Kuantum Papers Ltd

Corp Office : W1A, FF, Tower A Godrej Eternia, Plot 70, Indl. Area, Phase 1, Chandigarh 160 002 (India)
Regd Office & Plant : Paper Mill Saila Khurd Distt Hoshiarpur Punjab 144 529 India
kuantumcorp@kuantumpapers.com www.kuantumpapers.com 01884-502737

CIN: L21012PB1997PLC035243

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

1. Please fill in the attached Application Form appropriately.
2. 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.
3. Deposits in cash or Money Order will not be accepted.
4. 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 I or shareholders of the Company holding minimum 5000 (Five thousand) equity shares.

INCOME TAX

7. TDS at the rates applicable under the provisions of the Income Tax Act, 2025 and the rules made thereunder, as amended from time to time, shall be deducted from the interest payable or credited on deposits wherever such deduction is required under Law.
8. In accordance with the provisions of the Income Tax Act, 2025 and the rules made thereunder, tax shall be deducted at source (TDS) from interest payable or credited on deposits wherever applicable. However, no TDS shall be deducted if the aggregate amount of interest paid or payable during a financial year does not exceed the prescribed threshold limits applicable from time to time. Further, TDS shall not be deducted where the depositor furnishes a valid declaration in Form 121, or such other declaration, certificate or document as may be prescribed under the applicable provisions of the Income Tax Act, 2025. The responsibility for submitting the requisite declaration and claiming the benefit of non-deduction of TDS shall rest solely with the depositor, and the Company shall not be obliged to issue reminders or provide forms in this regard. Form 121 can be downloaded from the website of the Company.
9. The first-named depositor will be regarded as the beneficial owner of the deposits and will be treated as the payee for the purposes of deduction of tax at source on interest under the applicable provisions of the Income Tax Act, 2025 and the rules made thereunder, as amended from time to time. The depositor shall furnish a valid Permanent Account Number (PAN) to the Company wherever tax is required to be deducted at source on the interest payable or credited on the deposit under the provisions of the Income Tax Act, 2025. The PAN shall be required for compliance with applicable TDS provisions and for the issuance of the prescribed TDS Certificate. In the absence of a valid PAN, tax may be deducted at such higher rate as prescribed under the Income Tax Act, 2025 and the rules made there under.

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 PosUCourier at the depositor's risk at the address given in the application form within 3 weeks from the date of realization of cheque I draft / credit through NACH I NECS I NEFTI 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 noway 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/Passport/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.

Kuantum Papers Ltd

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kuantumcorp@kuantumpapers.com www.kuantumpapers.com 01884-502737
CIN: L21012PB1997PLC035243

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.)
☐ 1 Year	☐ Quarterly Scheme 'A'	5,000
☐ 2 Years	☐ Cumulative Scheme 'B'	5,000
☐ 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 "Kuantum 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

Public ☐
Employee ☐
Shareholder ☐
Others ☐

G) STATUS

Resident Individual ☐
HUF / Trust ☐
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 121 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 of the deposit and shall be treated as the payee for the purposes of deduction of tax at source on interest under the applicable provisions of the Income Tax Act, 2025 and the rules made thereunder.
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 ____________________

*For RTGS/NEFT remittance refer point 2, Page 1 under Para 'How to Apply'

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Form DPT-1

CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS

[Pursuant to Section 73 (2)(a) and Section 76 of the Companies Act, 2013 and Rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014]

1. GENERAL INFORMATION

a	**Name of the Company** **Regd. Office and Manufacturing Facilities** **Corporate Office** **Branch Office** **Website** **E-mail ID**	**KUANTUM PAPERS LTD** Paper Mill, Saila Khurd-144 529, Distt. Hoshiarpur, Punjab W1A, First Floor, Tower A Godrej Eternia, Plot 70, Industrial Area Phase 1, Chandigarh-160 002 510 (5th Floor), Deep Shikha, 8 Rajindra Place, New Delhi-110 008 www.kuantumpapers.com kuantumcorp@kuantumpapers.com
b	**Date of incorporation**	28th May 1997
c	**Business carried on by the Company & its subsidiaries**	Manufacturing of writing and printing paper. The Company has no subsidiary.
d	**Brief particulars of the management of the Company**	The Company is managed by Shri Jagesh Kumar Khaitan, Chairman and Shri Pavan Khaitan, Vice Chairman & Managing Director, under the overall superintendence, control and directions of the Board of Directors consisting of eminent and experienced professionals.

