

 AMINES & PLASTICIZERS LTD. CIN: L24229AS1973PLC001446	Registered Office: T-11, 3rd Floor, Grand Plaza, Paltan Bazar, G. S. Road, Guwahati – 781 008, Assam.	Corporate Office: “D” Building, 6 th Floor, Shiv Sagar Estate, Dr. Annie Besant Road, Worli, Mumbai – 400 018.
	Contact details: 022 62211000 • Email: legal@amines.com • Website: www.amines.com	

UNSECURED FIXED DEPOSIT SCHEME DETAILS			
Scheme	Non-Cumulative Scheme		
Scheme Code	NS 1	NS 2	NS 3
Duration	1 Year	2 Years	3 Years
Minimum Deposit	Minimum Rs. 50,000/- and additional amount can be in multiples of Rs. 50,000/-		
Rate of Interest for Deposit from Members	9% p.a.	9.50% p.a.	10% p.a.
Interest Payment Frequency	Interest will be paid at the end of calendar quarters and at the maturity or on the previous business day in case end of quarter happens to be a holiday.		
Mode of payment and repayment	Payment of interest and principal will be made by direct credit in sole/first-named depositor's bank account through ECS/ Direct Credit/ RTGS/ NEFT.		

FEATURES	
•	Deposits will be accepted only from Resident Members in multiples of Rs. 50,000/-, subject to minimum of Rs. 50,000/-
•	Self attested copies of Income Tax PAN is mandatorily required for all applicants.
•	Interest will be calculated on a 365/366 days factor basis from the date of realisation of the cheque/draft and thereafter on calendar quarter basis and on maturity. Interest will be payable quarterly, i.e. June 30, September 30, December 31 and March 31 of each year and on maturity. In case end of the calendar quarter or maturity happens to be a holiday, interest will be paid on previous business day. The first interest payment for all the fixed Deposit holders would be from the date of realization of cheque / credit of funds till the end of that Quarter.
•	If the depositor is not liable to pay income tax and the interest to be received / credited in a financial year does not exceed the applicable threshold limit which is chargeable to income tax, the depositor is required to submit a declaration in Form 15 G or 15 H so that TDS is not deducted.
•	To facilitate credit through ECS/ Direct Credit/ RTGS/ NEFT, applicants are mandatorily required to give details of the bank account (including the MICR & IFSC code) of the sole / first-named depositor, into which the interest and principal will be credited, by submitting cancelled cheque. Applications without bank account and PAN details will be deemed incomplete and are liable to be rejected.
•	The rate of interest is subject to revision at the discretion of the Company and/or as may be notified under the Companies (Acceptance of Deposits) Rules, 2014, as amended from time to time and shall be applicable to deposit accepted/renewed after date of such revision.

HOW TO APPLY	
The Application Form duly filled in, along with the Cheque/Bank Draft and other requirements can be submitted only at the Corporate office of the Company at Mumbai.	
Payments should be made by cheque / bank draft drawn on a scheduled bank and crossed “A/C PAYEE”, drawn in favour of “APL - Fixed Deposit Application Account”.	

TERMS AND CONDITIONS GOVERNING THE UNSECURED FIXED DEPOSIT SCHEME

I. APPLICATIONS

- Amines and Plasticizers Limited (hereinafter referred to as the “Company”/ “APL”) shall accept fixed deposit (“Deposit(s)”) at its sole and absolute discretion and inter-alia subject to the terms and conditions contained herein.
- Deposits will be accepted only from resident members having Permanent Account Number (PAN). The Company does not accept deposits from Non Resident Indians and foreign nationals.
- Separate application is to be made for different Tenor of Deposits in case applicant wishes to make Deposits in multiple Tenors. However, applicant can opt for multiple Deposit Receipts, under a single mode of payment, for the same Tenor.
- The applicant agrees and acknowledges that the applicant; (a) is 18 (Eighteen) years of age; (b) is of sound mind; (c) has read, understood and agrees to be bound by these terms & conditions.
- The Company shall accept Deposits subject to the minimum amount of deposit as described in the Scheme. In the event of application for amount less than minimum deposit amount, the Company reserves the right to reject the application and no interest shall be payable by the Company in relation to such application.
- Application for Deposit by way of Cash/ Debit Card will not be allowed. The Company reserves the right to reject the application and no interest shall be payable by the Company in relation to such application.
- Applications made through Cheque should be accompanied by a crossed “Account Payee” cheque or a bank draft drawn in favour of “**APL - Fixed Deposit Application Account**”. **Payments cannot be made through RTGS/NEFT or fund transfer into APL's Bank Account.**
- If depositor submits wrong / incomplete information for enabling RTGS/ NEFT / ECS of funds (principal / interest), the Company reserves right to reject the application and refund the amount without any interest for the period and also recover any bank charges and / or postage charges incurred in this regard.
- The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
- The Company reserves the right to accept or reject any application received for opening or placing the Deposit (“Application”) without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded within 15 (fifteen) working days, including in case of failure on applicant's part to submit prescribed documents in relation to the Application, as required by the Company.
- The Company reserves right to reject the application and refund the amount without any interest therein, in case where the documents are incomplete.
- Credit Rating is not applicable as Company is accepting deposits only from Members.
- Document Checklist :**
 - Individual: Pan Card, Cancelled Cheque;**
Proof of Address (POA): Aadhaar Card / Passport / Driving License / Voter ID / Latest Utility Bill : Electricity Bill/ Phone Bill/ Bank Passbook (older not more than 3 months), Leave and License Agreement / Rent Receipt. In case Rent Receipt/Leave and License agreement is not in name of First/Sole/Applicant, Authority Letter from tenant/license holder confirming stay of First/Sole applicant with tenant/license.
 - Company**
 - Certificate of incorporation, b) Memorandum and Articles of Association, c) A resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf, d) PAN copy of the company e) POA (as per KYC documents mentioned for individuals) & POI (as per

