

#### Terms and conditions governing the Deposit Schemes :

- Deposits will be subject to the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time, under Section 58-A of the Companies Act, 1956 and any other Regulations prescribed or that may be prescribed from time to time, by the Central/ State Government or the Reserve Bank of India or any other statutory authorities.
- Application for acceptance or renewal of deposits must be made in the prescribed form. Application alongwith Cheque/Draft made in favour of **Jaiprakash Associates Ltd. A/c Fixed Deposit (CMS Code-"JAYPEE")** and crossed Account Payee only should be deposited with IDBI Bank or specified CMS branches of AXIS Bank either directly or through Manager/Broker to the Scheme. A separate pay-in-slip meant for Cash Management Services (CMS) for each Bank should be used while depositing the Cheque/Draft with IDBI Bank or AXIS Bank mentioning the above CMS Code therein. Depositors outside Delhi, where there is no CMS branch of IDBI Bank or specified CMS Branches of AXIS Bank may send their applications alongwith drafts directly to F.D. Deptt. at Company's Registered Office at Sector-128, Noida-201304, U.P. **OUTSTATION CHEQUES ARE NOT ACCEPTABLE. ALL DEPOSITS THROUGH MANAGERS/BROKERS SHOULD BE MADE BY CHEQUE/DRAFTS ONLY.**
- Deposits will be accepted only from Resident Individuals, Trusts and HUF's.
- Deposits from minors will be accepted. In such cases, however, the name of the guardian of the minor should be mentioned and the guardian should sign for the minor. In case the guardian is a joint depositor, guardian should sign on behalf of the minor as well as for himself/herself.
- Fixed Deposit Receipt(s) will be sent to the Depositor(s) from the Company's Head Office at New Delhi within eight weeks from the date of receipt of money or realisation of cheque/bank drafts.
- Deposit Receipts are non-transferable and non-negotiable.
- In the event of loss or mutilation of a Deposit Receipt/Interest Warrants, the Company may, at its discretion, issue a duplicate receipt/interest warrant(s) subject to compliance by the depositor with such terms and conditions including indemnity as the Company may stipulate. All expenses incurred by the Company in this connection will be borne by the depositor(s).
- Additional interest of 0.50% per annum shall be payable in case the Depositor falls in all or any of the three categories namely (a) senior Citizens above the age of 60 years (b) Shareholders of JAL (minimum 100 shares) & (c) Employees of Jaypee Group. The Depositor shall, however, be eligible to the additional interest under any one of these categories.
- The period of Deposit and calculation of interest thereon will commence from the date of receipt of cash/realisation of cheque/bank draft by the Company.
- The interest will be monthly/quarterly or on maturity in accordance with the Scheme opted by the Depositor. FURTHER, POST DATED INTEREST WARRANTS FOR EACH FINANCIAL YEAR OF DEPOSITS WOULD BE DESPATCHED ALONGWITH THE FIXED DEPOSIT RECEIPT (A&B) SCHEME. THE DEPOSITORS ARE REQUESTED TO PRESERVE THEM TO ENSURE THEIR ENCASHMENTS ON DUE DATES.
- Tax at applicable rates will be deducted from the amount of interest paid/credited. However under the regulation currently in force, no tax would be deducted at source, if the amount of interest in respect of Fixed Deposit paid/credited, as the case may be, does not exceed Rs.5,000/- (Rupees five thousand only) in a financial year. In case of Scheme 'C', the interest amount would be pro-rated each financial year and tax at appropriate rate would be deducted therefrom, if the pro-rated interest for any financial year exceeds Rs. 5,000/- unless the depositor files with the Company the necessary declarations. In case, where the Depositor has total income less than the minimum liable to tax, no tax will be deducted on their submitting a declaration in the prescribed form 15G/15H\* (\*incase of Sr. Citizen aged 65 years or above). This declaration form should be submitted alongwith the application form. In case interest or aggregate amount of interest paid/credited by the Company exceeds maximum amount in a financial year which is not chargeable to tax, no declaration form i.e. 15G shall be entertained and appropriate rate of tax at source will be deducted. However, in case of Sr. Citizen aged 65 years or above 15H shall be entertained and no tax shall be deducted at source. Further in case of deposits where interest in a financial year exceeds Rs. 5,000/- and the depositor(s) has not submitted form 15G interest warrants would be issued after deduction of tax at source. In all cases of Scheme A&B the post dated interest warrants would be posted on annual basis only. For deduction of tax at source, in case the deposits are made in joint names, the Company would proceed on the basis that only the first named depositor has a beneficial interest in the deposit.
- Warrants for payment of interest and the principal amount will be payable at par at all the branches of AXIS Bank or IDBI Limited and some specified branches of its corresponding bank i.e. Vijay Bank mentioned on the back of warrants. **Investor(s) may deposit the amount alongwith Application at the following CMS/Collections branches of the Bankers of the Schemes:**

