

**V. INDEBTEDNESS**

Indebtedness of the Company including interest outstanding/accrued but not due for payment.

(Amt. Rs)

Particulars	Secured Loans excluding deposits	Unsecured Loans	Deposits (NCD)	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	1,53,26,33,491.00	24,08,02,205.00	70,78,39,000.00	2,48,12,74,696.00
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	1,53,26,33,491.00	24,08,02,205.00	70,78,39,000.00	2,48,12,74,696.00
<b>Change in indebtedness during the financial year</b>				
* Addition	34,22,58,369.00	1,25,00,000.00	22,19,20,000.00	57,66,78,369.00
* Reduction	12,32,51,140.00	21,02,32,475.00	23,01,64,000.00	56,36,47,615.00
Net Change	1,75,16,40,720.00	4,30,69,730.00	69,95,95,000.00	2,49,43,05,450.00
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	1,75,16,40,720.00	4,30,69,730.00	69,95,95,000.00	2,49,43,05,450.00
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	17,86,148.00	-	-	17,86,148.00
Total (i+ii+iii)	1,74,98,54,572.00	4,30,69,730.00	69,95,95,000.00	2,49,60,91,598.00

**VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL****A. Remuneration to Managing Director, Whole-time Directors and/or Manager:**

SN.	Particulars of Remuneration	Name of MD/WTD/ Manager				Total Amount
		M Manickam	M Mariammal	M Harihara Sudhan	Ms Radha Akilandeshwari	
	Name	M Manickam	M Mariammal	M Harihara Sudhan	Ms Radha Akilandeshwari	(Rs)
	Designation	Chairman	Vice Chairperson	Executive Director	Whole Time Director	
1	Gross salary					
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961			1665086	826500	2491586.00
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961					
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961					
2	Stock Option					
3	Sweat Equity					
4	Commission	4231508		1410503	1410503	7052514.00
	- as % of profit	3%		1%	1%	
	Others, please specify - Bonus					9544100.00
5	Others, please specify					
	Total (A)					
	Ceiling as per the Act					