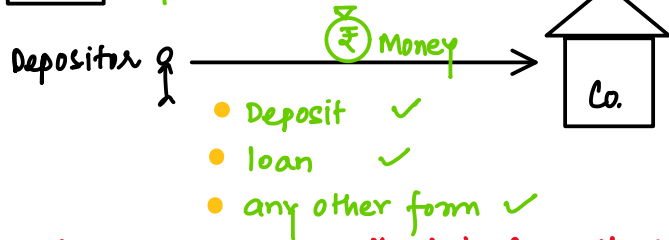
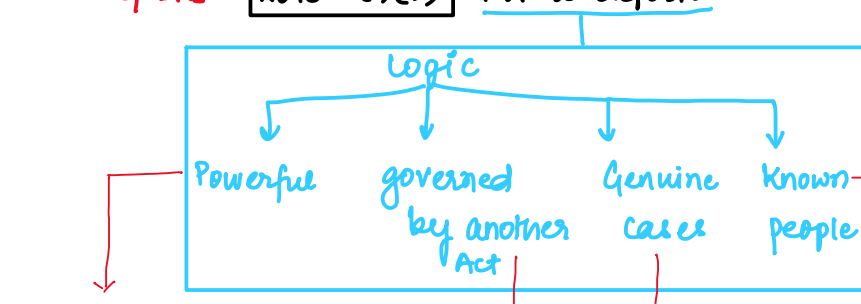


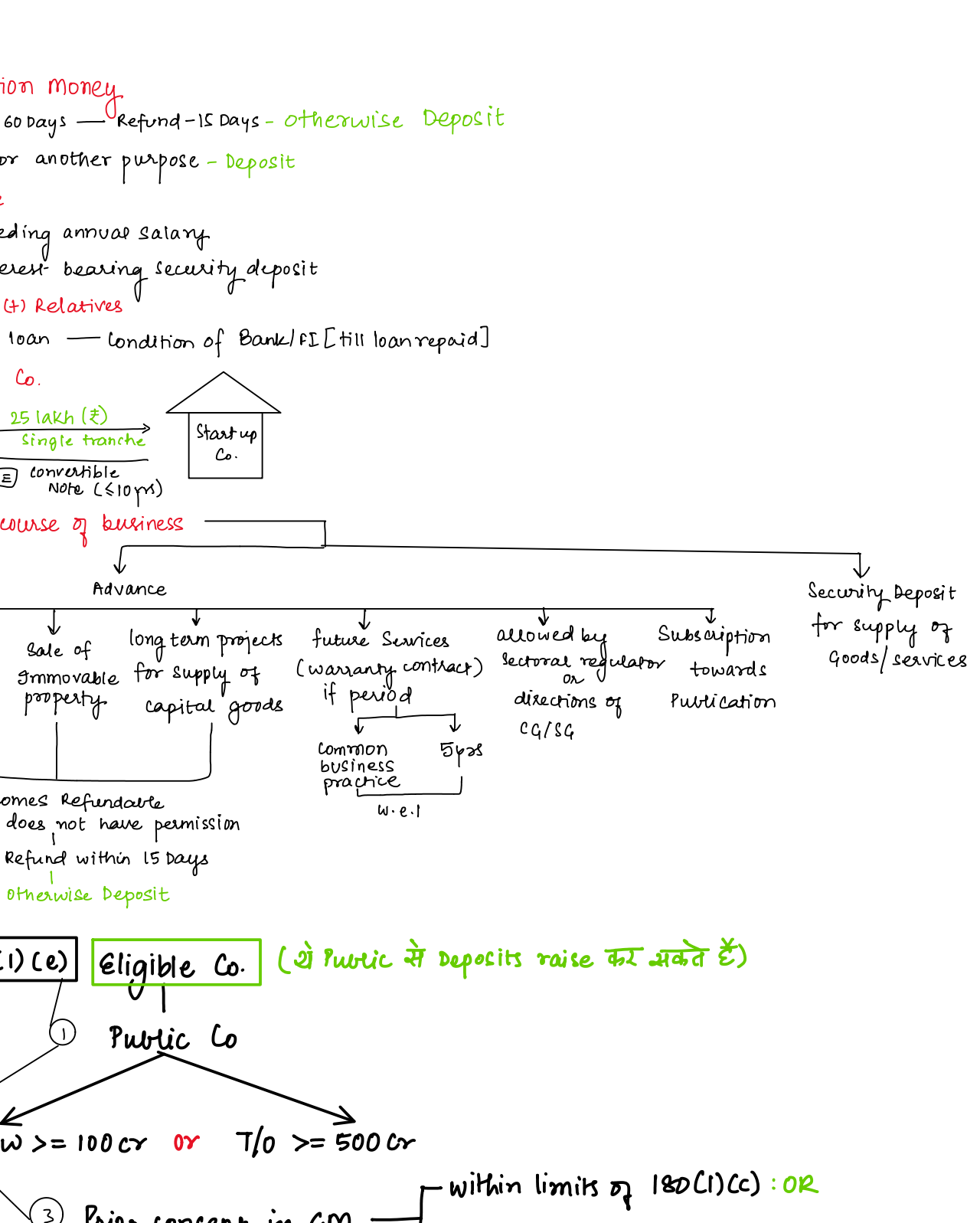
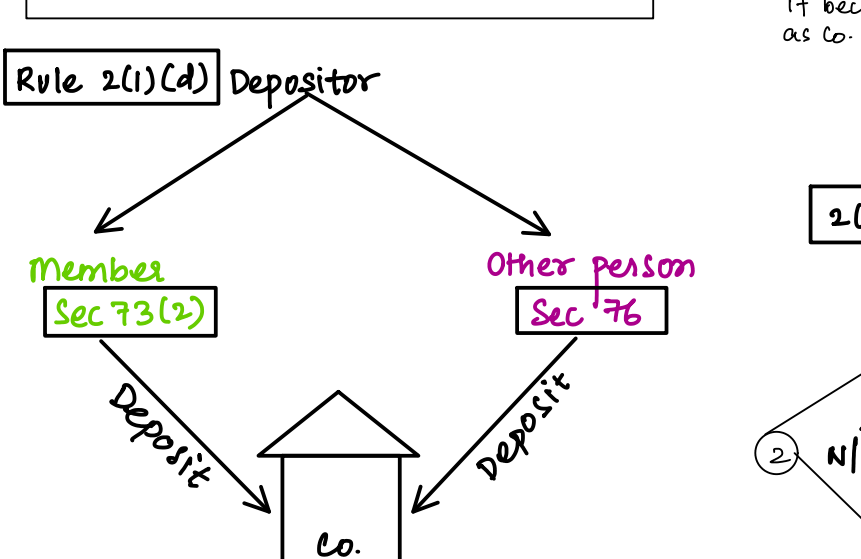
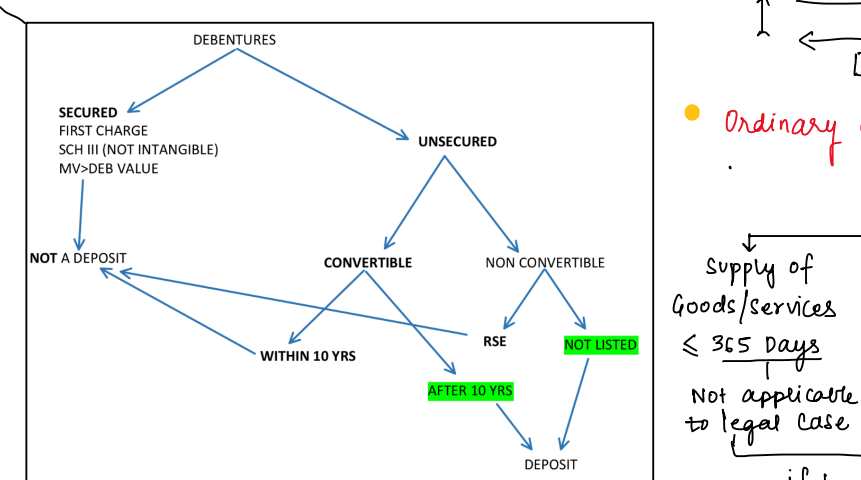
2(1)(b) Deposits



