DEMAND/CALL LOAN POLICY

Adventz Securities Enterprises Limited (the Company) is registered as Non Banking Financial Company with Reserve Bank of India and falls under the category of Non-Systematically Important Non Deposit taking Company. The Company is into the business of investment and providing financial assistance on short and long term. Keeping in view the activities of this nature, the Company has framed a Demand/Call Loan Policy as enumerated below. This Policy will be applicable to the Company with effect from 1st April, 2018.

1. Company will grant the Demand/Call loans to the corporate entities having good track record, financial soundness and/or good rating.

2. Company provides a cutoff date i.e. 1 to 7 days within which the repayment of demand or call loan shall be demanded or called up.

3. The sanctioning authority (as approved by the Board of Directors) shall, record specific reasons in writing at the time of sanctioning demand or call loan, if the cutoff date for demanding or calling up such loan is stipulated beyond a period of one year from the date of sanction of such loans.

4. The rate of interest is applicable as per prevailing market rate and such interest shall be payable quarterly by the borrowings entities or as per prevailing business practices.

5. The sanctioning authority shall, record specific reasons in writing at the time of sanctioning demand or call loan, if no interest is stipulated or a moratorium is granted for any period.

6. A cutoff date, for review of performance of the loan, not exceeding 3 months commencing from the date of sanction.

7. Periodically review shall be made for such loans and such loans shall not be renewed unless the periodical review has shown satisfactory compliance with the terms of sanction.

8. The policy can be altered/revised as per changed market scenario and/or statutory guidelines by the Board of Directors of the Company.