e. Names, addresses, DIN and occupation of Directors:

Sl. No.	NAME OF THE DIRECTORS	ADDRESS	DIN	OCCUPATION
1	**Shri Jagesh Kumar Khaitan, Chairman**	47, Sector 4, Chandigarh 160001	00026264	Industrialist
2	**Shri Pavan Khaitan, VC & Managing Director**	47, Sector 4, Chandigarh 160001	00026256	Industrialist
3	**Shri Munishwar Kumar**	#115, Sector 6, Panchkula, Haryana	00434341	Businessman
4	**Shri Vivek Bihani**	C-60,1st Floor, Sector 44, Noida-201303	00014296	Venture Capitalist
5	**Ms. Shireen Sethi**	J-9/15 BVM Marg, DLF Phase-2 Gurgaon-122002	01576676	Media Entrepreneur
6	**Shri Jagdeep Hira**	House No. 1177, Sector 9, Faridabad, Haryana-121006	07639849	Service

f. Management's perception of risk factors:

The Company has adequate surplus funds for timely repayment of Fixed Deposits.

The deposits being unsecured in nature, but the Company has proven track record in servicing the depositors till date, without any delay/default either in repayment of deposit or payment of interest thereon. As per section 73(2)(c) of the Companies Act, 2013 read with rule 13 of Companies (Acceptance of Deposits) Rules, 2014, the company has kept deposit @ 20% of the amount of deposits maturing during following financial year with a scheduled bank, which ensure a lesser risk factor.

However, due to any slowdown in paper demand, change in domestic or international economic conditions or Government policies or occurrence of any force majeure Company's Cash flows may get impacted.

g. Details of default, including the amount involved, duration of default and present status, in repayment of –

i)	Statutory dues	NIL
ii)	Debentures and interest thereon	NIL
iii)	Loan from any bank or financial institution and interest thereon :	NIL

2. PARTICULARS OF THE DEPOSIT SCHEME

a.	**Date of passing of Board resolution**	**26th May, 2026**
b.	**Date of passing of resolution in the general meeting authorizing the invitation of such deposits**	15 September 2017
c.	**Type of deposits, i.e., whether secured or unsecured**	Unsecured

d.(i) The amount which the Company can raise under the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014 (as per Audited Balance Sheet as at 31st March, 2026) **(Rs. in Crores)**

i)	25% of the aggregate of the Paid-up equity capital and free reserves from public	192.72
ii)	10% of the aggregate of the Paid-up equity capital and free reserves from the members	77.09
	Total	269.81

(ii)	The aggregate of deposits actually held on the last day of the immediately preceding financial year i.e. 31.03.2026 : Rs.31.30 Crores
(iii)	Aggregate of deposits actually held on the date of issue of the Circular or Advertisement : Rs. 31.63 Crores
(iv)	Maximum amount of Deposits proposed to be raised and amount of Deposits repayable within next 12 months: Maximum limit of Deposit proposed to be raised is Rs. 269.81 Crores including existing Deposits and amount of Deposit repayable within the next 12 months is Rs. 18.94 Crores

e. Terms of raising of deposits: Duration, Rate of interest, mode of payment and repayment

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	8.50%	8.50%	5,439	8.77%
		Special**	**9.00%**	**9.00%**	5,465	9.31%
2 Years	5,000	General	9.00%	9.00%	5,974	9.74%
		Special**	**9.50%**	**9.50%**	6,033	10.33%
3 Years	5,000	General	9.25%	9.25%	6,578	10.52%
		Special**	**9.75%**	**9.75%**	6,675	11.17%

***Subject to deduction of tax at source**

Mode of payment:
- 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.
- 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.

