

INFORMATION BOOKLET



***CONTINENTAL SECURITIES
LIMITED***

Registered office
301, Metro Plaza, Gopalbari, Jaipur, Rajasthan 302001
Email jd-continentalsecuritieslimited@gmail.com
Phone: +91 141-4586384

Website: www.continentalsecuritiesltd.com

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Chapter I

GENERAL INFORMATION

Established in 1990, Continental Securities Limited (CIN: L67120RJ1990PLC005371) is a Non-Banking Finance company licensed by Reserve Bank of India (RBI) and listed in Bombay Stock Exchange. We believe finance should be supportive and rooted in trust. Since 1990, we've dedicated ourselves to being more than just a financial service provider—we aim to be a reliable partner in your journey toward growth and financial well-being.

Founded by our Managing Director, Mr. Rajesh Khuteta, Continental Securities began with a clear mission: to offer financial solutions that are accessible, transparent, and genuinely helpful for individuals and small businesses alike. Over three decades later, that mission still guides everything we do.

We specialize in MSME business loans, loans against gold items, and mutual fund distribution services, with each offering tailored to meet the unique needs of our diverse client base. Whether you're a small business owner looking to expand, a family in need of quick financial support, or someone planning for the future through smart investments—we're here to help you move forward.

What sets us apart is our personal approach. We take the time to understand your goals, your challenges, and your story. With a team committed to ethical practices, prompt service, and long-standing relationships, Continental Securities Limited is proud to be a name you can count on.

As we continue to grow, we remain deeply rooted in our core values of **trust, integrity, and financial empowerment**. Our legacy of over 35 years is built not just on numbers, but on the countless lives and businesses we've helped shape along the way.

Continental Securities Limited – A name trusted for generations. A leader in financial services. A partner for the future.

OUTLOOK

The outlook of the Company remains positive. Continental Securities Limited is cautiously optimistic about its prospects in the coming years. The Company aims at providing quality Services to the customers and to provide them with greater satisfaction. For last couple of years, the company has taken a number of initiatives to enable the company to compete better in this profound competitive regime.

Our Mission

To provide innovative, affordable & customer centered credit in time bound fashion to micro ,small & medium enterprises through friendly team, efficient products, relevant policies & robust processes, to catapult them to new horizons.

Our Vision

To be a leading financial service provider, admired for high level of customer service and respected for our ethics, values & corporate governance. To provide micro, small & medium enterprises in India with timely credit and services to support the growth of the MSME sector.

Board of Directors & KMPs

Sr. No.	Name	Designation
1	Mr. Rajesh Khuteta	MANAGING DIRECTOR
2	Ms. Mahima Khuteta	Executive Director, Chief Operating Officer
3	Mr. Anant Sharma	Non-Executive Independent Director
4	Mr. Govind Sharan Khandelwal	Non-Executive Independent Director
5	Mrs. Annu Sharma Khandelwal	Non-Executive Independent Director
6	Mrs. Pravita Khandelwal	Company Secretary & Compliance Officer
7	Mr. Hemant Gupta	Chief Financial Officer
8	Mr. Yash Khuteta	Non Executive Director

STATUTORY AUDITORS

R.P. Khandelwal & Associates ,
101, 4-A Veena Terrace, Sangram Colony, C-Scheme, Jaipur
[E-mail: rpk1956@rediffmail.com](mailto:rpk1956@rediffmail.com)

SECRETARIAL AUDITORS

Mahendra Khandelwal & company
202 , Prism Tower , In-Front of PHQ(Jaipur)
Behind Nehru Place , Tonk Road , Jaipur – 302015
[E-mail: mahendra927@gmail.com](mailto:mahendra927@gmail.com)

REGISTRARS AND SHARE TRANSFER AGENT

Beetal Financial & Computer Services Private Limited
Beetal House, 99, Madangir, IIIrd Floor, Behind Local Shopping Centre,
Near Dada Harsukh Das Mandir, New Delhi- 110 062
Email-beetalrta@gmail.com
Website-<https://www.beetalfinancial.com/>
Tel.No. **011-29961281-283**
Contact Person-Mr. Balvendra Jha

BANKERS :-

1. STATE BANK OF INDIA
2. BANK OF BARODA
3. HDFC BANK

Chapter II

LIST OF PRODUCTS/SERVICES OFFERED BY THE COMPANY

PRODUCTS AND SERVICES: - We aim to serve our customers to enrich their lives and further to create value for our stakeholders.