KYC documents defined below) of the authorised signatory of the company signing the application.

- iii) **Hindu Undivided Family (HUF)**
 - a) HUF PAN Card, b) Deed of declaration of HUF, c) POA (as per KYC documents mentioned for individuals) & POI (as per KYC documents defined below) of the Karta.
- iv) **Trust and Foundations**
 - a) Registration certificate, b) Trust deed, c) POA (as per KYC documents mentioned for individuals) & POI (as per KYC documents defined below) of the authorised signatory of the trust /institution signing the application.

Proof of Identity (POI) for authorised signatory of the Company/ Hindu Undivided Family (HUF)/ Trust and Foundations (POI):

Pan Card/ Aadhar Card/Passport/Driving License/Voter ID.

expenses incurred in this connection will be payable upfront by the Sole/ First Applicant.

VII. BROKERAGE

No Brokerage will be paid by the Company for the Fixed Deposit Scheme.

VIII. RENEWAL / REPAYMENT / PRE - MATURE WITHDRAWAL

1. Deposit Receipt issued in Physical Form must be duly discharged by affixing requisite revenue stamp and is lodged with the Company (at the Corporate Office: 'D' Building, 6th Floor, Shiv Sagar Estate, Dr. Annie Besant Road, Worli, Mumbai – 400 018), at least fifteen days prior to date of maturity to enable the Company to renew or repay the Deposit maturity amount, as the case may be, on the maturity date.
2. Renewal of the Deposits shall be subject to Tenor of Deposit and terms & conditions thereof prevailing on the date of renewal and as per the discretion of the Company. In absence of duly discharged Unsecured Fixed Deposit (FD) Receipt as mentioned in point no. 1 above, the Company shall withhold the repayment of the principal amount till the receipt of original FD Receipt and the same shall not carry any interest from the date of maturity.
3. Repayment of the principal amount will be made by RTGS/ NEFT / Direct Credit / ECS / Cheque, in favour of the Sole/First- named Applicant.
4. Where the due date of any payment falls on a Sunday/ Bank Holiday, the payment will be made on the previous working day.
5. **Deposits will be repaid only on maturity, however as per the statute, no pre-mature withdrawal of deposits is allowed within a period of less than six months from the date of acceptance or renewal of such deposit.**
6. For pre-mature withdrawal of deposits after the expiry of a period of six months from the date of such deposit, the Company will allow such withdrawal subject to reduction in rate of interest by 1% from the applicable rate of interest, for which tenure deposit remain invested with the Company. For the above purpose broken period of less than six months will be ignored and six months and above will be considered as full year. This is subject to terms & conditions as given in Rule 15 of Companies (Acceptance of Deposit Rules), 2014, as amended. For such cases the Physical Deposit Receipt, must be discharged by all the joint holders along with a written request for pre-mature withdrawal signed by all of them.
7. In the event of death of the Sole Applicant, the Deposit amount together with the interest due thereon will be paid to the nominee and in absence of nominee the legal representative(s) of the deceased on production of proper legal representation such as Probate of Will, Succession Certificate or Letters of Administration granted by a Court of Competent Jurisdiction and having effect in Mumbai and / or as may be decided by the Board from time to time.
8. Renewal of Fixed Deposit will be done in multiples of Rs. 50000/- and interest in excess thereof will be refunded to the depositor through RTGS / NEFT / ECS / Direct Credit / Cheque.

IX. NOMINATION

1. The Nominee must be a Resident Indian individual; an NRI cannot be nominated. A minor can also be nominated; however, in such a case, Guardian should be appointed other than the sole applicant. In the event of the death of the Depositor, the Company will deal with the Nominee, or the appointed guardian till the minor nominee attains majority, as the case may be. KYC documents of the nominee will be mandatory.
2. Nomination stand rescinded upon renewal of Deposits, and has to be done afresh on renewal.