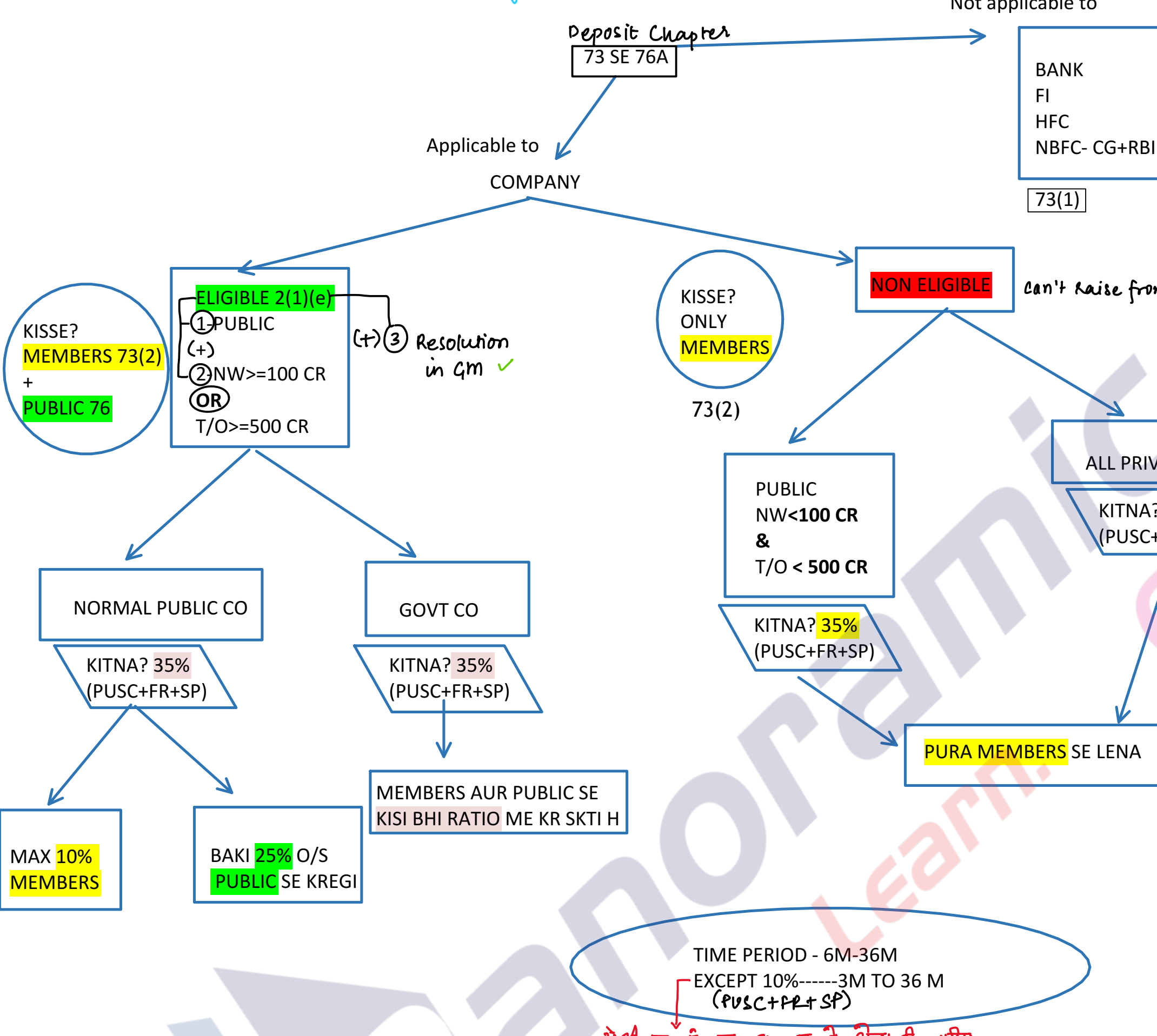
Categories prescribed in Consultation with RBI



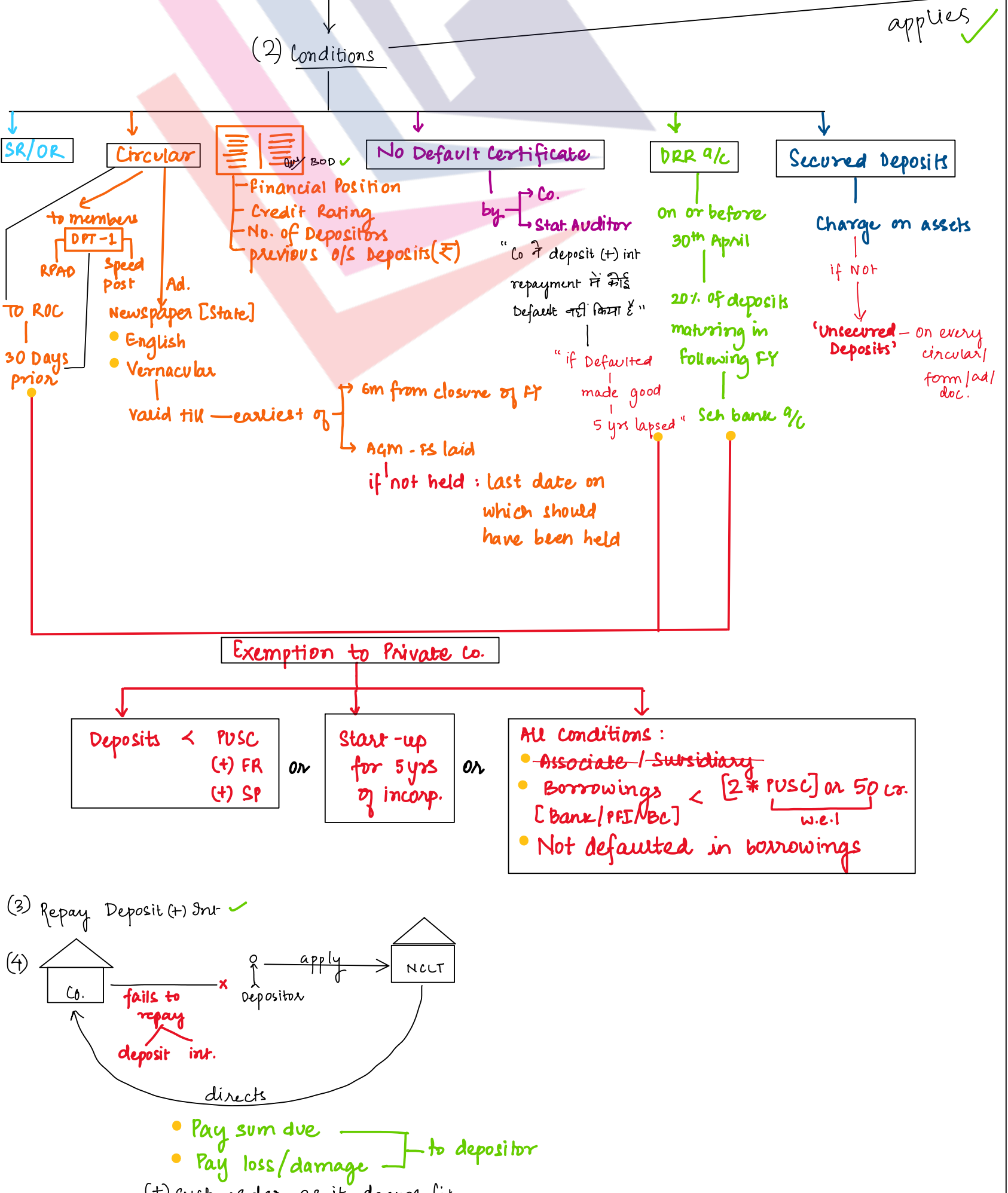
- Government
- Banks/FF
- Debentures
 - Secured
 - Convertible < 10 yrs
 - NO - bar listed
 - ∴ unsecured (+)
 - Non-convertible
 - (+) Unlisted - Deposit
- FEMA
- RBI (CP)
- Trust
 - Non-interest bearing
 - Nidhi Co 1/3 40%
 - Chit Fund
 - SEBI (Collective Investment Scheme, AIF, VCF, IIT, REIT, Mutual Funds)
- Application money
 - Allot - 60 days
 - Refund - 15 Days - otherwise Deposit
 - used for another purpose - deposit
- Employee
 - Not exceeding annual salary
 - Non-interest bearing security deposit
- Promoter (+) Relative
 - Unsecured loan - condition of Bank/FF [till loan repaid]
- Start-up Co.
