



**THANGAM  
CAPITAL**

START  
WITH  
US

# INVESTMENT POLICY

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**Registered Office:**

Thangam Capital Pvt.Ltd., KalviKendra Complex, No.341, Salai agaram (via)Koliyanur, Villupuram-605 103. Tamil Nadu.

 **Phone:** 04146-249069/290569  **Email:** admin@thangamcapital.com  **Website:** www.thangamcapital.com

**BACKGROUND:**

Thangam Capital Private Limited (Thangam) is a finance company and generally in need of funds to disburse loans to the rural and semi urban micro & small enterprises.

Seldom there are investible funds, but there would be instances where an investment is required. Hence an investment policy statement is made to prescribe a broad guideline for the company.

**PURPOSE:**

There may be occasions where there are instances of idle funds. On identifying idle funds, the management will decide on remunerative and safe investment avenues such as:

Fixed deposits

Government Securities

Approved government guaranteed securities

Such investments would be with the objective of earning reasonable income from idle funds

**CONTRIBUTORY INVESTMENT:**

Thangam being a finance company, occasions will arise where the company will be involved in developing organizations that are required for Financial sector. Such organizations could be on contributory basis. All such investments will be made based on board approval.

**PROCESS:**

Thangam shall continually endeavor to disburse loans and advances and avoid high incidence of idle funds. Funds usage will be planned for the month. If idle funds are identified for a period of more than 15 days and a value more than Rs. 25 lakhs then such idle fund will be earmarked for investment. An assessment will be made based on safety and high returns at that point in time with easy liquidity. Idle funds will be invested in such identified investment avenue.

All such investments will be informed to the board by a circular and ratified in a subsequent board meeting.

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