



WHEELS INDIA LIMITED

Regd. Office : No. 21, Patullos Road, Chennai - 600 002.

CIN : L35921TN1960PLC004175

Ph : (044) 2852 2745 / 2888 1840, e-mail ID: investorservices@wheelsindia.com

Application Forms duly Filled in may be sent to our authorised service provider,

M/s. Sundaram Finance Limited., No.21, Patullos Road, Chennai - 600 002.

APPLICATION FOR FIXED / CUMULATIVE DEPOSIT (UNSECURED)

NEW ☐

PLEASE WRITE BELOW IN BLOCK LETTERS AND TICK ☐ IN APPLICABLE BOX

ADDITION ☐

FIRST APPLICANT

Mr/Mrs/Miss _____ Age _____

*Guardian's Name & Relationship _____

SECOND APPLICANT

Mr/Mrs/Miss _____ Age _____

*Guardian's Name & Relationship _____

THIRD APPLICANT

Mr/Mrs/Miss _____ Age _____

*Guardian's Name & Relationship _____

*To be entered in case the applicant is a minor.

Amount of Deposit Rs. _____

(In words) _____

Cheque No. _____ Dated _____

Drawn on _____

SCHEME OF DEPOSIT : ☐ A. Fixed ☐ Cumulative

☐ 12 Months ☐ 12 Months

PERIOD OF DEPOSIT : ☐ 24 Months ☐ 24 Months

☐ 36 Months ☐ 36 Months

If Fd, Mode of Interest Payment

☐ THROUGH BANK ONLY

NOMINATION FACILITY IS AVAILABLE

Remittance for deposits will be accepted only by Cheques / Demand Drafts (for value of deposit) favouring "WHEELS INDIA LIMITED".

Please ensure to issue CTS-2010 compliant cheques.

Cheques for the deposit should be issued by first depositor only.

FULL ADDRESS OF THE FIRST APPLICANT

Pincode : _____ Mobile : _____

e-mail : _____

STATUS OF THE FIRST APPLICANT

Resident Individual ☐ Others (Specify) _____

TAX DETAILS

Not to deduct ☐

To deduct ☐ * PAN _____

*If tax has to be deducted please mention the PAN
Photo copy of PAN card needs to be attached

CATEGORY

Share Holder ☐ Folio No. _____

Public ☐

Employee ☐ Token No. _____

DECLARATION

I/We declare that I am/We are resident(s) in India and am/are not depositing this money as nominee(s) of any person residing outside India.

I/We declare that the first named depositor is the beneficial owner of the deposit and is to be treated as the payee for the purpose of deduction of income-tax under the Income Tax Act, 1961.

I/We declare that the amount is not being deposited out to the funds acquired by me/us by borrowing or accepting deposits from any person.

I/We confirm having read and understood the Terms and Conditions governing your Fixed/Cumulative Deposit Scheme furnished to me along with the application form and agree to abide by the same.

I/We also declare that what is stated in this application is true and correct.

* IF INTEREST IS TO BE SENT TO BANK

Name of the Bank & Branch _____

MICR Code _____

IFSC Code _____

Address _____

Pincode : _____

S.B. / Current A/c. No. _____

PARTICULARS OF OTHER DEPOSITS

No ☐ Yes ☐ Account No. WIL _____

SPECIMEN SIGNATURES

1st
APPLICANT

DATE

2nd
APPLICANT

DATE

3rd
APPLICANT

DATE

FOR COMPANY USE

ACCOUNT No	F.D.R. No	N/A	CATEGORY	TERM	AMOUNT	DEPOSIT DATE	C. Rt. No	BROKER CODE



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CIN : L35921TN1960PLC004175

Ph : (044) 2852 2745/ 2888 1840, e-Mail ID : investorservices@wheelsindia.com

Website : www.wheelsindia.com CIN : L35921TN1960PLC004175

DEPOSIT SCHEMES (UNSECURED)

For Deposit purpose Help line
Phone Number
044-28522745

For Public and Shareholders

(Circular in the Form of Advertisement inviting deposits from Public and Shareholders pursuant to section 73(2)(a) and section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014).

