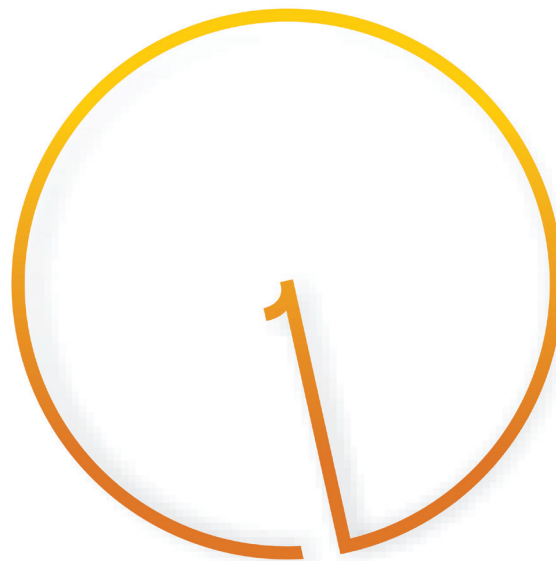


# ONELIFE CAPITAL ADVISORS LIMITED



onelife  
*one solution*

"To be a credible destination of repute for effective financial solutions."



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**CHAIRMAN'S MESSAGE**

Dear Shareholders,

Welcome and Warm Greetings from the Board of Directors of your Company.

Financial Year 2017-18, was yet another landmark year in terms of strategic focus, business, operations and growth delivery for your Company.

As the global trend of shifting from globalization to protectionism continued, the foundations of global economic and trade have begun to make important shifts, India, is working towards recalibrating its priorities and strategies. Changes are evident in the Americas, Middle East, Central Asia and Europe. This, we believe is more of a long term cyclical behavior of economic policy momentums from free trade to local trades. Balancing of such cycles may take a long term with many unknown consequences for both Nations and Companies.

Your Company is closely monitoring on such developments to reduce downsides and explore on any emerging opportunities on which we could build incremental growth and value for shareholders.

Financial Services is now a necessity and everyone are being necessitated to move into the organized and formal sector by the recent initiatives of the present government. We endorse this initiative and expect long term gains for the Indian economy due to this trend.

Affordable technology, increased, connectivity and reduced costs of internet have made India embark on the cusp of now exposing itself directly into next generation technology and aim to catapult itself with the best of world class infrastructure and conveniences for its population. This provides young businesses like us to aim for the best of services as we have limited legacy issues.

Regulatory trends continue to be broadly restrictive, but, we believe, they should work in towards the reduction of excesses of non-productive investments of the past, as well as creating a focused growth momentum for the present.

India is now benefiting from strong inflows of domestic capital into Mutual Funds, Insurance, Pension Funds, other Government bonds and savings program by the Government. In fact, Indian domestic capital inflows into the equity markets through SIPs of Mutual Funds alone exceeded 7000 Crores per month, bringing a cushion of restricting too much downside for equity valuation of large Companies if there is a flight of overseas capital. In fact, as per our internal observations, the gross equity outflows upto Rs. 15,000 Crores every month, will still not affect the valuations of the stocks significantly. This is a strong base for creating new equity capital for India and build on newer opportunities.

We continue to worry on the rising Non-Performing Assets of the Indian banking system. This could stifle/choke the competitive cost capital availability/supply for large number of corporate in India. Too much focus on bringing system accountability by dwelling into the past is to a small degree shaking up the confidence of corporate India. There is a need for a balanced and calibrated approach to tackle on such issues, when national assets are at stake and taxpayer money is involved.

Your Company will remain committed to walk through these opportunities and challenges in a mature and dynamic manner. Our objective remains to build on the confidence and trust reposed by you as our esteemed shareholder.

Thanking you,.

**Best Regards**

A handwritten signature in black ink, appearing to be 'TKP Naig', written over a horizontal line.

**Your sincerely**  
**TKP Naig**

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**MANAGING DIRECTOR & CFO'S MESSAGE**

Greetings Dear Shareholder,

Your Company continued to be invested in the strong and growing financial services business. We continue to have interests in Financial Services and Information Technology led ecommerce related services in India.