GOLD LOAN

Our company is a trusted provider via years of dedicated service in the gold loan industry. We have become a household name synonymous with gold loan of our low interest rates, easy documentation, instant processing and various tailor-made loan options that fit your requirements. We offer gold loan ranging from Rs. 10,000 to 15,00,000 to our customers. We offer comprehensive gold loan schemes to cater all income groups. We believe inclusive business and there is always a plan just right for you.

Mortgage Loan

Unlock the value of your property with confidence through our Mortgage Loan, thoughtfully designed for individuals and business owners with larger financial needs. By leveraging your residential, commercial, or industrial property, you can secure high loan amounts at attractive interest rates and enjoy long repayment tenures that ensure comfortable EMIs. Whether you are planning business expansion, funding higher education, or meeting personal financial goals, our transparent process and quick approvals make it easier for your property to work for you.

Personal loan/ Loans to SMEs

Our Company carry on business of financing and advancing short term and long term loans, credits, to individuals or associations of person by a whatever name called either on securities such as land, buildings or part thereof, machinery, plants, shares, debentures, government securities, stock certificates, life insurance policies, units, stock-in-trade or on guarantee on such terms as may seem expedient and to release or discharge any debt or obligation owing to the company.

OTHER SERVICES-

MUTUAL FUND:- Continental Securities Limited is an AMFI-registered mutual fund distributor, authorized to distribute mutual fund products across various fund houses. The company is actively engaged in providing mutual fund advisory and distribution services to retail and institutional clients. It assists investors in selecting suitable mutual fund schemes based on their financial goals and risk profiles. The company also offers ongoing support, portfolio monitoring, and investment-related services to ensure effective wealth management solutions.

Chapter III **CAPITAL STRUCTURE**

SHARE CAPITAL:

Authorized Capital

The company has Authorised capital of the company 10,00,00,000 divided into 5,00,00,000 shares having a face value 2/- Rs. each during the year.

Issued, Subscribed & Paid-up Capital

The Company has Issued, Subscribed & Paid-up Capital of 5,85,06,000 divided into 2,92,53,000 Equity shares having a Face value of Rs. 2/- each. The company has only one class of equity shares.

Chapter IV **CORPORATE GOVERNANCE**

The company considers good corporate governance a pre-requisite for meeting the need and aspirations of its shareholders and other stakeholders in the company and firmly believes that the same should be achieved by maintaining transparency in its dealings, creating robust policies and practices for key processes and system with clear accountability, integrity, transparent governance practices and the highest standard of regularity compliance.

Corporate Governance is administered through our Board and the Committees of the Board. In compliance with listing agreement, we have formed the Audit Committee, Shareholders' / Investors Grievance and Relationship Committee and Remuneration Committee and Risk Management Committee. However, the primary responsibility for upholding Corporate Governance and providing necessary disclosures within the framework of legal provisions and institutional conventions with commitment to enhance shareholders' value vests with our Board.

Our Company being listed Company; we are in compliance with the applicable provisions of the Listing Agreements pertaining to Corporate Governance, including composition of Board of Directors, appointment of Independent Directors.

BOARD COMPOSITION AND CATEGORY OF DIRECTORS: -

The Company's Board of Directors consists of 6 (Six) Directors, of which 3 (three) are Non-Executive Independent Directors, one is non-executive director and the remaining 2 (two) are Executive Directors.