APPLICATION AND AMOUNT OF DEPOSIT

PERIOD DEPOSITS

JOINT DEPOSITS

INTEREST

RENEWAL/REPAYMENT

DEPOSIT RECEIPT

GENERAL

- Deposits will be accepted/renewed in multiples of Rs.1,000/- subject to a minimum of Rs. 21,000/-
- Applications should be made in the Company's prescribed form.
- Deposits will be accepted only by means of Account Payee cheque/draft drawn in favour of WHEELS INDIA LIMITED. Outstation Depositors may remit the Deposit amount by Demand Draft payable at Chennai net of bank charges.)
- Deposits under both Schemes "A" & "B" will be accepted/renewed for periods of 12 months, 24 months & 36 months.
- Depositors can be resident individuals, non-resident Indians (either in single name or in joint names, but not exceeding three names in both cases). Association of Persons, Trusts, Educational and Charitable institutions or Domestic Companies. Deposits are accepted from Non-residents of Indian origin on non-repatriation basis subject to production of necessary documents to the Company. NRI deposits will be accepted only by a cheque from the depositor's NRO account. NRI depositors have to submit a certificate from their Bankers that the amount does not represent any transfer from NRE/FCNR (B) account into NRO account.
- Deposits from Minors should be through their Natural Guardians only.
- Deposits in joint names will be treated as payable to First Applicant or Survivor.
- The first-named depositor will be regarded as the beneficial owner of deposit and will be treated as the payee for the purpose of deduction of tax at source.
- In the event of the death of the First joint holder of a deposit, repayment of principal and payment of interest will be made to the person first in order of the survivor(s) as given in the original application form on production of the death certificate of the deceased joint holder, without reference to the heirs / legal representatives of the deceased.
- All correspondence will be addressed to and interest payments and deposit repayments will be made in the name of the first named depositor.
- Rates of interest payable on deposits are given below:-
- Interest on deposits under Scheme "A" will be paid quarterly, on 31st March, 30th June, 30th September and 31st December. The payments are subject to deduction of tax at source.
- Payment of interest for Chennai based depositors will be either through Electronic Clearing Services (ECS) or by means of cheque. For outstation depositors, interest will be paid by way of warrants payable at par.
- Interest will cease on the due date of a deposit unless the deposit is renewed.
- Interest on cumulative deposits is subject to deduction of tax at source on 31st March and on maturity as applicable. The Company will issue tax deduction certificate to holders of such deposits as at 31st March and on maturity. Interest accrued after deduction of tax alone is eligible for calculation of interest for the subsequent periods and the amount payable on maturity will stand reduced accordingly.
- No deduction of tax at source will be made if the sole / first depositor furnishes the declaration / certificate prescribed under the Income Tax Act, 1961.
- Deposit will be repaid only on maturity. However, premature withdrawals may be allowed in special circumstances and the rates of interest payable in such cases will be governed by the Companies (Acceptance of Deposit) Rules, 2014. Repayment will be made by means of "Account Payee" cheques favouring the sole/first named Depositor.
- The deposit receipt duly discharged (on requisite revenue stamp if repayment is sought) in case of joint deposit, (N or S/s mode) it should be signed by the first depositor only, and sent to our Authorised Service provider M/s Sundaram Finance Limited, No. 21, Patullos Road, Chennai - 600 002 or to our Registered Office, at least two weeks before the date of maturity to enable the Company to renew/repay the deposit. For renewal, a fresh deposit application form duly filled in should accompany the deposit receipt.
- Repayment/Transfer of deposit, where the deposit amount, together with interest payable, if any is Rs. 20,000/- or more in one or more deposit accounts in single name or jointly with another person, will be governed by the provisions of the Income Tax Act, 1961.
- Where the due date of any payment fall on a Sunday or any other day on which the Company remains closed, the payment will be made on the next working day.
- Deposit can be renewed from the date of Maturity only if renewal instructions along with TDR are received within 3 months from the date of maturity. Otherwise the same will be renewed prospectively.
- Any deposit or interest on deposit which remains unclaimed or unpaid for the period of seven years from the date it becomes due for payment will be transferred to Investor Education and Protection fund as per the Companies Act, 2013.
- The deposit receipts issued by the Company are NOT TRANSFERABLE.
- In the event of loss, destruction or mutilation of fixed/cumulative deposit receipts, the Company may at its sole discretion issue a duplicate receipt, subject to compliance with such terms and conditions including indemnity from the depositor(s) as the Company may require. All expenses in this connection will be borne by the depositor(s).
- The Company will not recognize or accept any lien or assignment of the deposits and/or interest thereon.
- Nomination facility is available, depositors, who want to make nomination, may obtain necessary form from the office of our Authorised service provider M/s Sundaram Finance Limited.
- Deposits will be subject to the Companies (Acceptance of Deposit) Rules, 2014 as amended from time to time, and any other rules or regulations prescribed by the Central Government or the Reserve Bank of India or any other statutory body.
- The Company reserves the right:
 - To alter or amend, without notice any or all the Terms and Conditions stipulated above. However, the Company will not reserve to itself, directly or indirectly a right to alter, to alter, to the prejudice or disadvantage of the depositor(s), the terms and conditions of the deposit after it has been accepted.
 - To accept deposits for such periods as it may decide from time to time.
 - To reject any application for a fresh deposit or for renewal of an existing deposit without assigning any reason, and
 - To repay the Fixed Deposits prematurely.
- Any change in address, interest remittance instructions, etc., should be notified to our Authorised Service Provider M/s Sundaram Finance Limited or to our Registered Office at least 15 days before the date on which any payment falls due.
- All disputes shall be subject to Chennai Jurisdiction only.

