

**APPLICATION FOR DEPOSITS (PUBLIC / SHARE HOLDERS)**

(To be filled in by depositor, Use block letters, ( ✓ ) where applicable)

Mobile No.

PAN of Applicant

**01** First Applicant's Name  
Mr/Ms.

Second Applicant's Name  
Mr/Ms.....

Guardian's Name (in case of Minor)  
Mr/Ms.....

Date of Birth (Minors only) .....

**02** Address of the First applicant  
.....  
.....  
.....  
District : .....

Pin : .....

Applicant's Date of Birth

**03** Amount of Deposit Rs.   
(Rupees in words.....)

Cheque/Draft No. .... Date .....

Drawn on .....

Online Ref. No. ....

If renewal, FDR No. ....

**04** To be placed in

<b>Period</b>	<b>Payable</b>
<input type="checkbox"/> 1 Year	<input type="checkbox"/> Non-Cumulative Deposit / Quarterly
<input type="checkbox"/> 2 Years	<input type="checkbox"/> Cumulative Deposit / On Maturity
<input type="checkbox"/> 3 Years	

**05** **Bank Details for Remittance :**

Beneficiary Name : **NCL BUILDTEK LTD**  
Bank Account No. : **62020662153**  
Name of the Bank : **STATE BANK OF INDIA**  
Branch : **INDUSTRIAL FINANCE BRANCH**  
IFSC Code : **SBIN0009103**

**06** **Bank details for payment of Interest / Maturity amount**

**Mode of Payment**  Cheque  RTGS

Name of the Beneficiary :  
Account No. :  
Location :  
Bank : Branch :  
IFSC Code :

**07** **Status of First Depositor**

Residential Individual  Domestic Company

Shareholder  Public

If a Shareholder, Share Folio No. ....

**08** In the event of death of the first joint holder, the repayment of deposit on the date of maturity and the payment of Interest from time to time will be made to the survivor / nominee has mentioned in the deposit form. On the death of the sole depositor, the deposit amount on the date of maturity and the payment of interest from time to time due thereon will be paid to the Nominee legal representative(s) / legal heirs .

**09** **Nomination form filled :** Yes  No

**DECLARATION**

I/We have read and understood the rules of the Company governing the NON-CUMULATIVE / CUMULATIVE DEPOSIT SCHEME attached hereto and accept that they are binding on me / us. I/We have not acquired this money being deposited by borrowing or accepting deposits from any other person. I/We declare that the first named depositor is the beneficial owner of this deposit and as such, he / she / it should be treated as the payee for the purpose of deduction of tax under Section 194A of the Income Tax Act, 1961.

I/We declare that I am/we are resident(s) in India and am/we are not depositing this amount as nominee(s) of any non-resident. I/We declare that what is stated in this application is true and correct.

I accept the terms and conditions of the Deposit scheme

Place.....

Date.....

Signature of Applicant/s

1. Sole/First Applicant ..... 2. Second Applicant .....

(Name of the guardian to be given in case of a Minor)

**Note : Please send PAN Card & Address Proof Xerox copy along with this application.**

**FOR OFFICE USE ONLY**

FDR NO.	Effective Date	Date of Maturity	Maturity Amount	Date of Deposit	Form 15H / 15G Submitted / Not Submitted

# TERMS AND CONDITIONS GOVERNING DEPOSIT SCHEME

## Deposits are accepted from the General Public & Share Holders of the Company

### 1. SCHEME :

Fixed Deposit will be accepted under the following two Schemes:

#### a) Scheme 1 : (Non-cumulative) - Quarterly Scheme.

Under this Scheme deposits will be accepted for one/two/three year period. The interest will be paid quarterly.

#### b) Scheme 2 : (Cumulative)

Under this Scheme deposits will be accepted one/two/three year period. The interest will be compounded quarterly and paid on maturity.

SCHEME 1				
Non-cumulative				
Period	Minimum Amount Rs.	Rate of Interest (p.a)		
1 year	25,000	8.00%		
2 years	25,000	8.50%		
3 Years	25,000	9.00%		
SCHEME 2				
Cumulative				
Period	Minimum Amount Rs.	Maturity Amount	Rate of Interest (p.a)	Effective Yield p.a.
1 year	25,000	27,061	8.00%	8.24 %
2 years	25,000	29,581	8.50%	9.16 %
3 years	25,000	32,651	9.00%	10.20 %

### 2. MINIMUM AMOUNT :

Minimum acceptable deposit amounts under the schemes are Rs.25,000/- Additional amounts for fresh deposits shall be in multiples of Rs.5,000/-

### 3. INTEREST PAYMENT :

- Interest against Cumulative Scheme will be calculated quarterly on 31st March, 30th June, 30th September, 31st December each year
- Interest against Non-cumulative deposits will be calculated as per the scheme opted by the depositor
- Interest will cease on maturity date unless the deposit is renewed immediately.
- Interest will be paid by means of "Account Payee" Cheque/ NEFT/ RTGS.
- Interest is calculated on the basis of 365 days in a year.
- Interest amount is calculated from the date of cheque realized in the bank.
- Interest will be paid within a week from the date of due.
- Any prepayment on demand from depositors, the interest payable will be as per above schemes, as applicable.
- Interest rate is subject to revision at the discretion of the company keeping in view any change that may occur in the rates permitted by the Central Government. However, in terms of Rule 3(7) of the Companies (Acceptance of Deposits) Rules 2014, there will be no such revisions to the prejudice or disadvantage to the depositors, in respect of deposits already accepted by the company, pursuant to this Circular/Advertisement. The company reserves the right to pre-pay the deposits before maturity.

