

Corp Office : W1A FF Tower A Godrej Eternia 70 Indl Area Ph 1 Chandigarh 160 002 India

Regd Office & Plant : Paper Mill Saila Khurd Distt Hoshiarpur Punjab 144 529 India

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UNSECURED FIXED DEPOSIT SCHEMES

COMMON TERMS			SCHEME 'A' QUARTERLY INCOME SCHEME	SCHEME 'B' CUMULATIVE DEPOSIT SCHEME		
Period	Minimum Deposit Amount (Rs.)	Category	Rate of Interest (p.a.)	Rate of Interest (p.a.)	Maturity Value* (Rs.)	Effective Annual Yield (p.a.)
1 Year	5,000	General Special**	8.50% 9.00%	8.50% 9.00%	5,439 5,465	8.77% 9.31%
2 Years	5,000	General Special**	9.00% 9.50%	9.00% 9.50%	5,974 6,033	9.74% 10.33%
3 Years	5,000	General Special**	9.25% 9.75%	9.25% 9.75%	6,578 6,675	10.52% 11.17%

*Subject to deduction of tax at source

DEPOSIT HIGHLIGHTS

- Credit Rating from CARE Ratings Ltd. - CARE A; Stable [Single A; Outlook: Stable] signifies that the instruments are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such instruments carry low credit risk. In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.
- Additional amount will be accepted in the multiples of Rs. 1,000/- under each scheme.
- In respect of **Scheme 'A' - Quarterly Income Scheme**, interest will be paid quarterly on 31st March, 30th June, 30th September and 31st December and on maturity. In respect of **Scheme 'B' - Cumulative Deposit Scheme**, interest will be compounded quarterly and paid on maturity.
- The interest and maturity amount will be directly transferred to the beneficiary's account through NACH/NECS/NEFT/RTGS, as per the mandate submitted by the beneficiary.
- Pre-mature refund allowed as per Companies (Acceptance of Deposits) Rules, 2014.
- The Cheques/drafts should be made in favour of "**KUANTUM PAPERS LTD**" payable at par and should be crossed "A/c Payee only" or payments can also be remitted through RTGS/NEFT in favour of "**KUANTUM PAPERS LTD.**", Current A/c No. 40373652090, State Bank of India, Commercial Branch, SCO 103-106, Sector 17-B, Chandigarh-160017, IFS Code - SBIN0009926.

****Special Rate** – An additional interest of 0.50% p.a. shall be paid to the senior citizens above the age of 60 years and / or shareholders holding minimum 5000 (Five thousand) equity shares (refer Point No. 37 of Terms and conditions).

The acceptance/renewal of deposits under Schemes 'A' and 'B' are subject to the rules & regulations as indicated in the Form of Application of Deposit available at the Registered/Corporate/Branch Office of the Company or with the Authorised Agent(s) of the Company.

HOW TO APPLY

- Please fill in the attached Application Form appropriately.
- The cheques/ drafts should be made in favour of "**KUANTUM PAPERS LTD.**", payable at par and should be crossed "A/c Payee only". Payments can also be remitted through RTGS/NEFT in favour of "**KUANTUM PAPERS LTD.**", Current A/c No. 40373652090, State Bank of India, Commercial Branch, SCO 103-106, Sector 17-B, Chandigarh-160017, IFS Code - SBIN0009926.
- Deposits in cash or Money Order will not be accepted.
- Application Forms may be obtained and submitted with remittance at the Registered Office of the Company or with the Authorised Agent or at our Corporate Office **W1A, FF, Tower A, Godrej Eternia, Plot No. 70, Indl. Area-1, Chandigarh-160 002** or at our Branch Office 510 (5th Floor), Deep Shikha, 8 Rajindra Place, New Delhi - 110 008.

REGISTERED OFFICE

Paper Mill, Saila Khurd-144 529
Distt. Hoshiarpur (Punjab)
Tel. : 01884-502737
Fax : 01884-502700

AUTHORISED AGENT

Banka Finance and Investment Service
Chamber No. 8,
SCO 98-99-100, 1st Floor, Sector 17-D
Chandigarh-160 017
Tel.: 0172-5000037 Mobile : 9855830608

TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

AMOUNT AND PERIOD OF DEPOSITS

1. Fixed Deposits are accepted for a minimum amount of Rs.5,000/- and in multiples of Rs 1,000/- thereafter for periods of 1, 2 and 3 years under Scheme 'A' and Scheme 'B'.

