Application No.: OFDA7243

# EMERALD JEWEL INDUSTRY INDIA LIMITED

CIN : U03691TZ2004PLC011255
Regd. Office : 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore, Tamilnadu - 641 002.
Phone : 0422- 4222200/ 80567 58444, Fax : 0422- 2555560.
E-Mail : investorrelations@ejindia.com, Web site : www.ejindia.com

## APPLICATION FORM FOR FIXED DEPOSIT SCHEME

(Please write in BLOCK LETTERS in English and ✔ in appropriate box)

### FRESH DEPOSIT / RENEWAL OF DEPOSIT (in multiples of ₹ 1000/- with a minimum of ₹ 10,000/-)

| | | | |
|---|---|---|---|
| Renewal of FDR No: | | | |
| Rs. | | Rupees (in words) | |
| 1. Cheque / DD No. | | Dated. / / | Amount |
| Drawn on (Bank / Branch) | | | |
| RTGS/NEFT/UPI Transaction ID No. | | | |
| Choice of Scheme | Scheme - A (Non-Cumulative) (Interest payable Quarterly) ☐ 1 Year / 2 Years / 3 Years | Scheme - B (Cumulative) (Interest payable on Maturity) ☐ 1 Year / 2 Years / 3 Years | |
| Status of First Applicant | Resident Individual ☐ HUF ☐ Firms ☐ Company ☐ Trust ☐ | | |

| NAME(S) OF APPLICANT(S) | | PAN (Mandatory for all applicants- self attested photocopy of the PAN card needs to be attached) |
|---|---|---|
| Sole/First: | Mr./Ms. | |
| Second: | Mr./Ms. | |
| Third: | Mr./Ms. | |
| Date of Birth of Sole/First Applicant | / / | Name of Guardian (if First holder is minor) |

### PROOF OF ADDRESS (Please submit any one of the following self attested documents)

☐ Voters ID ☐ Ration Card ☐ Passport ☐ Aadhaar Card ☐ Driving License

### ADDRESS AND OTHER DETAILS OF SOLE / FIRST APPLICANT

| | | |
|---|---|---|
| Line 1: | | Depositor Code (if existing) |
| Line 2: | | |
| Line 3: | | |
| City | Pin | Tel. |
| Mobile | Email | |

### BANK ACCOUNT DETAILS OF SOLE / FIRST APPLICANT(For Interest/ Maturity Remittance purpose)

| | | | |
|---|---|---|---|
| Bank | | | |
| Branch | | | |
| Current/Savings Account No. | | | |
| MICR | | IFSC | |

(Please attach a self attested cancelled cheque or a photocopy of a cheque or Photocopy of Bank Passbook First Page for verification)

### DEDUCTION OF INCOME-TAX

Submission of Form 15G / 15H (Tick appropriate box), (Refer clause 16, 17 & 18 of Terms & conditions)

1. Tax to be deducted ☐ Yes ☐ No
2. If tax not to be deducted [Select (a) or (b)]
   (a) ☐ Form 15G (For age below 60 years) OR Form 15H (For Age 60 years and above) enclosed
   (b) ☐ Form 15G/15H already submitted for the current Financial Year continues to be valid to cover this Investment.

| Reference if any: | Employee Name: | Employee Code: |
|---|---|---|

### DECLARATION

I / We request you to accept /renew the sum stated above as Fixed Deposit with you in accordance with the terms and conditions stipulated by you and printed in this form which I / We have read and understood and agree to abide by I / We declare that this Deposit is not made out of funds acquired by me / us, by borrowing or by accepting deposits from any other person(s). I / We am / are person(s) resident in India with in the definition of Section 2(v) of the Foreign Exchange Management Act, 1999, and am / are not depositing this amount as nominees of any non-residents. I / We declare that the first - named Depositor / Lender mentioned herein is the beneficial owner of this Deposit, and as such he / she should be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income-Tax Act, 1961. I / We confirm that the Company has furnished to me / us the particulars required to be given as per the Companies (Acceptance of Deposits) Rules, 2014. I / We declare that what is stated by me / us in this application is true and correct.