SCHEME "A" FIXED DEPOSIT

PERIOD OF DEPOSIT	MINIMUM AMOUNT OF DEPOSIT	RATE OF INTEREST PER ANNUM
12 Months	Rs. 21,000/-	6.60%
24 Months	Rs. 21,000/-	7.25%
36 Months	Rs. 21,000/-	7.50%

Interest on deposits under Scheme "A" will be paid quarterly, on 31st March, 30th June, 30th September and 31st December

SCHEME "B" CUMULATIVE DEPOSIT

PERIOD	RATE OF INTEREST PER ANNUM	MINIMUM AMOUNT OF DEPOSIT	MATURITY VALUE FOR Rs.21,000/- *	MATURITY VALUE OF EVERY ADDITIONAL Rs. 1000/- *	ANNUAL YIELD
12 Months	6.60%	Rs. 21,000/-	Rs.22,428.00	1,068.00	6.80%
24 Months	7.25%	Rs. 21,000/-	Rs.24,255.00	1,155.00	7.75%
36 Months	7.50%	Rs. 21,000/-	Rs.26,250.00	1,250.00	8.33%

*Interest on cumulative deposits is subject to deduction of tax at source on 31st March and on maturity as applicable. The Company will issue tax deduction certificate to holders of such deposits as at 31st March and on maturity. Interest accrued after deduction of tax alone is eligible for calculation of interest for the subsequent periods and the amount payable on maturity will stand reduced accordingly.



WHEELS INDIA LIMITED

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1. GENERAL INFORMATION

- a. Name, address, website and other contact details of the Company : WHEELS INDIA LIMITED
CIN : L35921TN1960PLC004175, No. 21, Patullos Road, Chennai - 600 002,
Ph : 044-28522745 / 2888 1840, Website : www.wheelsindia.com
- b. Date of Incorporation of the Company : June 13, 1960
- c. Business carried on by the Company and its subsidiaries with the details of branches or units, if any :
Business carried on by the Company : Manufacturer of wheels for trucks, agricultural tractors, passenger vehicles and construction equipment; air suspension systems for trucks and buses and industrial components for the construction and windmill industry with manufacturing plants across India.