INTEREST

2. The period of deposit and the calculation of interest thereon will commence from the date of realization of cheque/draft or RTGS/NEFT remittance to the Company.
3. The deposit shall not carry interest beyond the due date unless it is renewed.
4. Scheme 'A' Quarterly Income Scheme : Interest at the applicable rate will be calculated quarterly on 31st March, 30th June, 30th September, 31st December and on maturity and interest payment after deduction of TDS. where applicable, will be made as mentioned in point no. 20 herein.
5. Scheme 'B' Cumulative Deposit Scheme : Interest at the applicable rate will be compounded quarterly and TDS, where applicable, will be deducted at the close of each financial year and on maturity.
6. Special Rate : An additional interest of 0.50% p.a. shall be paid to the senior citizens above the age of 60 years and / or shareholders of the Company holding minimum 5000 (Five thousand) equity shares.

INCOME TAX

7. TDS at the applicable rates will be deducted from the interest, wherever applicable, as per the provisions of the Income Tax Act, 1961 as amended upto date.
8. In accordance with the present tax laws, no tax will be deducted at source from the amount of interest paid and/or credited to the depositor if the aggregate amount of interest paid/payable during a financial year does not exceed Rs. 5,000/-. The tax will also not be deducted if the necessary certificate issued by the Assessing Officer or a declaration in Form 15G/15H (in duplicate) as required, is furnished to the Company at the beginning of each financial year. The onus of claiming such benefit will be entirely the responsibility of the Depositor and the Company is not bound to send reminder and/or forms in this regard. The Form 15G/15H can be downloaded from the website of the Company.
9. The first named depositor will be regarded as beneficial owner of the deposit and will be treated as the payee for the purpose of deduction of tax under Section 194A of the Income Tax Act, 1961.
PAN must be provided by the depositor if gross interest exceeds Rs. 5000/- and TDS is required to be deducted on it, during any financial year in order to issue TDS certificate form (16 A).

JOINT DEPOSITS

10. Fixed deposits may be made in two or more names but not exceeding three. The application should be signed by all the joint applicants.
11. In the case of fixed deposits made in joint names, all payments whether by way of interest or repayment of principal will be made in favour of and all correspondence will be addressed to the first named depositor. Any discharge given by the first named depositor for payment of principal and/or interest shall be valid and binding on all joint depositor(s) and their respective heirs, successors and assigns.
12. In the event of death of the first joint holder, the repayment of the deposit and payment of interest shall be made to the person first in order of the survivor(s) on submission of death certificate without reference to the heirs and/or legal representatives of the deceased. In any other case, it will be necessary for the legal representative of the deceased depositor to produce succession certificate, letter of administration, probate or the will etc. to the satisfaction of the company.
13. Change in order of joint depositors and replacement of joint depositors will not be accepted.

NOMINATION FACILITY

14. Individual depositors, singly or jointly, are required to nominate under this facility. The nominee shall have the right to receive the deposit amount and interest due in the event of death of all the depositors on submission of relevant death certificates of the depositors. Power of Attorney holder or a guardian applying on behalf of a minor cannot nominate.

SUCCESSION

15. In the event of the death of the sole or only surviving depositor who has not indicated any nominee in application, the principal amount together with the interest due thereon will be paid to the legal representative(s) of the deceased on registration in the Company's books of proper legal representation such as grant of probate of the will, succession certificate, letter of administration from a court of competent jurisdiction or any other evidence acceptable to the Company.

FIXED DEPOSIT RECEIPTS

16. Deposit Receipts will be forwarded to the first named depositor from the Registered/ Corporate Office of the Company within 3 weeks from the date of realization of cheque/draft.
17. Deposit Receipts are neither transferable nor assignable.

RENEWAL/REPAYMENT OF DEPOSITS

18. In the event of the loss or destruction or mutilation of the deposit receipt, the Company may at its sole discretion issue a duplicate receipt upon receiving indemnity bond/affidavit in the prescribed form from the depositor and after compliance of such other formalities as may be required by the Company. All expenses in this regard shall be borne by the deposit holder.