**Review of FY2017-18 Performance**

Total revenues of your Company on a standalone basis rose by 205.5% in the current fiscal from Rs. 70.89 lakhs to Rs. 216.6 lakhs. On a consolidated basis the revenues were lower by 5.6% as compared to the previous year at Rs. 742 lakhs.

By concentrated focus to turnaround the acquired venture, your Company restructured your businesses by right sizing of people and reduction of non-essential expenses. We are pleased to share that your Company has been able to turnaround from a loss making Company into a profit making Company, albeit, with marginal profits at Rs 5.6 lakhs on a consolidated basis and Rs. 8.8 lakhs on a standalone basis.

We strive to continue to grow the business and operations of your Company in the most prudent and efficient manner.

**Dividend**

As your Company has just turned around and does require some more time to mature its businesses and operations, the Board of Directors has decided not to declare dividend for this year. Your Company intends to reinvest the surplus in short term for furthering growth instead of paying dividend for building and securing long term value for its shareholders.

**Consolidation of Businesses**

As the consolidation process of the businesses acquired through our Wholly Owned Subsidiary namely Purple India Holdings Limited continues 100% equity stakes of Dealmoney Distribution and Advisory Services Private Limited for Rs. 400 lakhs and Dealmoney Commodity Private Limited for Rs 525 lakhs, were acquired by your Company.

Due to delay in securing all the regulatory approvals within the contracted period, and as the seller, Destimoney Enterprises Limited's expressed unwillingness to extend the deal timelines, the equity stakes held by them as per our Share Purchase Agreement have been seamlessly acquired/transferred into associate entities, as per the Share Purchase Agreement. Renewed application for the transfer of the equity shares from the transferred Company into your Company is being proposed by your board on the same terms, subject to regulatory and shareholder approvals. The considerations have not been altered in any manner and we are optimistic of securing the regulatory approvals in this year from SEBI and RBI. The Companies whose approvals for acquisitions are being sought at present are Dealmoney Securities Private Limited and Sarsan Securities Private Limited (NBFC).

**Business Outlook FY2018-19**

Considering that the Indian national elections / general elections would be around by the middle of next year, it would be prudent to avoid expectations of any massive and stringent economic growth measures by the Government, especially, in its last budget session for this term. The volatility of the regional state elections could make equity market and economy directed upsides limited. Only truly deserving Companies could get the benefit from increased premium in valuations. We would choose to avoid all leveraged Company exposures that have mostly serviced their interest through additional borrowings and have no capacity to service the interest rates, unless for acquisitions/ mergers perspective.

We expect, Indian Insurance Sector to continue to do well due to the overall low penetration rates and the Government's intent to launch a national healthcare insurance for all Indians with a protection of upto Rs. 5 lakhs per family, per year policy covering over 20 Crore families. This is expected to be amongst the world's largest healthcare program and should change the foundations of the Indian healthcare industry.

Asset Management companies should benefit from their past focus of moving investments from one-time investors, to a trend of collecting monthly payments from consumers through the successful penetration of systematic investment plans.

Financial Intermediaries, now face a daunting task of facing rising competition, reducing spreads with the consumer habits shift to use more of technology applications and buy-in specific products directly due to clarity of goals, more so, in urban India. So, their goal will now be to broad-base our services and reach up to newer markets and also expand our product portfolio. Your Company is also working to deliver on all these fronts.

Your Company is rightly positioned to benefit from our calculated business choices and product expansions of FY2017-18. We also remain focused on building itself into a formidable business participant in this industry. Overall, we expect an interesting and positive year for our Company.

The Board of Directors, Our Chairman and I would like to sincerely thank you for the faith reposed in us and we hope to continue to deliver sustained and long term value for your investments.

Thanking you.