BOARD COMMITTEES:

1. AUDIT COMMITTEE:-

The committee composition, powers, role, and terms of reference of the committee are in accordance with the requirements mandated under section 177 of Companies Act 2013, read with rules made there under and Regulation 18 of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015. The Audit committee comprises Three Members:

1. Mrs. Annu Sharma Khandelwal (Chairman)
2. Mr. Govind Sharan Khandelwal (Member)
3. Ms. Mahima Khuteta (Member)

2. Nomination And Remuneration Committee:-

The committee composition, powers, role, and term of reference of the committee are in accordance with the requirements mandate under section 178 of companies Act 2013, read with rules made there under and Regulation 19 of SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015.The Nomination And Remuneration Committee comprises Three Members:

1. Mrs. Annu Sharma Khandelwal (Chairman)
2. Mr. Govind Sharan Khandelwal (Member)
3. Mr. Yash Khuteta (Member)

3. **Shareholders Relationship Committee:-** The committee has constituted as per SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015.The composition, powers, role, and terms of reference of the committee are in accordance with the requirements mandated under section 178 of Companies Act 2013, read with rules made thereunder and Regulation 20 SEBI (Listing Obligations And Disclosure Requirements)

Regulations, 2015.

composition, powers, role, and terms of reference of the committee are in accordance with the RBI Directions.

1. Mr. Yash Khuteta(Chairman)
2. Mr. Govind Sharan Khandelwal (Member)
3. Mrs. Annu Sharma Khandelwal (Member)

Risk Management Committee:- The composition, powers, role, and terms of reference of the committee are in accordance with the RBI Directions. The Risk Management Committee Comprises 3 Members :

1. Ms. Mahima Khuteta (Chairman)
2. Mr. Govind Sharan Khandelwal (Member)
3. Mrs. Annu Sharma Khandelwal (Member)

BOARD PROCEDURE

The Board of Directors meets at least once in a quarter and there will be not less than 4 meetings in a year.

The agenda for the meeting together with the relevant notes are circulated to all the Board Members in accordance with the provisions of the Companies Act, 2013.

REPORT ON CORPORATE GOVERNANCE

As per Regulation 27(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entity having paid up equity share capital not exceeding Rupees Ten Crore and net worth not exceeding Rupees Twenty Five Crore , as on the last day of the previous financial year , Thereby Company is not required to file the Corporate Governance Report.

CODE OF CONDUCT

The Company has adopted the Code of Conduct and ethics for Directors and Senior Management. The code has been circulated to all the Member of the Board and Senior Management and the same has been put on the company's website www.continentalsecuritiesltd.com . The Board Members and Senior Management has affirmed their compliance with the code of conduct and a declaration signed by the Managing Director of the Company is appearing elsewhere in the Annual Report.

COMPLIANCE WITH LISTING AGREEMENT

Our Company is listed on Bombay Stock Exchange Limited from 08.01.2015 ,Earlier it was listed on Ahmedabad Stock Exchange Limited, Delhi Stock Exchange Limited and Jaipur Stock Exchange Limited.

Chapter V

FAIR PRACTICE CODE

This Fair Practices Code has been framed with a view to providing to all its stake holders, especially customers an effective overview of the practices followed by the Company while offering its products and services. This Fair Practices Code has been prepared taking into account the “Guidelines on Fair Practices Code for NBFCs” issued by the Reserve Bank of India and is updated from time to time and aims to enable customers to take informed decisions in respect of the facilities and services offered by the Company.

Objectives:

This Code aim towards:

- Adopting the best practices followed by entities in the financial and similar service sector while dealing with customers.
- Provide to the customers effective overview of practices followed by the Company in respect of financial facilities and services offered by the Company to its Customers.
- Enable customers to take informed decision about the financial facilities and services offered by the Company.
- Promote good, fair, transparent and legally tenable practices by setting minimum standards in dealings with customers.
- Enable customers to have better understanding of what they can reasonably expect of the services offered by the Company.
- Reckon with market forces, through competition and strive to achieve higher operating standards.

Assertions:

- The Company undertakes to abide by all applicable laws, regulations and guidelines passed/issued by the Regulators (Reserve Bank of India, SEBI, Companies Act etc.) and other competent authorities such as Government, Local Authority etc.
- The Company commits itself to full customer satisfaction through efficient, professional and courteous services across all its offices.
- The Company undertakes not discriminate customers on grounds of religion, caste, gender or language.
- The Company will provide clear and full information about its products and services to its customers/prospective customers and will not resort to any misleading or potentially misguiding advertisement or publicity.
- The Company undertakes to desist from introducing any products/services having elements of hidden charges or lack of transparency.
- The Company undertakes not to take advantage of any unintentional or clerical error made by the customer while transacting business.
- The Company shall display the FPC on its website.