#### IDBI LIMITED (Collection Branches)

**AGARTALA** (Chapala Villa), **AGRA** (M.G. Road), **AHMEDABAD** (C.G. Road), **AJMER** (Jaipur Road), **AMRITSAR** (Court Road), **ANAND V.V. Nagar** (Vidya Nagar-Bakrol Road), **AUNDH** (Abhimanshree Road), **AURANGABAD** (Jalna Road), **AIZAWAL** (Pu. Viavena Building), **BADDI** (SCO 9 & 10, Fauji Complex), **BANGALORE** (Mission Road), **BARODA** (Alkapuri), **BELGAUM** (College Road), **BHAVNAGAR** (Waghawadi Road), **BHILLAI** (Nehru Nagar Square), **BHOPAL** (T.T. Nagar), **BHUBANESHWAR** (Janpath), **BIKANER** (Modern Market), **CHANDIGARH** (Madhya Marg, Sector 8), **CHENNAI** (Greens Road), **CHITTORGARH** (B-1, Meena Market), **COCHIN** (M.G. Road), **COIMBATORE** (Avinashi Road), **DEHRADUN** (Rajpur Road), **DHANBAD** (Bank More), **DIMAPUR** (Leirauki), **ERODE** (Sathy Main Road), **FARIDABAD** (Sector 16), **GANGTOK** (TSE-KA Commercial Complex), **GHAZIABAD** (Sudesh Plaza), **GURGAON** (M.G. Road), **GUWAHATI** (Pan Bazar), **GWALIOR** (SDM Road), **HALDIA** (Haldia Dock Complex), **HUBLI** (Travellers Bungalow Road), **HYDERABAD** (Basheerbagh Square), **INDORE** (A.B. Road), **ITANAGAR** (TT Road, Arunachal Pradesh), **JABALPUR** (Wright Town), **JAIPIUR** (Prithviraj Road), **JALANDHAR** (Jawahar Nagar), **JAMMU** (Grid Bhawan), **JAMSHEDPUR** (Sakchi Boulevard Road), **JODHPUR** (1st Chopasani Road), **KAKINADA** (Main Road), **KANPUR** (M.G. Road), **KISHANGARH** (Madanganj), **KOLKATA** (Park Street), **KOLHAPUR** (Assembly Road), **KONNAGARE** (Hooghly) (Cripier Road), **KOTTAYAM** (Kanjikuzhy), **KOZHIKODE** (City Plaza YMCA Cross Road), **LUCKNOW** (Ashoka Marg), **LUDHIANA** (The Mall Road), **MADURAI** (K.K. Nagar), **MANGALORE** (High Land Road), **MARGAON** (Isidorio Baptista Road), **MEERUT** (Begum Bridge Road), **MHOW** (Plowden Road), **MOHALI** (Sas Nagar), **MORADABAD** (Civil

Lines), **MUMBAI** (Nariman Point), **NAGPUR** (Civil Lines), **NASIK** (Gangapur Road), **NAVSAIR** (Chimanbhai Road), **NEW DELHI** (K.G. Marg), **NEW PANVEL** (Matharan Road), **NOIDA** (Sector-18), **PANJIM** (Alfran Plaza MG Road), **PANCHKULA** (Sector 11), **PANIPAT** (GT Road), **PATIALA** (The Mall), **PATNA** (Dak Banglow Road), **PHAGWARA** (G.T. Road), **PRITHAMPUR** (Keshav Complex), **PUNE** (F.C. Road), **RAIPUR** (Civil Lines), **RAJAMUNDY** (Danavaipeta Park Road), **RAJKOT** (Dr. Radhakrishnan Road), **RAJASAMANDY** (Jal Chakki No. Road), **RANCHI** (Arjan Place, 5 Main Road), **RENUKOOT** (Birla Market), **SHILONG** (Sapphire House), **SHIMLA** (Lala Lajpat Rai Chowk), **SURAT** (Ghod Dod Road), **THIRUVANATHAPURAM** (M.G. Road), **TIRUCHIRAPALLI** (Bharatiar Salai Cantt.), **TIRUPUR** (266 Avinashi Road), **TIRUVALLA** (Ramanchira), **UDAIPUR** (Saheli Marg), **UDUPI** (Manipal Centre), **UJJAIN** (Devas Road), **VARANASI** (Nagar Nigam Road), **VIJAYAWADA** (Ring Road), **VISHAKHAPATNAM** (Sripuram), **ZIRAKPUR** (Motiaza Royale Estate Block).