**Pandoo Naig**

**Managing Director & CFO**

**COMPANY'S INFORMATION****BOARD OF DIRECTORS:**

Mr. T.K.P Naig	Executive Chairman
Mr. Pandoo Naig	Managing Director & CFO
Mr. Ram Narayan Gupta	Director (Independent Director)
Mr. Amol Shivaji Autade	Director (Independent Director)
Ms. Sonam Satish Kumar Jain	Director (Independent Director)
Mr. Mahendra Salunke	Director (Independent Director)

**BOARD COMMITTEES:****AUDIT COMMITTEE**

Mr. Ram Narayan Gupta	Chairman
Mr. Pandoo Naig	Member
Mr. Amol Shivaji Autade	Member

**STAKEHOLDER RELATIONS COMMITTEE**

Mr. Amol Shivaji Autade	Chairman
Ms. Sonam Satish Kumar Jain	Member
Mr. Mahendra Salunke	Member

**NOMINATION AND REMUNERATION COMMITTEE**

Mr. Amol Shivaji Autade	Chairman
Mr. Ram Narayan Gupta	Member
Ms. Sonam Satish Kumar Jain	Member

**RISK MANAGEMENT COMMITTEE**

Mr. Pandoo Naig	Chairman
Mr. Ram Narayan Gupta	Member
Mr. Mahendra Salunke	Member

**COMPANY SECRETARY:**

Ms. Priyanka Rawat

**STATUTORY AUDITORS:**

M/s. Khandelwal Jain & Co.  
Chartered Accountants

**SECRETARIAL AUDITORS**

M/s. Ajay Kumar & Co.  
Practicing Company Secretaries

**INTERNAL AUDITORS:**

G.S. Toshniwal & Associates  
Chartered Accountants

**REGISTERED OFFICE:**

Onelife Capital Advisors Limited  
**CIN No:** L74140MH2007PLC173660  
**Reg. Add.:** Plot No. A356, Road No. 26, Wagle Industrial Estate,  
MIDC, Thane (West) - 400604, Maharashtra  
**Tel no.:** 022-25833206  
**Fax:** 022- 41842228  
**Email Id:** cs@onelifecapital.in  
**Website:** www.onelifecapital.in

**REGISTRAR & SHARE TRANSFER AGENT:**

Karvy Computershare Private Limited  
Karvy Selenium Tower B, Plot 31-32, Gachibowli,  
Financial District, Nanakramguda, Hyderabad,  
Telangana – 500 032

**Contact Details:** +91 40 6716 2222

**Fax number:** +91 40 2342 0814

**E-mail:** [onelifecapital.ris@karvy.com](mailto:onelifecapital.ris@karvy.com)

**Website:** [www.karvycomputershare.com](http://www.karvycomputershare.com)

**SHARES LISTED AT:**

BSE Limited  
National Stock Exchange of India Limited

**DEPOSITORIES:**

National Securities Depository Limited  
Central Depository Services (India) Limited

**BANKERS:**

Indian Bank  
Axis Bank  
HDFC Bank

## NOTICE OF THE ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT THE 11<sup>th</sup> ANNUAL GENERAL MEETING OF THE MEMBERS OF ONELIFE CAPITAL ADVISORS LIMITED WILL BE HELD ON WEDNESDAY, 29<sup>TH</sup> AUGUST, 2018 AT 11.00 A.M. AT THE REGISTERED OFFICE SITUATED AT A356, ROAD NO. 26, WAGLE INDUSTRIAL ESTATE, MIDC, THANE (WEST) - 400604, MAHARASHTRA TO TRANSACT THE FOLLOWING BUSINESS:

### ORDINARY BUSINESSES:

#### 1. ADOPTION OF FINANCIAL STATEMENTS:

##### To receive, consider and adopt:

- i) The Audited Standalone Financial Statements of the Company for the Financial Year ended 31<sup>st</sup> March, 2018 and the Reports of the Board of Directors and the Auditors thereon; and
- ii) The Audited Consolidated Financial Statements of the Company for the Financial Year ended 31<sup>st</sup> March, 2018 and the Report of the Auditors thereon.

#### 2. APPOINTMENT OF A DIRECTOR:

To appoint a Director in place of Mr. TKP Naig (DIN: 00716975), who retires by rotation and being eligible, offers himself for re-appointment.

#### 3. TO RATIFY THE APPOINTMENT OF M/S. Khandelwal Jain & Co., Chartered Accountants, Statutory Auditors:

To consider and if thought fit, to pass with or without modification(s), the following Resolution as an **Ordinary Resolution**:

“**RESOLVED THAT** pursuant to the Section 139 and other applicable provisions if any, of the Companies Act, 2013 and rules framed there under, as amended from time to time and pursuant to the recommendation of the Audit Committee and the Board of Directors and pursuant to the approval of the members at the 10<sup>th</sup> Annual General Meeting, the Company hereby ratifies the appointment of M/s. Khandelwal Jain & Co., Chartered Accountants (Registration Number 105049W with ICAI) as Auditor of the Company to hold office until the conclusion of Annual General Meeting to be held in the year 2021, at a remuneration to be determined by the Board of Directors of the Company and out of pocket expenses as may be incurred in the performance of their duties.”