### SIGNATURE(S) OF APPLICANT(S)

| | | | Place |
|---|---|---|---|
| | | | Date |
| **Sole/First Applicant (Guardian in case of Minor)** | **Second Applicant** | **Third Applicant** | |

### FOR OFFICE USE ONLY

| Depositor Code: | Deposit Receipt No. | Date of Deposit | Date of Receipt |
|---|---|---|---|
| | | / / | / / |

Note: For Nomination see overleaf

### PROVISIONAL RECEIPT

**EMERALD JEWEL INDUSTRY INDIA LIMITED**
CIN : U03691TZ2004PLC011255
Regd. Office : 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore – 641 002, India.
Phone : 0422- 4222200, Fax : 0422- 2555560
E-Mail : investorrelations@ejindia.com Web site : www.ejindia.com

**Application Form No:**

Received with thanks from Mr./Ms._____amount ₹_____(Rupees_____
_____only) via Cheque/DD/RTGS/NEFT/UPI Transaction Ref.No. _____dated_____
drawn on (Bank/Branch) _____(Subject to realisation) as Fixed Deposit for a period of

1 year/2 years/ 3 years with Interest 8.00% p.a. / 8.25% p.a. / 9.00% p.a. in Scheme 'A'/ Scheme 'B'.

**Receipt Date:**_____

**For Emerald Jewel Industry India Limited**

**Authorised Signatory**

Application No.: OFDA7243

# EMERALD JEWEL INDUSTRY INDIA LIMITED

CIN : U03691TZ2004PLC011255
Regd. Office : 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore, Tamilnadu – 641 002.
Phone : 0422- 4222200/ 80567 58444, Fax : 0422- 2555560.
E-Mail : investorrelations@ejindia.com, Web site : www.ejindia.com

## NOMINATION FORM

I [Name and address of the Depositor] .....

.....

nominate the following person to whom in the event of my death the amount of the deposit, particulars whereof are given below, may

be returned by **Emerald Jewel Industry India Limited.**

| DETAILS OF NOMINEE | | | |
|---|---|---|---|
| **Name of nominee** | **Address** | **Relationship** | **Nominee Date of Birth** |
| | | | |

As the nominee is a minor on this date, I appoint Mr/Ms. (name, address and age).....

.....

to receive the amount of the deposit on behalf of the nominee event of my/our/minor's death during the minority of the nominee.

**Witness:** **Signature of the depositor**

Place:

Date:

# EMERALD JEWEL INDUSTRY INDIA LIMITED

CIN : U03691TZ2004PLC011255
Regd. Office : 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore, Tamilnadu - 641 002.
Phone : 0422- 4222200/ 80567 58444, Fax : 0422- 2555560.
E-Mail : investorrelations@ejindia.com, Web site : www.ejindia.com

## TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT SCHEMES

| FIXED DEPOSIT SCHEMES | | | | | | |
|---|---|---|---|---|---|---|
| SCHEME 'A' (Non-Cumulative) | | SCHEME 'B' (Cumulative) | | | | |
| Period | Rate of interest per Annum (%) Payable Quarterly | Period | Rate of interest per Annum (%) Compounded Quarterly | Minimum amount of Deposit (Rs.) | Amount payable on Maturity (Rs.) | Effective Annual Yield (%) |
| 1 Year | 8.00 % | 1 Year | 8.00 % | 10,000 | 10824 | 8.24% |
| 2 Years | 8.25 % | 2 Years | 8.25 % | 10,000 | 11774 | 8.87% |
| 3 Years | 9.00 % | 3 Years | 9.00 % | 10,000 | 13060 | 10.20% |
| **Deposits will be Accepted / Renewed in multiples of ₹1,000/- subject to a minimum of ₹ 10,000/- for Scheme 'A' and Scheme 'B'.** | | | | | | |

### HIGHLIGHTS

☛ Deposits will be accepted only in multiples of ₹1,000, subject to a minimum of ₹10,000.

☛ Income-tax PAN is mandatorily required in case of all the applicants, including minor, and copies of the PAN (self-attested) cards are to be submitted along with the application form.

☛ Interest will be calculated on a 365 days factor basis from the date of realisation of the cheque/demand draft and will be payable quarterly on June 30, September 30, December 31 and March 31 each year, and on maturity.

☛ Payment of interest and repayment of principal amount will be made by NEFT / RTGS in favour of the sole / first-named depositor.

☛ 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 minimum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G or 15H so that income tax is not deducted at source.

☛ The rate of interest is subject to revision as may be notified under the Companies (Acceptance of Deposits) Rules, 2014, as amended upto date.