#### AXIS BANK (Collection Branches)

- ABOHAR** (Circular Road), **ALIGARH** (Omji Complex Ramghat Road), **ALWAR** (Jai Complex), **AMBALA** (LIC Office), **ASANSOL** (Sen Raleigh Road), **BALASORE** (BALESHWAR) (O.T. Road), **BALLABGARH** (Plot No. 40 SCO Sector 7), **BARNALA** (College Road), **BHATINDA** (T.P. Scheme the Mall), **BAZPUR** (Main Doraha Road), **BEGUSARAI** (Patel Chowk Main Road), **BELLARY** (Parvathi Nagar), **BHARUCH** (Old Natimal Highway), **BHIWADI** (Riccio Chowk), **BHIWANI** (Circular Road), **BIJAPUR** (M.G. Road), **DARBHANGA** (Mirzapur Road), **DARJEELING** (Laden La Road), **FIROZABAD** (Agra Road), **GUNA** (Shri Maheshwari Hills Compound), **GUNTUR** (Naaz Centre), **HARIDWAR** (Main Haridwar Delhi Road), **HISSAR** (Commercial Urban Estate), **IMPHAL** (Thangal Bazar Impphr), **JAMNAGAR** (Pandit Nehru Marg), **KARNAL** (Mall Road), **KHANNA** (G T Road), **KOLLAM QUILON** (Asramam Road), **KOTA** (Shopping Centre), **KURUKSHETRA** (Railway Road), **MUZAFFARNAGAR** (Civil Lines South Court Road), **MUZAFFARPUR** (Club Road), **MYSORE** (V V Mohalla), **PALAKKAD** (English Church Road), **PALWAL** (Delhi Agra bye Pass Road), **PONDICHERRY** (Bussy Street), **PORT BLAIR** (Middle Point), **PURI** (Grand Road), **RAIGARH** (Jagatpur), **REWA** (Pili Kothi Road), **REWARI** (Bawal Chowk), **RISHIKESH** (Dehradun Road), **ROHTAK** (Munjial Complex), **SAGAR** (Civil Lines), **SATNA** (Kewa Road), **SIDHI** (Opp. Dist. Hospital), **SOLAN** (Kapoor Complex the Mall), **TUMKUR** (B H Road), **VELLORE** (Officers Lines), **YAMUNANAGAR** (Mela Singh Chowk).
- In case of deposits in the name of minors received through their Guardian, the amount would be refundable to the person whose name is mentioned as the Guardian and whose signatures have been given on application form.
  - (a) Deposits will be accepted by the Company in joint names, not exceeding three in number.  
(b) In the case of deposits made in joint names, all correspondence will be addressed to the person whose name appears first on the application form. All cheques/warrants for payment of Interest or repayment of principal amount will also be drawn in favour of the first named depositor. Any discharge given by the first named depositor for payment of Interest and principal amount shall be valid and binding on all joint depositors.
  - In case of deposits made in joint names, in the event of death of the first named depositor, all payment on account of principal amount and interest due thereon will be made to the person named first in the order of survivor(s) on production of Death Certificate without reference to the heirs and/or legal representative(s) of the deceased. In the event of death of the Sole/Depositor, it will be necessary for the legal representative(s) of the deceased depositor to produce Succession Certificate/Letter of Administration/Probate or will if any or other legal representation to the satisfaction of the Company.
  - Where the nominee has been appointed by the Depositor(s) in the application form, the nominee would receive payment of the deposit amount and/or interest, in case of death of all other Depositor(s) as appearing on the Application Form, on production of the relevant death certificate(s) without reference to heir and/or legal representatives of the deceased. The Company shall be absolved of its liability on such payment to the nominee.
  - Deposit receipt duly discharged, must be surrendered to the Registered Office of the Company for repayment of principal amount and interest upto the date of maturity/withdrawal at least four weeks before the due date.
  - Deposits can be renewed only on the basis of a fresh application to the Company alongwith the Deposit Receipt duly discharged, but solely at the option of the Company. The application form for renewal together with the duly discharged deposit receipt should be lodged atleast two weeks before the date of maturity. Interest will cease on maturity of the deposit. Further, where the deposit receipt is not presented for renewal within 3 months from the date of maturity, the renewal of deposit with retrospective effect will be at the option of the Company. This will not be obligatory on part of the Company to send intimation or notice with regard to due date of maturity of Deposit(s).
  - The Company may at its sole discretion permit the depositor to withdraw the deposit amount prior to maturity. In the event of the Company agreeing to repay a deposit before the maturity date, the rate of interest payable will be governed by the rules framed under the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time. The premature withdrawal of amount deposited can be entertained only after surrendering of all unencashed interest warrants, if any.
  - The Company will not accept or recognize any lien on or assignment of the deposit or interest thereon.
  - Two weeks notice is required to effect any change in the particulars of deposit, including address.
  - The Company reserves the right to reject any application for acceptance and/or renewal of deposit without assigning any reason thereof.
  - The Company reserves the right to alter or amend from time to time without notice and 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 Companies (Acceptance of Deposits) Rules, 1975 or the amendments thereto from time to time.
  - If cheques/drafts are dishonoured, Fixed Deposit application will be rejected. However, applicants may submit fresh applications with fresh cheque/draft.
  - Deposits once accepted and/or renewed under any of the Schemes, cannot be interchanged before the expiry of the said deposit and/or such renewal.
  - The Company shall not be responsible for delay or loss in postal transit of deposit receipts/repayment/interest warrants that may be sent to the depositors.
  - All transactions are subject to jurisdiction of courts in the NCT of Delhi.



NO DREAM TOO BIG

Construction  
Power  
Cement  
Hospitality  
Real Estate

Note : All communications in connection with this application should be addressed to :

Fixed Deposit Department  
**JAIPRAKASH ASSOCIATES LIMITED**  
Sector-128, Noida-201304, U.P.  
Phone : 0120-4609382/4609368/4609000/4609315  
website : www.jalindia.com