### SPECIAL BUSINESS:

#### 4. APPROVAL OF SCHEME OF AMALGAMATION:

To consider and if thought fit to pass, with or without modification(s) the following resolution as **Special Resolution**:

“**RESOLVED THAT** pursuant to the provisions of Section 233 and any other applicable provisions, if any of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 including any statutory modifications, amendments, re-enactments thereof for the time being in force and applicable Regulations of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirement) Regulations, 2015 [“**SEBI (LODR) Regulations**”], the provisions of the Memorandum and Articles of Association of the Company and subject to the requisite approvals, sanctions, consents, confirmations, permissions from Regional Director, Western Region, Ministry of Corporate Affairs or such other competent authority as may be applicable in this regard and subject to such other conditions or guidelines, if any, as may be prescribed or stipulated by any such authorities, from time to time, while granting such approvals, sanctions, consents, confirmations, permissions, the Scheme of Amalgamation between wholly owned subsidiaries namely Onelife Gas Energy & Infrastructure Limited, Good Yield Fertilisers and Pesticides Private Limited, Leadline Software and Trading Private Limited, Onelife Ecopower and Engineering Ltd, Goodyield Farming Limited, Purple India Holdings Limited and Dealmoney Distribution and Advisory Services Private Limited (Formerly known as Destimoney Distribution and Advisory Services Private Limited) (“Transferor Companies”) and Onelife Capital Advisors Limited (“Transferee Company”) and their respective shareholders and creditors” (“Scheme”), with effect from 1<sup>st</sup> April, 2017 (First day of April, Two Thousand and Seventeen) being the appointed date, be and is hereby approved.

**RESOLVED FURTHER THAT** the Board be and is hereby authorized, empowered and directed to do all such acts, deeds, matters and things, as may be considered requisite, desirable, appropriate or necessary to give effect to aforesaid resolution and to effectively implement the arrangements embodied in the Scheme and to accept such modifications, amendments, limitations and/or conditions, if any, which may be required and/or imposed by the statutory authorities, while sanctioning the amalgamation embodied in the Scheme or by any authorities under law, or as may be required for the purpose of resolving any doubts or difficulties that may arise in giving effect to the Scheme, as may be deemed fit and proper.”

**For and on behalf of the Board  
ONELIFE CAPITAL ADVISORS LIMITED**

**T.K.P Naig  
Executive Chairman  
DIN No. 00716975**

**Registered Office:**

Regd. Off: Plot No. A356, Road No. 26,  
Wagle Industrial Estate, MIDC,  
Thane (West) - 400604, Maharashtra  
**CIN:** L74140MH2007PLC173660  
**E-mail:** cs@onelifecapital.in  
**Website:** www.onelifecapital.in  
**Tel no.:** 022-25833206  
**Fax:** 022- 41842228