19. The deposits will be payable only on maturity. The Company, however, reserves the right to refund the deposit before the date of maturity in which event the rate of interest shall be reduced as per the provisions of the Companies (Acceptance of Deposits) Rules, 2014 as amended upto date including any statutory modification or re-enactment thereof. In case the Cumulative Deposit is withdrawn before maturity, the same will be considered under Non-cumulative Scheme and simple interest as above will be paid. However, no refund will be allowed before the expiry of six months from the date of commencement of deposit.
20. The interest and maturity amount will be directly transferred to the beneficiary's account through NACH/NECS/NEFT/RTGS, as per the mandate submitted by the beneficiary.
21. No further intimation or notice regarding maturity of Deposit Receipt will be given to the depositor. The Deposit Receipt in original duly discharged on the requisite Revenue Stamp by the first named depositor should be sent to the Company at least 20 days in advance of the maturity for repayment/renewal of the deposited amount. Renewal will be considered on a fresh application form, but solely at the discretion of the Company.
22. Where the due date of repayment falls on any day on which the company's Office is closed, the payment will be made on the next working day.

DECLARATION

23. The depositor(s) will declare that the amount deposited by him/them is not out of the funds acquired by him/them by borrowing or accepting funds from any other person as required in Rule 10 of the Companies(Acceptance of Deposits) Rules, 2014.

GENERAL

24. Deposits will be accepted from resident individuals, trusts and association of persons registered under the Societies Registration Act and group of persons including shareholders and employees of the Company but will not be accepted from or on behalf of non-resident Indians or Foreign Nationals. Applications from minors are acceptable provided the applications are signed on their behalf by their legal/natural guardians.
25. Intimation to the Company regarding change in address, tax exemption etc. must be made at least 30 days before the due date of payment of interest/TDS/ deposit amount.
26. The deposits are subject to the provisions of the Companies (Acceptance of Deposits) Rules, 2014 and the Companies Act, 2013 as amended from time to time including any statutory modification or re-enactment thereof or any other legislation.
27. All communication with regard to the deposits should be addressed, quoting FOR No. and date, to the Corporate/Registered Office of the Company.
28. Deposits are accepted subject to Punjab/ Chandigarh jurisdiction only, as the case may be.
29. Deposit receipts shall be mailed by Registered Post/Courier at the depositor's risk at the address given in the application form within 3 weeks from the date of realization of cheque / draft / credit through NACH / NECS / NEFT / RTGS modes.
30. Deposits once accepted under either scheme cannot be interchanged before the expiry of the said scheme under any circumstances.
31. The Company will in no way be responsible for delay or loss in postal transit.
32. The acceptance of deposits is subject to the companies (Acceptance of Deposits) Rules, 2014 as amended from time to time.
33. The Company reserves the right subject to the provisions of Companies (Acceptance of Deposits) Rules, 2014 as amended upto date including any statutory modification or re-enactment thereof to reject any application for a fresh deposit or for renewal without assigning any reason.
34. The Company will not recognize any lien on fixed deposits.
35. The Company reserves the right to either alter or amend any or all of the terms and conditions stipulated above without assigning any reason therefore so long as such alterations or amendments are not inconsistent with the Companies (Acceptance of Deposits) Rules, 2014 or the amendments thereto from time to time including any statutory modification or re-enactment thereof.
36. All interest and/or maturity proceeds of fixed deposits which are unclaimed and unpaid for a period of more than seven years from the date they become due for payment shall be transferred by the company to the credit of Investor Education & Protection Fund established by the Central Govt. of India, and no claim from the depositor shall lie against the company in respect of any such unpaid/unclaimed account.
37. **Senior citizens/shareholders** - In order to get special interest of 0.50% p.a., senior citizens of 60 years & above are required to submit proof of age i.e. photocopy of Date of birth Certificate/Passpori/Driving Licence/PAN Card/ Voter Card, duly attested, along with the application. The shareholders holding 5000 equity shares & above are required to provide Folio/DPID & Client ID No. to avail the benefit of Special Rate. In the absence of the above, the application will be processed in the general category.

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APPLICATION FORM FOR ACCEPTANCE/RENEWAL OF FIXED DEPOSITS

FDR No.

Please tick (✓) the box wherever applicable

A) PERSONAL DETAILS : (IN CAPITAL LETTERS)

First Applicant : _____
D.O.B. _____ Guardian _____ Relationship _____
(in case the first named depositor is minor)
Jointly with _____
Second Applicant _____
Third Applicant _____
Address of the Sole/First Applicant _____

City _____ Pin _____ Tel/Mob No. _____

B) DEPOSIT PERIOD, SCHEME & MINIMUM DEPOSIT AMOUNT

DEPOSIT PERIOD	SCHEME	MINIMUM DEPOSIT AMT. (Rs.)
<input type="checkbox"/> 1 Year	<input type="checkbox"/> Quarterly Scheme 'A'	5,000
<input type="checkbox"/> 2 Years	<input type="checkbox"/> Cumulative Scheme 'B'	5,000
<input type="checkbox"/> 3 Years		

