



CRISIL RATING
"FAA+ /
STABLE"

APOLLO HOSPITALS ENTERPRISE LIMITED

CIN:L85110TN1979PLC008035)

Regd. Office: No.19, Bishop Gardens, Raja Annamalai Puram, Chennai-600 028

Secretarial Dept: Ali Towers, 3rd Floor, No.55, Greaves Road, Chennai-600 006

Phone Nos: +91 044-28290956, 044-28293896 Board: 28293333 Extn:6681

E-mail: apolloshares@vsnl.net Website:www.apollohospitals.com

Unique Public Deposit Scheme that Keeps You and Your Money in Good Health.

(Apollo's Interest plus concession on treatment)

HIGHLIGHTS

- ❖ 15% concession on room rent and all investigations at Apollo Hospitals at Ahmedabad, Aragonda, Bangalore, Bilaspur, Bhubaneswar, Chennai, Hyderabad, Kakinada, Karur, Karaikudi, Karim Nagar, Kolkata, Madurai, Mysore, Nasik, Nellore, New Delhi, Pune, Trichirapalli, Vishakapatnam and subject to a maximum of 10% of the value of the deposit amount. Certain exclusions apply.
- ❖ This discount coupon is transferable to anyone by the deposit holder.
- ❖ First named deposit holder will be covered under Group Personal Accident Insurance
- ❖ Scheme to the extent of the value of the deposit
- ❖ Post dated interest warrants in advance for each financial year, encashable at par at selected branches of Company's bankers.
- ❖ Facility to receive interest payments through Electronic Clearing Services.
- ❖ Interest commences from the date of receipt of cheque / draft subject to realization.
- ❖ Deposits from Non-Resident Indians accepted with repatriation rights.
- ❖ Outstation payments will be made by at par cheque.
- ❖ Outstation Cheques are not acceptable.
- ❖ Nomination permitted (for individuals only)

SCHEME A - FIXED DEPOSIT

Period of Deposit	Minimum Amount Acceptable (₹)	Rate of Interest p.a. (%)
1 Year	25,000/-	9.00
2 Years	25,000/-	9.25
3 Years	25,000/-	9.50

Interest Payment will be on quarterly basis

SCHEME B - CUMULATIVE DEPOSIT

Period of Deposit	Rate of Interest p.a. (%)	Minimum Amount Acceptable (₹)	Amount Payable on Maturity on every ₹ 25000/- of the Deposit	Effective Annual yield (%)
1 Year	9.00	25,000/-	27,345/-	9.38
2 Years	9.25	25,000/-	30,059/-	10.12
3 Years	9.50	25,000/-	33,207/-	10.94

Interest Compounded Monthly

Wealth Care From the Experts in Healthcare

APOLLO HOSPITALS ENTERPRISE LIMITED

[CIN : L85110TN1979PLC008035]

Regd. Office: No.19, Bishop Gardens Raja Annamalai Puram Chennai – 600 028
Secretarial Dept.: Ali Towers, 3rd Floor, No.55, Greaves Road, Chennai – 600 006
Phone Nos. : +91 44 28290956, 44 28293896 Board : 28293333 Extn. 6681.
E-mail : ramaprasath_r@apollohospitals.com : Website : www.apollohospitals.com

Deposit Schemes (Unsecured) For Public and Shareholders

(Circular in the Form of Advertisement (from Public and Shareholders) pursuant to Section 73(2) (a) and Section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014)