X. GENERAL

1. Notification to the Company regarding, change in details of the depositor must be lodged with the Company by the sole/first depositor by the sole/ first applicant atleast one month before the date on which interest/ maturity amount falls due for payment.
2. The Company will not be responsible for delays or loss in postal transit of Physical Deposit Receipts / E-mail(s) sent to the Depositors. In the event of loss of Physical Deposit Receipts, duplicate will be issued on such reasonable terms as to indemnify and otherwise as the Company may deem fit.
3. **Deposits are unsecured** and are subject to applicable provisions of Companies Act, 2013 read with the Companies (Acceptance of Deposits) Rules, 2014 and other applicable rules or regulations for the time being in force.
4. **Deposits are subject to Mumbai jurisdiction.**
5. The Company reserves the right:
 - a. to vary the terms and conditions of Deposits subject to issuance of notice with regards to such changes. Any such change would be applicable to deposit accepted after the date of effecting such change.
 - b. to discontinue acceptance / renewal of Deposits at any time at its discretion.
 - c. to reject any application for fresh Deposit or for renewal, without assigning any reason.
6. These terms and conditions form a part of the prescribed Application Form.
7. **All correspondence should be addressed to Company Secretary at Email: legal@amines.com Contact 022 62211000.**
8. Please provide your mobile number, and email-id for faster communication.
9. Deposits will be accepted only from Members of the Company who are Residents, including individuals, Domestic Companies, HUF's (through Karta) and Trust registered in India.
10. **Resident shall have the same meaning as defined under Income Tax Act, 1961, and Rules made thereunder.**

II. MINIMUM AMOUNT

The minimum amount of Deposit acceptable will be Rs. 50,000. Higher amounts will be accepted in multiples of Rs. 50,000.

III. PERIOD AND INTEREST

1. The Deposit will be accepted for tenors as prescribed in the Scheme.
2. The rate of interest payable on the Deposit will be:
Non-cumulative:-
 - i) During the first quarter of the application the interest will be paid from the date of realization of cheque till the end of that Quarter.
 - ii) Interest for successive Quarters will be paid at end of the calendar quarter and at maturity. In case the end of the calendar quarter or maturity happens to be a holiday, on the previous business day.
3. Interest will be calculated on a quarterly factor basis as the case may be for calendar year.
4. In case of Application for Deposit through Cheque/ Draft, interest shall be payable from the date of realisation of the funds.
5. Maturity Date of the Deposit shall be mentioned in the Fixed Deposit Receipt. The Company shall not be bound to inform or give notice of the maturity date separately. Interest on matured Fixed Deposits shall cease immediately after the date of maturity.
6. In case the Deposit is to be renewed, Depositor should ensure the application or request for renewal is submitted in writing duly signed by all the deposit holders at least 15 days before the maturity date.
7. All unclaimed interest and/or Fixed Deposit for more than seven years, shall be transferred by the Company to the credit of Investor Education and Protection Fund (IEPF), and thereafter the Company shall not be liable to entertain any claim against such unclaimed deposits.
8. Repayment of principal / Interest will be paid by RTGS / NEFT / ECS / Direct Credit / Cheque in favour of the sole/first-named depositor.

IV. INCOME TAX

1. Income-tax, wherever applicable will be deducted at source from interest in accordance with the provisions of the Income-tax Act, 1961. At present, tax is deductible if the aggregate amount of interest (i.e. the amount of total interest payable to any depositor on deposit/s where his/her name appears first) payable, during a financial year exceeds Rs. 5,000/-, and quarterly TDS certificates will be issued for the financial year.
2. The first-named depositor will be regarded as the beneficial owner after clubbing all deposits in which the person has been named as first/sole depositor in his/her individual capacity and will be treated as the payee for purpose of deduction of income-tax at source, and his / her PAN must be mentioned in the application form.
3. If the depositor is not liable to pay income tax and the interest to be paid/ credited in a financial year does not exceed the applicable threshold limit which is chargeable to income tax, the depositor may submit a declaration in Form No. 15G/15H at the time of placement of Deposit & for every Financial Year thereafter during the tenor of the FD, so that income tax is not deducted at source. If depositor fails to submit 15G/15H as applicable, interest will be liable to TDS. Form 15G/15H for every Financial Year during the tenor of the Deposit should be submitted within 15 days of commencement of the respective Financial Year.
4. TDS once deducted shall not be adjusted even if Form 15G/15H is submitted later.

V. JOINT DEPOSITS

1. Joint Deposits may be made in two or three names, subject to the condition that they all are members of the Company.
2. In case of joint Deposits, all correspondence will be addressed only to the First Applicant. All payment of interest and repayment of principal amount will be in favour of the First Applicant. Request for discharge of deposit is required to be signed by all applicants.
3. In the event of the death of the First Applicant the payment of interest and the repayment of the principal amount will be made to the person in order of the survivor(s) on production of a death certificate without reference to the heir(s) and / or legal representative(s) of the deceased.

VI. DEPOSIT RECEIPTS

1. The Fixed Deposit Receipt will be issued in physical form only.
2. The Deposit Receipt, will be forwarded to the Sole/First applicant at the correspondence address given in the Application Form within a period of twenty one days from the date of receipt of money or realisation of cheque or date of renewal of deposit, provided renewal request is received by us atleast fifteen days in advance.
3. Deposit Receipts are not transferable.
4. The Company will not recognize or accept any lien or assignment of Deposit or interest thereon.
5. In the event of loss, destruction or mutilation of the Physical Deposit Receipt, the Company may, at its sole discretion, issue a duplicate receipt on such reasonable terms as to indemnify and / or otherwise as it may deem fit. All