f.	**Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid.**		
	Date of opening	:	From the date of publishment of circular (DPT-1) in newspaper (after thirty days of filing of circular (DPT-1) with the Registrar of Companies).
	Time period for which the circular or advertisement is valid	:	Until six months from the end of financial year 31 March, 2027 or next Annual General Meeting for F.Y. 2026-27, whichever is earlier.
g.	**Reasons or objects of raising the deposits :**	:	The object of raising deposits is for meeting business requirements of the Company.
h.	**Credit rating obtained**		
	• Name of the Credit Rating Agency	:	India Ratings & Research Private Limited.
	• Rating obtained	:	IND A/Stable
	• Meaning of the rating obtained	:	The rating assigned signifies that Securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such securities carry low credit risk.
	• Date on which rating was obtained	:	**July 08, 2025**
i.	**Extent of deposit insurance : Name of the Insurance company, Terms of the insurance coverage, Duration of coverage, Extent of coverage, Procedure for claim in case default etc.**	:	N/A
j.	**Short particulars of the charge created or to be created for securing such deposits, if any.**	:	N/A
k.	**Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons.**	:	NIL

3. DETAILS OF ANY OUTSTANDING DEPOSITS (As on 31 March 2026)

a.	**Amount Outstanding**	**Rs. 31,29,66,000/-**
b.	**Date of acceptance**	**Various dates till 31st March 2026**
c.	**Total amount accepted**	**Rs. 20,39,38,000/- during the year ended 31st March, 2026**
d.	**Rate of interest**	**In the range of 8.50% to 9.75% per annum**
e.	**Total number of depositors**	**406 deposits held by 131 Deposit holders**
f.	**Default, if any, in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved**	NIL
g.	**Any waiver by the depositors, of interest accrued on deposits**	N/A

4. FINANCIAL POSITION OF THE COMPANY

a. Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of circular or advertisement. **(Rs. in Crores)**

F.Y.	2025-26	2024-25	2023-24
PBT	56.55	155.38	247.61
PAT	41.95	115.18	183.83

b. Dividends declared by the company in respect of the said three financial years

F.Y. Dividend Declared	2025-26	2024-25	2023-24
Equity shares	Rs. 2.50/- per share*	Rs. 3/- per share	Rs. 3/- per share
Preference shares	Nil/ NA	Nil/ NA	Rs. 1.00 per share

*Subject to declaration at AGM.

Interest coverage ratio for last three years (Profits before tax plus interest paid on Term Loans / interest paid on Term Loans)

FY	Earnings before Interest on TL and Taxes (Rs. in Crores)	Interest on Term Loans (Rs. in Crores)	Interest Coverage Ratio- No. of times
2025-26	84.79	28.24	3.00
2024-25	180.91	25.53	7.09
2023-24	276.79	29.18	9.49

c. A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement **(Rs. in Crores)**

P&L Summary	2025-26	2024-25	2023-24
Sales & other income (Gross)	1,099.56	1,113.12	1,216.94
Interest	46.36	39.30	42.85
Depreciation	65.33	54.00	48.25
Profit before exceptional items and tax	56.55	155.38	247.61
Exceptional Items	-	-	-
Profit before tax	56.55	155.38	247.61
Provision for			
- Current Tax	-	25.63	54.62
- Adjustment of Tax-Previous Years	-	0.28	0.32
- Deferred Tax Charge	14.59	14.29	8.84
Net Profit after Tax	41.95	115.18	183.83
Other Comprehensive Income (Expense)	(0.17)	(0.13)	(0.62)
Total Comprehensive Income	41.78	115.05	183.21

Balance Sheet Summary	2025-26	2024-25	2023-24
Total non-current assets	2,143.33	1,841.50	1,581.14
Total current assets	255.53	271.26	306.62
Total assets	2,398.86	2,112.75	1,887.76
Equity share capital	8.73	8.73	8.73
Other equity	1,219.59	1,203.98	1,115.12
Total non-current liabilities	784.64	573.23	462.12
Total current liabilities	385.90	326.81	301.80
Total equity & liabilities	2,398.86	2,112.75	1,887.76

d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement : (Rs. in Crores)