### HOW TO APPLY

☛ Payments should be made by Cheque / Demand Draft on any bank and payable at Coimbatore and crossed "A/C PAYEE", drawn in favour of "Emerald Jewel Industry India Limited."

☛ Payments can also be made through RTGS/NEFT/UPI or fund transfer into Company's Bank Account on any Bank working day. Bank account details for the remittance of funds is mentioned below; Beneficiary Name: Emerald Jewel Industry India Limited, Account No.: 1120129000000053, IFSC Code: KVBL0001120; Bank Name & Branch: The Karur Vysya Bank Limited, Coimbatore.

☛ The Application Form duly filled in, along with the Cheque / Demand Draft and details of NEFT/RTGS/UPI can be submitted at the Company's Registered Office at 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore – 641 002 and Jewel One Showrooms across Tamilnadu and Pondicherry.

### APPLICATIONS AND REMITTANCE

1. Deposits will be accepted only from resident having the PAN, all applicants are mandatorily required to furnish PAN. The Company does not accept deposits from Non Resident Indians and foreign nationals & entities.

2. Deposits on behalf of a minor having Income-tax PAN will be accepted through his / her guardian, who must sign the Application Form.

3. 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.

4. Applications in the prescribed form should be lodged only at the Company's Registered Office at 230, Thiruvenkatasamy Road (East), R.S.Puram, Coimbatore – 641 002 and Jewel One Showrooms across Tamilnadu and Pondicherry accompanied by a crossed "Account Payee" Cheque or Demand Draft or NEFT or RTGS drawn in favour of "Emerald Jewel Industry India Limited." and payable at Coimbatore.

5. To prevent fraudulent encashment of cheques, and to facilitate credit through NEFT / RTGS / UPI, applicants are mandatorily required to give details of the bank account (including MICR & IFSC code) of the sole / first-named depositor, into which the interest and refund will be credited, by submitting copy of cheque / cancelled cheque. Applications without this information will be deemed incomplete and are liable to be rejected.

6. In case of multiple deposits of a depositor, only one bank mandate will be accepted and the latest bank mandate will overwrite the previous mandate and would be applicable to all existing deposits held by the depositor under his/her depositor code.

7. Signatures must be in English, Tamil or signatures in any other language or thumb impressions must be attested by a Magistrate or Notary Public or Special Executive Officer under his / her official seal.

8. Please furnish your Tel No./Mobile No. and E-mail id for all routine communication.

9. **Documents Checklist:**

   i) **Individual:** Pan Card and Cancelled Cheque/Photocopy of Bank Passbook First Page;(Mandatory)
   **Proof of Address (POA) (Any One):** Aadhaar Card / Passport / Driving License / Voter ID /Ration Card.

   ii) **Company:**
   (a) 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) **Partnership Firm/ LLP:**
   (a) Registration certificate, b) Partnership deed/LLP Agreement, c) Authorised signatory List, d) POA (as per KYC documents mentioned for individuals) & POI (as per KYC documents defined below) of the authorised signatories.

   iv) **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.

   v) **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 ID** for authorised signatory of the Company/ Partnership Firm/ Hindu Undivided Family (HUF)/ Trust and Foundations (POI): Pan Card/Aadhar Card/Passport/Driving License/Voter ID.

### MINIMUM AMOUNT

10. The minimum amount of Deposit acceptable will be ₹ 10,000. Higher amounts will be accepted in multiples of ₹ 1,000.

### PERIOD AND INTEREST

11. The Deposit will be accepted for a period of 1 year, 2 years, 3 years.

12. The rate of interest payable on the Deposit will be 8.00%, 8.25%, and 9.00% per annum for 1 Year, 2 Years and 3 Years respectively payable Quarterly and on maturity. Interest will be calculated on a 365 days factor basis from the date of realisation of the cheque / draft.

13. Interest will cease on the date of maturity. Notice of the due date will be recorded upon the receipt to enable the Depositor to either receive payment of the amount due or to arrange for the renewal of the Deposit. The Company will not be bound to give intimation of maturity of the Deposit.

14. 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 established by the Government of India, and no claim from a depositor shall lie against the Fund or the Company in respect of any such claims.

15. Interest will be paid through NEFT / RTGS, in favour of the sole/first-named depositor.

**INCOME TAX**

16. Income-tax, wherever applicable will be deducted at source from interest in accordance with the provisions of the Income-tax Act, 1961 and quarterly TDS Certificates will be issued for the financial year.