The manufacturing locations are under as follows:

- Padi** : M.T.H Road, Padi, Chennai – 600 050, Tamil Nadu
- Rampur** : No.22 KM Rampur Tanda Road, Post - Tanda Badli, District - Rampur, Uttar Pradesh – 244 925
- Pune** : Plot No. C1, MIDC, Ranjangaon Ganpali, Karegaon Village, Shirur Taluk, Pune District, Maharashtra – 412 220
- Sriperumbudur** : Singaperumal Koil Road, Pondur Village, Sriperumbudur, Kancheepuram Dist. – 602 105
- Pantnagar** : Plot No-56, Sector-11, I.I.E., Pantnagar, Rudrapur, Udham Singh Nagar, Uttarakhand – 263153
- Thodukadu Survey** : No. 13/2 & 13/3 Arakonam Road, Namachivayapuram, Thodukadu Village & Post, Tiruvallur Taluk & District, Tamil Nadu – 602 105
- Mambakkam** : Survey No. 281, Plot No. K-18/2, SIPCOT Industrial Park, Phase - 2, Mambakkam Village, Sriperumbudur – 602105
- Pukkathurai** : Survey No. 147/2B & 147/3, GST Road, Pukkathurai Village, Maduranthagam Taluk, Kancheepuram District, Pin – 603308
- Thervoykandigai** : Plot No. A-6/2, Part C2, C3, C5 & C6, Plot No. A4/1A pt1, A4/1B, SIPCOT Industrial Park, Gummidipoondi Taluk, Thervoykandigai, Thiruvallur, Tamil Nadu – 601 202
- Irungattukottai** : No. 102, Sumantherabedu Village, Irungattukottai, Sriperumbudur, Tamil Nadu – 602 117

Business Carried by Subsidiary

- The Company has three Subsidiaries viz.,
1. WIL Car Wheels Limited, it is engaged in manufacture and sale of Passenger Cars
Its manufacturing locations are as follows:
Padi: Padi, Chennai – 600 050, Tamilnadu
Bawal: Plot No 11-18, Sector – 07, HSIDC Bawal, District - Rewari – 123501, Haryana
Vanod: Survey No. 91/1, Village : Vanod, Becharaji-Dasada Road, Near Becharaji, Taluka : Dasada, Dist : Surendranagar, Gujarat - 384 213.
 2. WIL USA INC., it is engaged in to support the parent Company in business development and supply chain activities.
USA : Corporation Trust Center, # 1209, Orange Street, Wilmington, New Castle – 19801, Delaware, USA
 3. WIL Europe GmbH, it is engaged in to support the parent Company in business development and supply chain activities.
WIL Europe GmbH : Rudolf-Diesel - Straße 13-15, 68169, Mannheim, Baden-Wuerttemberg, Germany

- d. Brief particulars of the management of the Company: The Company is headed by the Chairman and managed by Managing Director subject to the superintendence, direction and control of the Board of Directors.
- e. Names, addresses, DIN and occupations of the Directors as on date :

NAME & DIN OF THE DIRECTOR	ADDRESS	OCCUPATION
1. Mr. S Ram Chairman DIN: 00018309	57 (Old No 29), Prithvi Avenue, Chennai - 600 018	Company Director
2. Mr. S Viji DIN: 00139043	71, Poes Garden, Chennai - 600 086	Company Director
3. Mr. Srivats Ram Managing Director DIN: 00063415	57 (Old No 29), Prithvi Avenue, Chennai - 600 018	Company Director
4. Mr. R Raghutama Rao DIN: 00146230	B 503, The Atlantic Residences, No. 3 Red Cross Road, Egmore, Chennai - 600 008	Company Director
5. Ms. Sumithra Gomatam DIN: 07262602	Old No 6A, New No. 13/1, D Silva Road, Mylapore, Chennai - 600 004	Company Director
6. Mr. Rishikesh T Krishnan DIN : 00064067	G - 501, Nagarjuna Greenridge Apartments, 19 th Main 27 th Cross, HSR Layout, Sector 2, Bengaluru - 560 102.	Company Director
7. Mr. M P Vijay Kumar DIN:05170323	B Block, 5th Floor, Flat E, Regal Palm Gardens, Adjacent to Adyar Ananda Bhavan, 383, Velachery Main Road, Velachery, Chennai 600 042.	Company Director

f. Management's perception of risk factors:

Both the classes of deposit (Fixed/Cumulative) being Unsecured in nature but the Company has proven track record in servicing the depositors till date, without any defaults either in repayment of deposit or payment of interest. Pursuant to applicable provisions of the Companies Act, 2013 and the rules made thereunder, the Company has deposited twenty per cent of the amount of its deposit maturing during a financial year in deposit repayment reserve account maintained with a scheduled bank as prescribed by the Companies (Acceptance of Deposits) Rules, 2014.