 - 25 Lakh (₹) Single tranche
 - Convertible Note (₹10yr)



Master Chart [Conceptual] - Who can raise PD?
From who? how much? For how long?



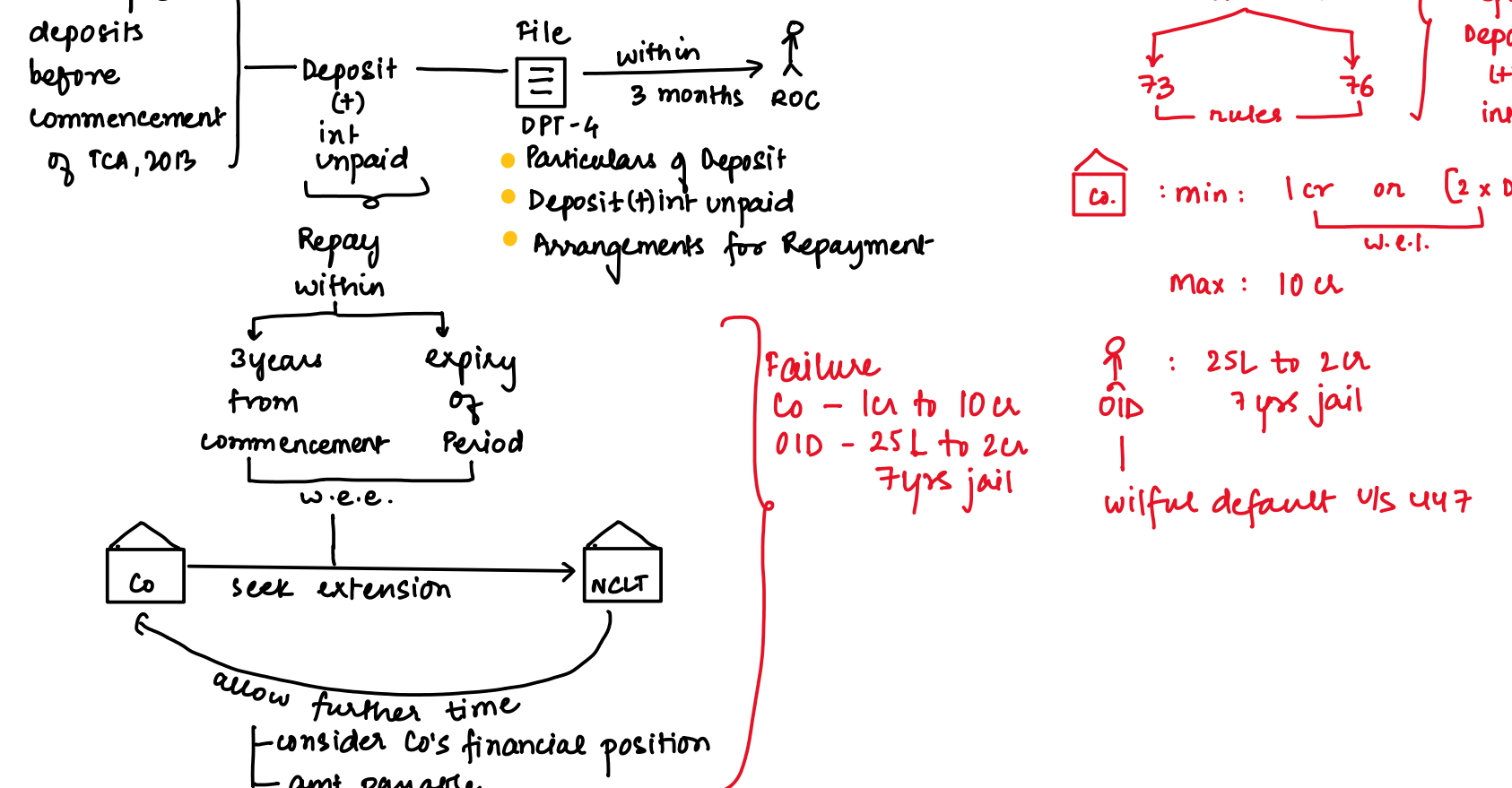
Sec 73 Acceptance of Deposits from members



Sec 76 Acceptance of Deposits from Public



Sec 74



Sec 76A Punishment for Contravention