Applications for loans under processing:

- All communications to the borrower shall be either in English or in vernacular language or in a language as understood by the borrower
- Loan application forms issued by the Company shall include necessary information affecting the interests of the borrower, which will enable him to take an informed decision by comparing the terms and conditions with that of other similar NBFCs, and shall also indicate the documents required to be executed/submitted by the borrower.

- If any additional documents/information is required from the Customer, the same shall be communicated to the Customer immediately.

Loans appraisal and terms and conditions:

- The borrower shall be given a loan sanction letter and copy of the loan document together with annexures/enclosures quoted therein in vernacular language or a language as understood by the borrower which shall include the details of the loan such as amount sanctioned, annualized interest rate, and any other terms and conditions.
- The penal interest, if any, that will be charged for late payment shall be mentioned in bold letters in the sanction letter/loan document.
- Any acknowledged copy of the sanction letter shall be kept as part of the document.

Disbursements of loans including changes in terms and conditions:

- The loans shall be disbursed on executing the necessary documents and completion of the formalities regarding creating a charge over the security offered by the borrower. Any change in the terms and conditions including interest rates, service charges, prepayment charges etc. shall be informed to the borrower in the vernacular or a language known to the borrower. Any changes in interest rates and charges effected shall be only prospective.
- Decision to recall/accelerate payment or performance shall be as per the covenants in the loan document.
- The Company shall release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim the Company may have against borrower. If such right of set off is to be exercised, the borrower shall be given notice about the same with full particulars about the remaining claims and the conditions under which the Company is entitled to retain the securities till the relevant claim is settled / paid.

Rate of interest

- The Company shall frame appropriate internal policies and procedures for determining the interest rates and processing and other charges, if any and also ensure that they are not excessive. The Company shall, at the time of disbursal, ensure that the interest rate and other charges, if any, on loan and advances are in strict adherence to above referred internal policies and procedures.
- The rate of interest will be annualized rates so that the borrower is aware of the exact rates that would be charged on the loan.
- Interest will be charged on the daily balance outstanding at monthly rest on the basis of the actual number of days from the date of availing the loan to the date of closure of the loan.
- The information published in the website shall be updated whenever there is change in the rates.
- Rebate on interest rates meant to encourage timely periodical payment of interest under each scheme, levying of additional interest for discouraging loans from crossing the sanctioned period etc., shall be mentioned clearly in the loan agreement.
- No pre-payment penalties/foreclosure charges will be levied on gold loans in the normal course. In case such charges are applicable for any scheme, it will be disclosed in the sanction letter.
- Changes in Rate of Interest shall be effected prospectively.

Policy on KYC, appraisal, insurance, storage of securities, auction etc.:

The Company shall put in place a policy duly approved by the Board covering the following aspects:

- Adequate steps to ensure that the KYC guidelines stipulated by RBI are complied with and to ensure that adequate due diligence is carried out on the customer before extending any loan.

- Proper appraisal procedure for assessing the value and purity of the jewellery accepted as collateral security.
- Declaration shall be obtained from the borrower confirming ownership of gold jewellery.
- All branches shall have proper storage facility of either Strong Rooms or Safes conforming to BIS Standards of reputed make to store the jewellery in safe custody. The sets of keys to the strong room/safe shall be held separately by two officials and the operations thereof shall be done jointly. The staff shall be imparted training on a continuous basis to ensure that the guidelines covering security issues are strictly adhered to. The gold items shall be periodically inspected by the internal auditors to ensure quality, quantity and proper storage
- The jewellery accepted as collateral security shall be adequately and appropriately insured.
- The auction procedure in case of non – shall be transparent. Prior notice to the borrower shall be given before the auction and there shall not be any conflict of interest. The auction process shall ensure that an arm's length relationship in all transactions during the auction is maintained including with group companies and related entities. The details regarding procedure for auction shall be disclosed in the loan document for availing the loan. The auction will be only through auctioneers approved by the Board and the Company shall not participate in the auction. The auction shall be announced to the public by issuing advertisements in at least two newspapers, one in vernacular language and the other in a national daily newspaper.
- Any fraud in the functioning of the Company shall be enquired into by the appropriate authority and suitable punitive measure shall be taken by the appropriate disciplinary authority. Any review of the decision of the disciplinary authority shall be carried out by the Managing Director

