

# Investment Policy



ROYAL CAPITAL

**SGROYAL CAPITAL PRIVATE LIMITED**

Office Address : - OFFICE NO. 509 & 510, 5TH FLOOR, UNIQUE  
DESTINATIONLAXMIMANDIR CROSSING, TONK ROAD, GANDHI NAGAR, JAIPUR,  
RAJASTHAN, INDIA, 302015

# SGROYAL CAPITAL

**Means Happiness In Lending Mortgage Loan!**



[sgroyalcapital@gmail.com](mailto:sgroyalcapital@gmail.com)



+91 63756 95573



[sgroyalcapital](https://www.instagram.com/sgroyalcapital)

### **SGROYAL CAPITAL PRIVATE LIMITED Investment Policy/Process**

Generally, every company, new or established has surplus funds in one or the other form. Investment to fiddle funds is essential for maximizing return with safety and liquidity. It increases interest/dividend income of the company. Therefore, a sound policy framework for Investments is required to make best use of company's idle funds.

### **Key Features & Funds Manager's Responsibility**

Broadly and briefly, there are three fundamental principles of a sound investment viz: safety, liquidity, and yield. The fund's manager is accountable for all investments made on behalf of the company and must ensure to make quality investment to comply with for most principle of safety. Simultaneously easily withdraw able from the market and best yield. Company's funds manager is responsible for managing investments in such a way to maximize return on investment with safety and liquidity. Accountability reassures funds manager to exercise his powers with responsibility. He should be aware of the risks associated with the proposed investment and transaction costs. He will be required to keep a watch over the prevailing market conditions and movement of such investments and advise the company accordingly to always safeguard company interest.

### **Types of Investment portfolios**

Keeping in view all the factors, and based on the advice of the Funds Manager, company can decide from time to time to invest idle funds in the market in reputed Mutual Fund Schemes, Government schemes & securities, RBI Bonds, Fixed deposits (with Banks & NBFC's) and such other short- or long-term schemes which are non-speculative in nature.

### **Classification of Investments**

"Short term investment" means an investment up to 12 months.

"Long term investment" means an investment other than a current investment.

### **Authorized Persons to Execute the Transactions**

Cfo will give advise to MD/CEO for investment of Idle fund and take prior approval of MD and CEO before investment

### **Process for investments**

Company will pass an omnibus one-time resolution up to limit of Rs. 1 Crore.

If Limit exceed from Rs. 1 Crore, board resolution should be passed in the board meeting to invest company's funds in any of such schemes enumerated above.

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The relative proof of investment documents will be lodged in the company under the custody of a designated official other than the Funds Manager responsible for safe keeping of company's valuables.

### Redemption of Portfolio

Funds Manager will track maturity of such investments. Before the redemption Falling due of such investments. The Funds Manager will request the custodian for Withdrawal of Investment documents from Safe keeping and lodge with the company concerned. He will ensure timely redemption and deposit of matured proceeds in the company's bank account to avoid any loss of revenue to the company. Delay in redemption /realization of funds leading to loss of revenue may call for accountability exercise by the senior management team.



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