Credit Ratings:

- ICRA Limited: [ICRA]A (Stable); Ratings upgraded dated January 24, 2025
- India Ratings and Research Private Limited: IND A / Stable; Rating affirmed dated February 21, 2025

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

- i) statutory dues : NIL
- 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 of Board resolution: October 31, 2025
- b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits:
The Shareholders at the Annual General Meeting held on September 08, 2014 approved the same.
- c. Type of deposits, i.e., whether secured or unsecured: UNSECURED DEPOSITS



WHEELS INDIA LIMITED

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d. Amount which the Company can raise by way of deposits as per the Act and the rules made thereunder, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the Circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months:

(Rs. in Crores)

SI No	Particulars	Limit up to which deposit can be Accepted	Deposit outstanding as on March 31, 2025
1	From Public : (25% of the aggregate paid up capital and free Reserves)	217.86	188.84
2	From its shareholders (10% of the aggregate paid up capital and free Reserves)	87.14	76.75
	Total	305.00	265.60

The aggregate of deposits actually held on the last day of the immediately preceding financial year, i.e. March 31, 2025 is Rs.265.60 Crores. The amount held as on date of issuance of this circular / advertisement is Rs.266.95 Crores. The amount proposed to be raised is within the limits as prescribed under the Act and the Rules.

The aggregate of deposits repayable within the next twelve months as on the last day of the immediately preceding financial year, i.e. March 31, 2026 is Rs.97.30 Crores which includes deposit matured and unclaimed amounting to Rs.3.01 Crores.

e. Terms of raising of deposits: Duration, Rate of interest, mode of payment and repayment;

MAIN TERMS AND CONDITIONS APPLICABLE FOR BOTH SCHEMES

Minimum Amount of Deposit Per Depositor : Rs. 21,000/- and thereafter in multiples of Rs.1,000/- only

Term Of Deposit : Deposit will be accepted for the period of 12/24/36 months.

Rate of Interest : 6.60% for 12 Months
7.25% for 24 Months
7.5% for 36 Months

The Company reserves the right to alter/ amend/ modify the rate of interest as the case may be from time to time. The acceptance/ renewal of deposits is subject to the rules and regulations contained in the application form.

Interest payable : Interest on Deposit under scheme A will be Payable every quarter on 30th June, 30th September, 31st December, 31st March and on maturity. In respect of deposits accepted under Scheme B, interest will be compounded every calendar quarter and will be paid along with deposits on maturity.

Repayment of principal : Deposits will be repayable on maturity. Pre-Matured Withdrawals are generally not permitted. However, under special circumstances they may be considered at the discretion of the Company and subject to the Companies (Acceptance of Deposit) Rules 2014.

Mode of Payment : Remittance for deposits will be accepted only by A/c payee CHEQUES/DEMAND DRAFTS payable at Chennai at par and through NEFT/RTGS. Demand Draft charges are not deductible from the principal. Outstation cheques will not be accepted. No deposit will be accepted by way of cash.

Renewal of deposit : Renewal will be considered on a fresh application accompanied with the duly discharged deposit receipt.

The duly filled in application form along with the necessary remittance should be sent to the Company's Registered Office at No. 21, Patullos Road, Chennai - 600 002.

Detailed terms and conditions subject to which deposits are accepted by the Company are set out in the prescribed application forms for such deposit

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 Company has been operating these schemes for its depositors. This circular is being issued to continue to accept / renew deposits during the financial year 2025-26. The revision in the rate of interest will be with effect from December 10, 2025. The time period which this circular is valid is until the expiry of six months from the date of closure of the financial year 2025-26 or until the date of the next Annual General Meeting whichever is earlier. Deposits with the rates indicated above shall be accepted with effect from 10th December 2025.

g. Reasons or objects of raising the deposits:

For meeting long term requirement of the Company and to augment the long term resources.

h. Credit rating obtained: Name of the Credit Rating Agencies, Rating obtained, Meaning and Date on which rating was obtained.