S. No.	Particulars	Years ended 31 Mar 2026	Years ended 31 Mar 2025	Years ended 31 Mar 2024
A	**Cash flow from operating activities**			
	Profit before income tax	56.55	155.38	247.61
	Adjustments for:			
	Depreciation and amortisation expense	65.33	54.00	48.25
	Loss/ (profit) on sale of property, plant and equipment	0.24	3.36	17.27
	Finance costs	46.36	39.30	42.85
	Interest income	(1.00)	(0.84)	(1.02)
	Foreign exchange (gain)/loss (unrealized)	-	(0.07)	(0.02)
	Liabilities no longer required written back	(0.08)	(0.74)	(0.01)
	Rental income	(0.50)	(0.56)	(0.56)
	Others	(0.17)	(0.23)	(0.23)
	Cash flow from operating activities before changes in following assets and liabilities	166.73	249.59	354.14
	Changes in working capital:			
	(Increase)/ decrease in other non-current assets	0.68	0.20	1.36
	(Increase)/ decrease in inventories	(5.24)	(13.42)	(22.72)
	Decrease/ (increase) in trade receivables	(5.17)	(4.88)	(5.47)
	(Increase)/decrease in other financial assets	(5.91)	0.90	(1.49)
	(Increase)/ decrease in other current assets	52.96	(4.71)	(3.32)
	Increase/ (decrease) in provisions	0.44	(0.28)	(2.47)
	(Decrease)/ increase in trade payables	22.19	(15.00)	31.10
	Increase/ (decrease) in other financial liabilities	2.30	(1.60)	3.27
	Increase/ (decrease) in other current liabilities	(2.01)	(1.52)	(0.69)
	Cash generated by operating activities	226.97	209.29	353.72
	Income tax paid / tax deducted at source (net of refund)	(7.81)	(32.34)	(55.92)
	Net cash generated from operating activities (A)	219.16	176.95	297.80
B	**Cash flow from investing activities**			
	Acquisition of property, plant and equipment and intangible assets	(327.05)	(312.95)	(175.59)
	Proceeds from sale of property, plant and equipment	0.43	1.84	9.26
	Rental income and others	0.50	0.56	0.56
	Payment to acquire investments	(1.00)	-	-
	Decrease/ (increase) in deposit accounts (having original maturity of more than three months)	4.69	(4.79)	8.50
	Interest received	1.19	0.74	1.16
	Net cash (used) in investing activities (B)	(321.24)	(314.60)	(156.11)
C	**Cash flow from financing activities**			
	Proceeds from long term borrowings	370.25	379.37	460.34
	Repayment of long term borrowings	(140.05)	(260.99)	(469.27)
	Proceeds/(Repayment) of short term borrowings (net)	(25.35)	22.76	8.62
	Interest paid	(45.01)	(38.81)	(46.26)
	Dividend paid	(26.06)	(26.04)	(26.09)
	Net cash generated from/(used in) financing activities (C)	133.78	76.29	(72.65)
	Net increase/ (decrease) in cash and cash equivalents (A+B+C)	31.69	(61.35)	69.05
	Cash and cash equivalents at the beginning of the year	9.24	70.59	1.54
	Cash and cash equivalents at the end of the year	40.93	9.24	70.59

e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company : NIL

5. A DECLARATION BY THE DIRECTORS THAT -

a. The company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest there on;
b. The Board of Directors have satisfied themselves fully with respect to the affairs and prospects of the company and that they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of one year from the date of issue of the circular or advertisement;
c. The company has complied with the provisions of the Act and the rules made thereunder;
d. The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
e. The deposits accepted by the company before the commencement of the Act have been repaid;
f. In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty;
g. The deposits shall be used only for the purposes indicated in the Circular or circular in the form of advertisement;
h. The deposits accepted by the company are unsecured and rank paripassu with other unsecured liabilities of the company.

6. DISCLAIMER - It is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registrar of Companies should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposit schemes.

By Order of the Board of Directors
for **Kuantum Papers Limited**
Gurinder Singh Makkar
Company Secretary

Place :Saila Khurd
Dated :26th May, 2026

Certificate of the Statutory Auditor

The Board of Directors
Kuantum Papers Limited
Paper Mill, Saila Khurd-144529
Distt, Hoshiarpur (Punjab)

Independent Auditor's Certificate to be annexed to Form DPT-1 pursuant to Rule 4 of the Companies (Acceptance of Deposits) Rules, 2014, as amended from time to time for Kuantum Papers Limited.