Confidentiality:

- Unless authorized by the borrower, the Company will treat all personal information as private and confidential.
- The Company may not reveal transaction details of the borrowers to any other persons except under following circumstances:
 1. If the Company is required to provide the information as per regulatory directives to any statutory or regulatory body or bodies.
 2. If arising out of a duty to the public to reveal the information.
 3. If it is in the interest of the borrowers to provide such information (e.g. Fraud prevention)
 4. If the borrower has authorized the Company to provide such information to its group/associate/entities or Companies or any such person/entity as specifically agreed upon.

Customer's grievance redressal mechanism:

Towards ensuring redressal of disputes arising out of decisions of the functionaries of the Company, the following mechanism is put in place:

- The decisions of any official below the Branch Manager shall be heard and disposed of by the Branch Manager.
- If not satisfied with the decision of the Branch Manager, the customer has the option to escalate the matter to Grievances Redressal Cell at the Company's Head Office at Jaipur.
- Grievances against any of the outsourced agencies engaged by the Company for various activities like sourcing of applications/collections etc. will also come under the purview of the Grievance Redressal Mechanism as above. In case the complaint is not disposed of to his satisfaction, the customer can exercise the option to escalate the matter to a higher authority in the Company as per the matrix given above.
- Customer Grievances Redressal Cell at the Company's Head Office at Jaipur will be headed by the Grievance Redressal Officer.
- Complaints received directly and appeals against the decisions of Managers on complaints handled by him shall be heard and disposed of by the Grievances Redressal Officer at Head Office.
- The contact details of the Grievance Redressal Officer shall be displayed in all the Branches for the benefit of customers.
- Proper training shall be imparted to staff on an ongoing basis with a view to improving staff behaviour and customer service.

- The compliance of the Fair Practices Code as well as the functioning of the Customer Grievances Redressal Cell shall be reviewed by the Executive Director / Managing Director on a quarterly basis and a consolidated report of such reviews shall be placed before the Board of Directors.

General provisions:

- The Company shall display the normal business hours at the respective Branches.
- The Company shall refrain from interfering in the affairs of the borrower except for the purposes provided in the terms and conditions of the letter of undertaking (unless new information, not earlier disclosed by the borrower, has come to the notice of the Company).
- The Company will not entertain any request for transfer of borrower accounts as this is not practical in the case of loans granted against collateral of gold jewellery pledged.
- In the matter of recovery of loans, the Company shall not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans etc. The staff of the Company shall be adequately trained to deal with the customers in an appropriate manner so as to ensure proper behaviour.
- The Company will call delinquent customers between 09:00 hrs to 18:00 hrs unless special circumstances of the borrower's business require to call them otherwise outside the hours mentioned.

Periodical review of the fair practices code and functioning of the grievance redressal mechanism:

A periodical review of the Fair Practices Code and functioning of the grievances redressal mechanism at various levels of management would be undertaken by the Company at yearly intervals and a consolidated report of such reviews shall be submitted to the Board of Directors.

Chapter VI
GRIVENCE REDRESSAL

1.Mrs. Pravita Khandelwal (Company Secretary & Compliance Officer)

301,Metro plaza, Gopalbari

Jaipur, Rajasthan 302001

E-mail:-**continentalsecuritieslimited@gmail.com**

Ph. No. +91 141 4586384

2.Mr. Rajesh Khuteta (Managing Director)

301,Metro plaza, Gopalbari

Jaipur, Rajasthan 302001

E-mail:-**continentalsecuritieslimited@gmail.com**

Ph. No. +91 141 4586384.