17. The first-named depositor will be regarded as the beneficial owner after clubbing all deposits the person has in his/her capacity as the first named depositor, and will be treated as the payee for purpose of deduction of income-tax at source, and his / her income-tax PAN must be mentioned in the application form.

18. 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 minimum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G or 15H so that income tax is not deducted at source.

**JOINT DEPOSITS**

19. Joint Deposits may be made in two or three names provided the second / third applicant is not a minor.

20. In case of joint Deposits, all correspondence will be addressed only to the person whose name appears first on the Deposit Receipt. All payment of interest and repayment of principal amount will be in favour of the first-named depositor. Any discharge given by either / any of the depositors for payment of interest or repayment of principal amount shall be valid and binding on all other joint depositors.

21. In the event of the death of the first-named Depositor the payments 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. In the event of the death of the sole Depositor, the Deposit amount together with the interest due thereon will be paid to 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 Coimbatore.

**DEPOSIT RECEIPTS**

22. The Deposit Receipts will be forwarded at the address given in the Application Form within a period of twenty one days from the date receipt of money or realisation of cheque or date of renewal, provided renewal request is received by us atleast fifteen days in advance.

23. Deposit Receipts are not transferable.

24. In the event of loss, destruction or mutilation of the Deposit Receipt, the Company may, at its sole discretion, issue a duplicate Receipt on such reasonable terms as to indemnity and / or otherwise as it may think fit. All expenses incurred in this connection will be borne by the Depositor(s).

**RENEWAL / REPAYMENT / PRE - MATURE WITHDRAWAL**

25. Deposit Receipt issued by the Company must be duly discharged on the requisite revenue stamp and lodged with the Company at least fifteen days prior to date of maturity to enable the Company to renew or refund the Deposit, as the case may be, on the due date. In case of renewal, a renewal form duly filled in should accompany the said discharged Receipt. Renewal of Deposit will be solely at the discretion of the Company. Where the Deposit Receipt is not presented for renewal on or before the due date the Depositor will not be entitled to interest after the date of maturity.

26. Repayment of the principal amount will be made by Cheque / Demand Draft/ NEFT / RTGS in favour of the sole/first-named depositor.

27. Where the due date of any payment falls on a Saturday, Sunday, Bank Holiday or any other day on which office of the Company remains closed, the payment will be made on the next working day.

28. 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.

29. The company makes a repayment of deposits, on the request of the depositor, after the expiry of a period of six months from the date of such deposit but before the expiry of the period for which such deposit was accepted, the rate of interest payable on such deposit shall be reduced by one per cent. 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.

**NOMINATION**

30. Nomination facility is available to the sole Depositor, and to joint Deposits involving not more than two applicants. The nominee must be a Resident Indian individual; an NRI cannot be nominated. A minor can also be nominated; however, in such a case, the sole applicant / the two joint applicants should appoint a guardian other than himself / themselves. In the event of the death of the Depositor(s), the Company will deal with the nominee, or the appointed guardian till the minor nominee attains majority, as the case may be. Nomination stand rescinded upon renewal of Deposits, and has to be done afresh on renewal.

**GENERAL**

31. The Company will not recognise or accept any lien or assignment of Deposit or interest thereon.

32. Notification to the Company regarding change of address, tax exemption, etc. must be lodged at least 45 days before the date on which interest falls due.

33. The Company will not be responsible for delays or loss in postal transit of Deposit Receipts sent to the Depositors.

34. Deposits are unsecured and are subject to the Companies (Acceptance of Deposits) Rules, 2014 and other applicable rules or regulations for the time being in force.

35. Deposits will be accepted only from Residents, including individuals, minor (acting through their guardian), Partnership Firm, Domestic Companies, HUF's (through Karta) and Trust registered in India.

36. Deposits are subject to Coimbatore Jurisdiction.

37. The Company reserves the right:

    (a) to alter or amend without notice any or all the terms and conditions stipulated above

    (b) to vary the terms and conditions of Deposits

    (c) to discontinue acceptance of Deposits at any time at its discretion

    (d) to reject any application for fresh Deposit or for renewal, without assigning any reason.

38. All correspondence should be addressed to investorrelations@ejindia.com or Phone Number : 0422 4222200/ 80567 58444

39. These terms and conditions form a part of the prescribed Application Form

**NOTE: Photocopy of this application form will not be accepted**