**Place: Thane**

**Date: 17<sup>th</sup> April, 2018**

**NOTES**

1. An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 and rules made thereunder, in respect to item no. 4 is annexed herewith.
2. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING (“MEETING”) IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL INSTEAD OF HIMSELF/HERSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. THE INSTRUMENT OF PROXY IN ORDER TO BE EFFECTIVE, SHOULD BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY, DULY COMPLETED AND SIGNED, NOT LESS THAN 48 HOURS BEFORE THE COMMENCEMENT OF THE MEETING.**
3. Pursuant to the provisions of Section 105 of the Companies Act, 2013, a person shall not act as a proxy for more than 50 (fifty) members and holding in aggregate not more than 10% (ten percent) of the total share capital of the Company. However, a single person may act as a proxy for a member holding more than 10% (ten percent) of the total share capital of the Company provided that such person shall not act as a proxy for any other person or shareholder. A Proxy form for the Annual General Meeting is enclosed. Proxies submitted on behalf of the companies, societies etc., must be supported by an appropriate resolution/authority, as applicable.
4. Electronic copy of the Notice of the Annual General Meeting of the Company inter alia indicating the process and manner of e-voting along with Attendance Slip and Proxy Form is being sent to all the members whose email IDs are registered with the Company/Depository Participants(s) for communication purposes unless any member has requested for a hard copy of the same. For members who have not registered their email address, physical copies of the Notice of the Annual General Meeting of the Company inter alia indicating the process and manner of e-voting along with Attendance Slip and Proxy Form is being sent in the permitted mode.
5. **Pursuant to the provisions of section 91 of the Companies Act, 2013, the Register of Members and the Shares Transfer Books of the Company will be closed from 23<sup>rd</sup> August, 2018 to 29<sup>th</sup> August, 2018 (both the days inclusive).**
6. The members are requested to Intimate to the Company's Registrars and Share Transfer Agents, Karvy Computer Share Private Limited having registered office at Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500 032, India (for shares held in physical form) and to their Depository Participants (DP) (for shares held in dematerialized form) the changes, if any, in their registered address, Bank account number / details etc. at an early date, quote ledger folio numbers/DP Identity and Client Identity Numbers in all their correspondences;



7. Pursuant to section 72 of the Companies Act, 2013, members holding Shares in physical form are advised to file nomination in the prescribed **Form SH-13** with the Company's share transfer agent. In respect of shares held in electronic/demat form, the members may please contact their respective depository participant.
8. Bring the copy of the Annual Report and the Attendance Slip duly filled in for attending the Annual General Meeting;
9. To quote their full name as per Company's record, Folio No./DP Id and Client Id as the case may be in all correspondence;
10. To note that no gift or gift coupons will be distributed at the meeting.
11. Share transfer documents and all correspondence relating thereto, should be addressed to the Registrar and Share Transfer Agents of the Company.
12. The Securities and Exchange Board of India (SEBI) has mandated the submission of the Permanent Account number (PAN) by every participant in the securities market. Members holding shares in electronic form are therefore requested to submit their PAN to their Depository Participant(s). Members holding shares in physical form shall submit their PAN details to the Registrar and Share Transfer Agent.
13. Members who are still holding shares in physical form are advised to dematerialize their shareholding to avail of the benefits of dematerialization which include easy liquidity since trading benefits is permitted only in dematerialized form, electronic transfer, prevention of forgery, etc.
14. There is no unclaimed or unpaid dividend lying with the Company, which requires an effect of transferring the same to the Investor and Education Protection Fund (IEPF) of the Central Government.
15. Members desirous of obtaining any information concerning the accounts and operations of the Company are requested to address their questions to the Company at the registered office address so as to reach at least seven days before the date of the Meeting, to enable the information required to be made available at the Meeting, to the best extent possible.
16. In case of Joint holders attending the meeting, only such joint holder who is higher in the order of names will be entitled to vote.
17. The Company has designated an exclusive email ID called [redressal@onelifecapital.in](mailto:redressal@onelifecapital.in) for redressal of shareholders' complaints/grievances. In case you have any complaints/grievances; please write to us at [redressal@onelifecapital.in](mailto:redressal@onelifecapital.in) or [cs@onelifecapital.in](mailto:cs@onelifecapital.in).
18. Members may also note that the Notice of the eleventh AGM and Annual Report 2017-2018 will be available on the Company's website [www.onelifecapital.in](http://www.onelifecapital.in). Relevant documents referred to in the accompanying Notice will also be available at the Company's Registered Office for inspection on all working days (except Saturday and Sunday), between 11:00 am to 2:00 p.m. up to the date of the meeting. Members who require communication in physical form in addition to e-communication or have any other queries may write to us at [cs@onelifecapital.in](mailto:cs@onelifecapital.in).
19. The shares of the Company are listed at the **BSE Limited**, Mumbai, Phiroze Jeejeeboy Towers, Dalal Street, Mumbai – 400 001 and **National Stock Exchange of India Limited**, Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (E), Mumbai – 400 051. The Listing fees have been paid in time for the year ended 31<sup>st</sup> March, 2018.
20. The Ministry of Corporate Affairs, Government of India has taken a "Green Initiative in Corporate Governance" by allowing paperless compliances by the companies and has issued circulars allowing companies to send official documents to their shareholders electronically. Members are requested to get in touch with the Registrar and Share Transfer Agent for the said purpose and provide their e-mail id details, in order to collaborate with the Company in this noble initiative undertaken by the Ministry and supported by the Company.
21. The relevant details as required under Regulation 36 (3) of SEBI (Listing and Disclosure requirement) Regulations, 2015, person seeking appointment/re-appointment as director under item no. 2 of the notice are annexed.
22. The Board of Directors of the Company has appointed Mr. Mukesh, Proprietor, M. Siroya & Co., Practicing Company Secretary, to act as Scrutinizer for conducting the e-voting process in a fair and transparent manner.
23. The Scrutinizer shall after the conclusion of voting at the General Meeting, will first count the votes cast at the meeting and thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in the employment of the Company and shall make a consolidated scrutinizer's report of the total votes cast in favour or against, if any, to the Chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.