C) DEPOSIT DETAILS

FRESH DEPOSIT

Amount of Deposit Rs. _____
(Rupees _____)
Paid vide Cheque/Demand Draft No./NEFT/RTGS _____
Dated _____ Drawn on _____
Cheque/Demand Draft should be made in favour of "Kquantum Papers Ltd."*

RENEWAL

Old FDR No. _____ Amount to be renewed for Rs. _____
Additional amount, if any _____ for Rs. _____
Drawn on _____ Cheque No. _____ Date _____

D) NOMINATION DETAILS

I hereby nominate the following person to receive the amount payable to me/us on my/our death
Nominee's Name _____
Guardian's Name _____ D.O.B. _____
(Other than applicant in case nominee is minor)
Relationship _____
Address _____
City _____ Pin _____

FOR OFFICE USE ONLY

Date of Maturity FDR No.
Date of Encashment Maturity Amount

BROKER'S CODE & STAMP

E) OCCUPATION

☐ Service ☐ Business ☐ Retired
☐ Professional ☐ Housewife ☐ Others

F) CATEGORY

G) STATUS

Public ☐ Resident Individual ☐
Employee ☐ HUF / Trust ☐
Shareholder ☐ Others ☐
Others ☐

Folio/DPID & Client ID No. _____

Senior Citizens Yes ☐ No ☐

(60 years & above) if yes, attach proof of age.

H) SAFETY CLAUSE

SAFETY CLAUSE, BANK'S NAME & ADDRESS
TO BE PRINTED ON THE WARRANTS/CHEQUES
NAME OF THE BANK _____
BRANCH _____
SB/CURRENT A/C NO. _____

**I) TDS INSTRUCTIONS :
TAX TO BE DEDUCTED**

YES ☐ NO ☐ N.A. ☐

If No : Form 15G/15H should be submitted with
Application Form

Permanent A/c No. _____
Ward, Circle No./GIR No. _____

J) EXISTING DEPOSITS WITH THE COMPANY

FDR No.(s)/Date _____
Amount _____

DECLARATION

I/We hereby apply to deposit/reinvest in accordance with the terms and conditions stipulated by the company and confirm that these are binding on me/us. I/We declare that I am/we are resident(s) of India and I am/We are not depositing this amount as nominee(s) of any person residing outside India. I/We hereby declare that the amount deposited is not out of funds acquired by me/us, by borrowing or accepting deposits from any other person as per rule 10 of the Companies (Acceptance of Deposits) Rules, 2014. I/we also declare that the first named depositor is the beneficial owner and is to be treated as the payee for the purpose of deduction of tax under Section 194 A of the Income Tax Act, 1961.
I/We have gone through the financial and other statements/particulars/representation furnished/made and after careful consideration, I/we am/are making the deposit with Company at my/our own risk volition.

SPECIMEN SIGNATURE

Sole/First Applicant _____
(Guardian in case of Minor)
Second Applicant _____
Third Applicant _____



Kquantum Papers Ltd

Mandate Form for receiving interest on fixed deposit and maturity amount of the deposit through Electronic Payment modes (NACH/NECS/NEFT/RTGS)*

I/We hereby give my/our mandate to credit the interest on fixed deposit and maturity amount of the deposit placed by me directly to my Bank Account through the National Automated Clearing House (NACH)/ National Electronic Clearing Service (NECS)/ National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS).

The Details of my Bank Account are given below:

Name of First/Sole depositor [IN BLOCK LETTERS]		
Address of Depositor		
Telephone Number/Mobile Number		
Email Id		
Fixed Deposit Receipt Number		
Permanent Account Number (PAN)		
Name of the Bank in Full		
Branch Name		
Address & Telephone Number of the Bank Branch		
Bank Account Number as it appears on the Cheque leaf.		
9 Digit MICR Code and IFS Code as it appears on the Cheque leaf.	MICR Code:	IFS Code:
Type of Account (Please tick)	Savings: <input type="checkbox"/>	Current: <input type="checkbox"/>
I/We enclose a blank cancelled Cheque to enable verification of the details.		

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed because of incomplete or incorrect information, I would not hold the Company responsible. I undertake to promptly inform the Company of any subsequent changes in the above particulars.

Place :

Date :

Signature of Sole/First Holder

* Depositors are mandatorily required to submit to the Company this Mandate with the Application Form, both duly filled up and signed, failing which your application is liable to be rejected.