➤ ICRA Limited: [ICRA]A (Stable); Ratings upgraded dated January 24, 2025

➤ India Ratings and Research Private Limited: IND A / Stable; Rating affirmed dated February 21, 2025

**WHEELS INDIA LIMITED**

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- i. Short particulars of the charge created or to be created for securing such deposits, if any:

NOT APPLICABLE as the deposits are unsecured

- j. 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 interest of other persons:

The Directors, Promoters, Key Managerial Personnel does not have any interest which is different from the interest of other persons.

3. DETAILS OF ANY OUTSTANDING DEPOSITS AS ON March 31,2025

- a. Amount Outstanding : Rs. 3.01 crores
- b. Date of acceptance : Accepted on different dates
- c. Total amount accepted : Rs. 41.76 crores
- d. Rate of interest : at different rates
- e. Total number of depositors : 6,582 Numbers
- 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
- . Any waiver by the depositors, of interest accrued on deposits: NIL

4. FINANCIAL POSITION OF THE COMPANY

- 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:

(Rs. in Crores)

For the year Ended	Profit / (Loss) before tax	Profit / (Loss) after tax
31.03.2023	82.15	62.46
31.03.2024	89.02	67.87
31.03.2025	140.90	105.85

- b. Dividends declared by the Company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid or interest paid):

For the year Ended	Dividend Declared (Equity) (Rs. In Crores)	Dividend (%)	Interest Coverage Ratio
31.03.2023	16.77	69.70	2.57
31.03.2024	18.06	73.90	2.55
31.03.2025	28.17	115.30	3.06

- 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 Crores)

Particulars	As at March 31, 2025	As at March 31, 2024	As at March 31, 2023
EQUITY AND LIABILITIES			
Shareholders' Funds	871.45	794.06	733.67
Non-current liabilities	375.09	336.53	263.07
Current liabilities	1,761.13	1,730.85	1,808.03
TOTAL	3,007.67	2,861.44	2,804.77
ASSETS			
Non-current assets	1,293.42	1,121.23	1,042.88
Current assets	1,714.25	1,740.21	1,761.89
TOTAL	3,007.67	2,861.44	2,804.77

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d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement:

(Rs. in Crores)

Particulars	31.03.2025	31.03.2024	31.03.2023
Cash Flow from Operating Activities	400.42	313.88	358.56
Cash Flow from Investing Activities	(254.87)	(141.05)	(145.17)
Cash Flow from Financing Activities	(145.69)	(139.88)	(209.70)
Net increase in cash and cash equivalents	(0.14)	32.95	3.68

e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the Company : No

5. DECLARATION 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 on such deposits and there has been no instances where a default has occurred and the company made good the default and a period of five years had lapsed since the date of making good the default;
- 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 thereunder;
- the compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
- the Company has accepted public deposits under the relevant provisions of the Companies Act, 1956 and rules made under that act (hereinafter known as "earlier Deposits") and has been repaying such deposit and interest thereon in accordance with such provisions and will continue to repay such deposit and interest due thereon on due dates for the remaining period of such deposit in accordance with the terms and conditions and period of such earlier deposit and in compliance with the requirements under the Companies Act, 2013 and rules made there under;
- 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 are unsecured and rank pari - passu with other unsecured liabilities of the Company.

6. DISCLAIMER

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 scheme.

NOTE: The text of this advertisement has been approved by the Board of Directors of the Company in their meeting held on October 31, 2025. A copy of this advertisement signed by a majority of the Directors on the Board of Directors of the Company, will be filed with the Registrar of Companies, Chennai – 600 006, Tamil Nadu as required by the Companies (Acceptance of Deposits) Rules, 2014 as amended. The advertisement is issued on the authority and in the name of Board of Directors of the Company.

By Order of the Board
For **Wheels India Limited**

Chennai
October 31, 2025

K V Lakshmi
Company Secretary

For Rules and Regulations, Application Forms and further particulars, please contact Our Authorised Service Provider M/s Sundaram Finance Limited at No.21, Patullos Road, Chennai - 600 002. or our Registered Office at No.21, Patullos Road, Chennai - 600 002.