. N Srinivasan	Sd/-
Mr. P N Shukla	Sd/-
Mr. Sunil Kumar Alagh	Sd/-
Ms. Sheela Bhide	Sd/-

Place : Hyderabad

Date : 02-08-2019