



**Namdev Finvest Private Limited**

Har Pal Aap Ke Saath ..

## **Investment Policy**

# **NAMDEV FINVEST PRIVATE LIMITED**

**Registered Office:**

**S-1, S-7-8, SHREE NATH PLAZA, SECOND FLOOR,  
NEER SAGAR MARKET, BHANKROTA, JAIPUR,  
RAJASTHAN-302026  
INDIA**

**CIN NO: U65921RJ1997PTC047090**

**Reviewed by Board- May09th, 2023**

## **NAMDEV FINVEST PVT LTD (NFPL) Investment Policy / Process**

Generally, every company, new or established has surplus funds in one or the other form. Investment of idle funds is essential for maximizing return with safety and liquidity. It increases interest/dividend income of the company. Therefore, a sound policy framework for Investments is required to make best use of company's idle funds.

### **Key Features & Funds Manager's Responsibility**

Broadly and briefly, there are three fundamental principles of a sound investment viz: safety, liquidity, and yield. The fund's manager is accountable for all investments made on behalf of the company and must ensure to make quality investment to comply with foremost principle of safety. Simultaneously easily withdraw able from the market and best yield. Company's funds manager is responsible for managing investments in such a way to maximize return on investment with safety and liquidity. Accountability reassures funds manager to exercise his powers with responsibility. He should be aware of the risks associated with the proposed investment and transaction costs. He will be required to keep a watch over the prevailing market conditions and movement of such investments and advise the company accordingly to always safeguard company interest.

### **Types of Investment portfolios**

Keeping in view all the factors, and based on the advice of the Funds Manager, CFO, company can decide from time to time to invest idle funds in the market in reputed Mutual Fund Schemes, Government schemes & securities, RBI Bonds, Fixed deposits (with Banks & NBFC's), Inter Corporate Deposits (ICDs) and such other short- or long-term schemes which are non-speculative in nature.

### **Classification of Investments**

"short term investment" means an investment up to 12 months.

"long term investment" means an investment other than a short term investment.

### **Broad parameters for investing in the any of the mutual funds irrespective of the nature of investments (Short or Long)**

- Size of the scheme should be more than INR 2500 Crores or more
- The maximum exposure with one Asset Management Company at any point of time should not be more than INR 100 Crores.

- Participant in the scheme should be rated AAA (on long term basis) and A1+/P1+(on short term basis) from CRISIL/CARE/ICRA but in case of Bond, should be rated at least BBB- .
- Scheme should not have realty exposure (Real estate Companies)
- Broking and non-broking company exposure should not exceed 5% of the size of the scheme
- Broking company doesn't have more than 2% exposure of the scheme
- Authorized Persons to Execute the Transactions
  - MD/CEO/ Directors
  - CFO
  - Company Secretary
  - Any other person authorised by Board of Directors

### **Process for investments**

Company will pass an omnibus one-time resolution or a resolution each time as decided by the Board of Directors in the board meeting to invest company's funds in any of such schemes enumerated above. The relative proof of investment documents will be lodged in the company under the custody of a designated official other than the Funds Manager responsible for safe keeping of company's valuables.

### **Redemption of Portfolio**

Funds Manager will track maturity of such investments. Before the redemption falling due of such investments. The Funds Manager will request the custodian for withdrawal of Investment documents from Safe keeping and lodge with the company concerned. He will ensure timely redemption and deposit of matured proceeds in the company's bank account to avoid any loss of revenue to the company. Delay in redemption / realization of funds leading to loss of revenue may call for accountability exercise by the senior management team.

### **Policy Review**

The Investment Policy shall be reviewed by the Board as and when required and amendments may be made, if considered necessary.