1. We have issued this certificate at the request of the Kuantum Papers Limited, CIN L21012PB1997PLC035243 (the "Company"), pursuant to the provisions of Rule 4 (I) of the Companies (Acceptance of Deposits) Rules, 2014, as amended ("the Rules"). We understand that this report is required to be submitted by the Company along with Form DPT-1 pursuant to Rule 4 (I) of the Rules, as amended.

Management's Responsibility

2. The Management is responsible for completeness, accuracy of the information and adherence with the relevant provisions of the Companies Act, 2013 ("the Act") read with the relevant rules relating to the acceptance of deposits by the Company particularly with respect to ensuring that the Company has not committed any default in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest on such deposits and where a default had occurred, that the Company made good the default and a period of five years had lapsed since the date of making good the default.
3. This responsibility includes design, implementation and maintenance of internal control relevant to the compliance of provisions of the Companies Act, 2013 ("the Act") read with the relevant rules relating to the acceptance of deposits.
4. The Management is also responsible for furnishing the information contained in Annexure I, which states compliance of the relevant provisions before and after the commencement of the Act.

Auditor's Responsibility

5. Pursuant to the requirements of Rule 4(1) of the Rules, our responsibility is to provide a limited assurance that the Company has not committed default in the repayment of deposits or in the payment of interest on such deposits accepted either before or after the commencement of the Act.
Further it is our responsibility to provide a limited assurance that in case a Company had committed default in the repayment of deposits accepted either before or after the commencement of the Act or in payment of interest on such deposits, the Company had made good the default and a period of five years has lapsed since the date of making good the default as the case may be.
6. The above assurance is based on our verification of Independent Auditor's Reports issued by erstwhile auditors of the Company from the financial years 2006-2007 to 2019-2020 (refer annexure I for details) which stated the compliance with the provisions of the Companies Act, 1956 and the related Rules, as applicable, with respect to the acceptance of deposits. The said provisions of the Companies Act, 1956 and related Rules, as applicable, also give reference to the compliance certification provided by the Company that it had not defaulted in the repayment of deposits accepted whether before or after the commencement of the Act or payment of interest on such deposits.
7. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the reporting criteria as mentioned in para 5 above. The procedures selected depend on the auditor's judgement, including the assessment of the risks associated with the reporting criteria. We have performed the following procedures:
   a) Relied upon the audited financial statements for the financial years 2006-2007 to 2019-2020 and read the Independent Auditor's Report issued by us for the financial year 2020-21, 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26 which stated the compliance with the Act and related Rules, as applicable of Companies (Auditor's Report) Order (CARO) w.r.t. non-compliance, if any, of Section 58A and section 58AA of Companies Act, 1956 and Section 73 to Section 76 or any other relevant provisions of the Companies Act, 2013 and rules framed thereunder, as applicable.
   b) Checked from Return of Deposits (DPT-3) filed with the Registrar of Companies (ROC) for the year ended 31 March 2025, 31 March 2024, 31 March 2023 ,31 March 2022, 31 March 2021, 31 March 2020, 31 March 2019, 31 March 2018, 31 March 2017, 31 March 2016 and 31 March 2015 w.r.t defaults, if any, in repayment of deposits or interest thereon.
   c) Checked from Return of Deposits (Form 62) filed with Registrar of Companies (ROC) for the year ended 31 March 2014, 31 March 2013, 31 March 2012, 31 March 2011, 31 March 2010, 31 March 2009, 31 March 2008 and 31 March 2007 w.r.t defaults, if any, in repayment of deposits or interest thereon.
   d) Performed necessary inquiries with the management and obtained necessary information and explanations from the management with respect to the following:
   i) The requirements for complying with the rules
   ii) completeness of the details furnished in the return
   iii) we have relied upon the Report and Fixed Deposits Register provided by the Company to perform the procedures mentioned above.
8. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. Our scope of work did not include verification of compliances with other provisions of the Act read with the relevant rules relating to the acceptance of deposits and other circulars and notifications issued by regulatory authorities from time to time and any other laws and regulations applicable to the Company.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) I, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

10. Based on procedures performed by us, as referred to in paragraphs 5 to 7 above, and according to the information and explanations received and based on management representations, nothing has come to our attention that causes us to believe that the Company has committed default in the repayment of deposits or in the payment of interest on such deposits accepted either before or after the commencement of the Act, for the period 1 April 2006 to 31 March 2026.