### 4. TAX DEDUCTION :

Income Tax will be deducted at source in accordance with the provisions of the Income Tax Act, 1961 if the aggregate interest on all deposits held by any depositor exceeds Rs. 5000/- during the financial year (i.e., 1st April to 31st March) unless the depositor files with the Company a Statutory declaration in Form 15G or 15H at the time of deposit and also at the beginning of each financial year.

### 5. DEPOSIT RECEIPTS :

- Deposit Receipts will be issued by the Company in respect of all the deposits accepted and will be forwarded to the address given in the application form, within 30 days from the date of realization of the Cheque/Draft.
- In the event of loss of deposit receipt, the Company may at its sole discretion, issue a duplicate receipt subject to compliance of rules by the depositor(s) the Company may stipulate. All expenses in this connection shall be borne by the depositor(s).
- Deposit receipts are not transferable.

### 6. JOINT DEPOSITS :

- Deposit will be accepted by the Company in joint names not exceeding two in number.
- In case of deposits in joint names, all correspondence will be addressed to the person whose name appears first on the deposit receipt. All Cheques/Warrants/Drafts for payment of interest and principal amount will be drawn in favour of the first named depositor irrespective of any contrary instruction received from any of the depositors. Any discharge given by such person for payment of interest and the principal amount shall be valid and binding on all the Joint Holders and shall constitute a good discharge to the Company.
- In case of death of first applicant, the amount will be paid to the next applicant in the order mentioned in the application form.

### 7. REPAYMENT & RENEWAL OF DEPOSITS :

- Repayment of the amount of deposit will be made by the company

- against surrender of the duly discharged Receipt which must be received by the company at least 15 days before the date of maturity.
- In the event of death of the first joint holder, the repayment of deposit on the date of maturity and the payment of Interest from time to time will be made to the survivor. On the death of the sole depositor, the deposit amount on the date of maturity and the payment of interest from time to time due thereon will be paid to the legal representative(s) of the deceased on production of proper legal representation such as Probate of the Will, Succession Certificate or Letters of Administration granted by a court of competent jurisdiction. However, the company at its sole discretion, may dispense with production of probate of the will, succession certificate or letters of administration upon such terms as indemnity or otherwise as it may consider adequate.
- Repayment of deposit will be made by "Account payee" Cheque/ NEFT/RTGS.
- The deposits will be repaid on maturity. No premature repayments will be entertained. Even if entertained in exceptional cases, repayments would be subject to the rules laid down by the Government from time to time.
- Deposits will not be renewed automatically upon maturity unless expressly applied for by filling in the new prescribed application form, at least 15 days before the date of maturity along with receipt duly discharged.

### 8. NOMINATION :

Nomination facility may be availed only by individuals applying singly. Minors may also be nominated, the applicant should appoint a guardian other than himself. In the event of the death of the deposit holder, the Company will deal with the guardian, till minor attains majority. The nominee must be a resident Indian only. An NRI cannot be nominated.

### 9. DEPOSITS FROM MINORS :

Deposits on behalf of Minors will be accepted only through their natural guardians who must sign the application form.

### 10. GENERAL :

- The Company reserves the right to reject any application for a fresh deposit or for a renewal without assigning any reason.
- The Company shall be entitled, at its sole option to repay the deposits at any time before the due date of repayment mentioned in the Deposit Receipt, subject to the provisions of Companies (Acceptance of Deposits) Rules 2014 as amended from time to time.
- The Company reserves the right to alter or amend from time to time without notice or without assigning any reasons, any of the terms and conditions mentioned herein above so long as such alterations or amendments are not inconsistent with the provisions or Companies (Acceptance of Deposits) Rules, 2014 as amended from time to time.
- The Company will not accept any lien or assignment of the deposit or interest thereon.
- Notification to the Company regarding change in address etc., must be lodged at least 30 days before the date on which interest payment etc., falls due.
- Any change in the order of joint names may be treated as premature repayment of deposit. Cumulative and Non-cumulative deposits are not inter changeable.
- Application for deposits with thumb impression will not be accepted unless attested by a Notary or Magistrate or a Gazetted Officer or the Branch Manager of a Nationalised Bank.
- Disputes, if any arising in connection with the deposits will be subject to the Jurisdiction of Hyderabad only.

- The Deposits are accepted subject to the approval of the deposit holders at the next General Meeting, and fulfillment of the other requirements under section 73 and 76 of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules 2014. In the event the approval of the Shareholders is not forthcoming, the Deposit shall be repaid in full, along with full interest within 15 days of the general meeting where the approval is denied."

### 12. APPLICATION :

Application for the Deposits must be in the prescribed forms accompanied by Cheque/Draft payable to "NCL Buildtek Limited" and crossed "Account Payee only", NEFT/RTGS drawn on any Scheduled Bank including a Co-operative Bank, Application forms may be obtained from the Registered Office of the Company or Managers of the deposit Schemes. Mrs. Rajya Lakshmi on Ph.No.7702001134, Extn: 545

- HOW TO APPLY :** The application duly filled in and accompanied with the remittance by RTGS/NEFT Transfer or by Cheque/Draft made payable at Hyderabad to "NCL Buildtek Limited" and crossed "A/c payee only" NEFT/RTGS drawn on any scheduled bank will be accepted at the Registered office of the company.

**ALL COMMUNICATIONS WITH REGARD TO DEPOSIT SCHEMES SHOULD BE ADDRESSED QUOTING THE F.D.R. NO. TO FIXED DEPOSIT DIVISION, NCL BUILDTEK LIMITED, 10-3-162, NCL PEARL, S.D.ROAD, EAST MAREDPALLY, SECUNDEABAD – 500026.**

**E-mail : bankaccounting.windoors@nclbuildtek.com**