24. The results shall be declared after the Annual General Meeting of the Company. The results declared along with the Scrutinizer's Report shall be placed on the Company's website: [www.onelifecapital.in](http://www.onelifecapital.in) and on the website of Karvy <https://evoting.karvy.com> within two days of passing of the Resolutions at the Annual General Meeting of the Company and communicated to BSE Limited and National Stock Exchange of India Limited.

#### **PROCEDURE AND INSTRUCTIONS FOR E-VOTING**

25. Remote e-voting: In compliance with the provisions of Section 108 of the Companies Act, 2013, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended and the provisions of Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Members are provided with the facility to cast their vote electronically, through the e-voting services provided by Karvy Computershare Private Limited (Karvy) on all resolutions set forth in this Notice, from a place other than the venue of the Meeting (Remote e-voting).

**a. In case a Member receives an email from Karvy [for Members whose email Ids are registered with the Company/ Depository Participants (s)]:**

- i. Launch internet browser by typing the URL: <https://evoting.karvy.com>
- ii. Enter the login credentials (i.e. User ID and password). In case of physical folio, User ID will be EVEN (E-Voting Event Number) xxxx followed by folio number. In case of Demat account, User ID will be your DP ID and Client ID. However, if you are already registered with Karvy for e-voting, you can use your existing User ID and password for casting your vote.
- iii. After entering these details appropriately, click on "LOGIN".
- iv. You will now reach password change Menu wherein you are required to mandatorily change your password. The new password shall comprise of minimum 8 characters with at least one upper case (A- Z), one lower case (a-z), one numeric value (0-9) and a special character (@, #, \$, etc.). The system will prompt you to change your password and update your contact details like mobile number, email ID etc. On first login. You may also enter a secret question and answer of your choice to retrieve your password in case you forget it. It is strongly recommended that you do not share your password with any other person and that you take utmost care to keep your password confidential. You need to login again with the new credentials.
- v. On successful login, the system will prompt you to select the "EVENT" i.e., 'Onlife Capital Advisors Limited'.
- vi. On the voting page, enter the number of shares (which represents the number of votes) as on the Cut-off Date under "FOR/AGAINST" or alternatively, you may partially enter any number in "FOR" and partially "AGAINST" but the total number in "FOR/AGAINST" taken together shall not exceed your total shareholding as mentioned herein above. You may also choose the option ABSTAIN. If the Member does not indicate either "FOR" or "AGAINST" it will be treated as "ABSTAIN" and the shares held will not be counted under either head.
- vii. Members holding multiple folios/demat accounts shall choose the voting process separately for each folio/demat accounts.
- vii. Voting has to be done for each item of the notice separately. In case you do not desire to cast your vote on any specific item, it will be treated as abstained.
- ix. You may then cast your vote by selecting an appropriate option and click on "Submit".
- x. A confirmation box will be displayed. Click "OK" to confirm else "CANCEL" to modify. Once you have voted on the resolution (s), you will not be allowed to modify your vote. During the voting period, Members can login any number of times till they have voted on the Resolution(s).
- xi. Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI etc.) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc., together with attested specimen signature(s) of the duly authorised representative(s), to the Scrutinizer at email [siroyam@gmail.com](mailto:siroyam@gmail.com) with a copy marked to [evoting@karvy.com](mailto:evoting@karvy.com).

The scanned image of the above mentioned documents should be in the naming format "Onlife Capital Advisors Limited."