Restriction on Use

11. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Rules. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by any other role we may have (or may have had) as auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company.
12. This certificate is addressed and provided to the Board of Directors of the Company solely for submission along with the DPT-1 to the Registrar of Companies pursuant to the Rules and should not be used by any other person or for any other purpose. We do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For O P BAGLA & CO. LLP
Chartered Accountants
Firm Registration No.
000018N/N500091
Atul Bagla
Partner
Membershp No. : 91885
UDIN : 26091885FBUOZF6201

Place :New Delhi
Dated :26th May, 2026

Annexure-I

S No	Name of Company	Financial Year	Applicable Section of Relevant Act	Complied/ Non complied	Statutory Auditors	Date of Audit report	Opinion
1	ABC Paper Limited	2006-07	Section 58A/58AA of Companies Act 1956	Complied	M/S V Sahai & Co	24-Jul-07	Unmodified opinion
2	ABC Paper Limited	2007-08	Section 58A/58AA of Companies Act 1956	Complied	M/S V Sahai & Co	30-Jul-08	Unmodified opinion
3	ABC Paper Limited	2008-09	Section 58A/58AA of Companies Act 1956	Complied	M/S V Sahai Tripathi & Co	30-Jul-09	Unmodified opinion
4	ABC Paper Limited	2009-10	Section 58A/58AA of Companies Act 1956	Complied	M/S V Sahai Tripathi & Co	13-Aug-10	Unmodified opinion
5	ABC Paper Limited	2010-11	Section 58A/58AA of Companies Act 1956	Complied	B S R & Co	24-May-11	Unmodified opinion
6	Kuantum Papers Limited	2011-12	Section 58A/58AA of Companies Act 1956	Complied	B S R & Co	26-May-12	Modified opinion
7	Kuantum Papers Limited	2012-13	Section 58A/58AA of Companies Act 1956	Complied	B S R & Co	18-May-13	Modified opinion
8	Kuantum Papers Limited	2013-14	Section 58A/58AA of Companies Act 1956	Complied	B S R & Co LLP	15-May-14	Unmodified opinion
9	Kuantum Papers Limited	2014-15	Section 73 to 76 of Companies Act 2013	Complied	B S R & Co LLP	26-May-15	Unmodified opinion
10	Kuantum Papers Limited	2015-16	Section 73 to 76 of Companies Act 2013	Complied	B S R & Co LLP	26-May-16	Unmodified opinion
11	Kuantum Papers Limited	2016-17	Section 73 to 76 of Companies Act 2013	Complied	B S R & co LLP	24-May-17	Unmodified opinion
12	Kuantum Papers Limited	2017-18	Section 73 to 76 of Companies Act 2013	Complied	B S R & co LLP	25-May-18	Unmodified opinion
13	Kuantum Papers Limited	2018-19	Section 73 to 76 of Companies Act 2013	Complied	B S R & co LLP	29-May-19	Modified opinion
14	Kuantum Papers Limited	2019-20	Section 73 to 76 of Companies Act 2013	Complied	B S R & Co LLP	03-Jul-20	Modified opinion
15	Kuantum Papers Limited	2020-21	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	31-Jul-21	Unmodified opinion
16	Kuantum Papers Limited	2021-22	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	21-May-22	Unmodified opinion
17	Kuantum Papers Limited	2022-23	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	29-April-23	Unmodified opinion
18	Kuantum Papers Limited	2023-24	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	29-May-2024	Unmodified opinion
19	Kuantum Papers Limited	2024-25	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	20-May-2025	Unmodified opinion
20	Kuantum Papers Limited	2025-26	Section 73 to 76 of Companies Act 2013	Complied	O P Bagla & Co LLP	26-May-2026	Unmodified opinion