- (A) Name, address, website and other contact details of the company : **APOLLO HOSPITALS ENTERPRISE LIMITED**
: No.19, Bishop Gardens Raja Annamalaipuram, Chennai-600 028.
Phone : +91 44 28280956, 44 28293896, Board : 28293333, Extn. 6681.
Secretarial Department :
Ali Towers, 3rd Floor, No.55, Greaves Road, Chennai – 600 006
E-mail: ramaprasath_r@apollohospitals.com
Website: www.apollohospitals.com
- (B) Date of Incorporation : 5th December 1979
- (C) Business carried on by the Company & its subsidiaries with the details of branches or units, if any : (i) Running Modern Super Speciality Hospitals at Ahmedabad, Aragonda, Bhubaneswar, Bangalore, Bilaspur, Chennai, Hyderabad, Kakinada, Karim Nagar, Karaikudi, Karur, Kolkatta, Madurai, Mysore, New Delhi, Nasik, Nellore, Visakhapatnam, Tiruchirappalli and Diagnostic Research Centres.
ii) Running Pharmacies
iii) Providing Consultancy Services for setting up of Super Speciality Hospitals.
SUBSIDIARIES AND ITS BUSINESS :
(i) Unique Home Health Care Limited, Chennai providing Home Health Care Services
(ii) Apollo Health and Lifestyle Limited, Hyderabad, providing Health Care Services
(iii) AB Medical Centres Limited, Chennai Providing Health Care Services
(vi) Samudra Healthcare Enterprises Limited, Kakinada, providing Health Care Services
(v) Imperial Hospital and Research Centre Limited, Bangalore, providing Health Care Services
(vi) Apollo Nellore Hospital Limited, Nellore, Providing Health Care Services
(vii) Alliance Medicorp (I) Limited, Chennai, Providing Health Care Services
(viii) Western Hospitals Corporation Private Limited, Chennai, Providing Health Care Services
(ix) Sapien Bio Sciences Private Limited Hyderabad, business of Bio - Banking of tissues
(x) Apollo Hospital (UK) Limited, London UK, Providing Health Care Services
- (D) Brief particulars of the Management of the Company : The Company is managed by the Managing Director under the superintendence control and direction of the Board of Directors.

S.No	Name of the Directors	Address	Occupation	DIN No.
1	Dr. Prathap C Reddy Executive Chairman	No.19, Bishop Gardens Raja Annamalaipuram, Chennai - 600 028.	Doctor	00003654
2	Smt. Preetha Reddy Executive-Vice Chairperson	No.5, Subba Rao Avenue, Second Street, Chennai-600 006	Industrialist	00001871
3	Smt. Suneeta Reddy Managing Director	No.5, Subba Rao Avenue, Second Street, Chennai-600 006	Industrialist	00001873
4	Smt. Shobana Kamineni Executive Vice Chairperson	No.10-3-316-A Masab Tank, Hyderabad - 500 028	Industrialist	00003836
5	Smt. Sangita Reddy Joint Managing Director	House No.8-2-674/B212, Road No.13, Banjara Hills, Hyderabad - 500 034	Industrialist	00006285
6	Shri. N.Vaghul Director	Flat No.3, Sudharsan Apartments, Door No.63, Ist Main Road, Raja Annamalaipuram Chennai - 600 028	Service	00002014
7.	Shri. Rajkumar Menon Director	No.1-C, Dev Apartments, First Floor, New No.5, Prithivi Avenue, First Street, Alwarpet, Chennai - 600 018	Service	00002897
8.	Shri. Rafeeqe Ahamed Director	10, Kothari Road, Nungambakkam High Road, Chennai - 600 034	Industrialist	00013749
9.	Shri. Deepak Vaidya Director	No. 906, Maker Chamber V, Nariman Point, Mumbai - 400 021.	Service	00337276
10	Shri. Habibullah Badsha Director	(Old No.3) New No.7, Leith Castle, North Street, Santhome, Chennai - 600 028	Senior Advocate	00003678
11	Shri. Khairil Anuar Abdullah Director	KFH Asset Management Sdn. Bhd, Level 18, Tower-2, Etiqa Twins, 11 Jalan Pinang, P.O.Box No.10103, 50704, Kuala Lumpur, Malaysia	Service	00054217
12	Shri. G. Venkatraman Director	Flat No.802, Chembur Gulmarg Co-operative, Housing Society, R.C,Marg, Chembur Naka, Mumbai - 400 071	Service	00010063
13	Shri. Sanjay Nayar Director	K.K.R. India Advisors (P) Ltd 2 nd Floor, Piramal Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower, Parel (West) Mumbai – 400 013	Service	00002615
14.	Shri. Vinayak Chatterjee Director	M/s. Feedback Infra Pvt. Limited 15 th Floor, Tower 98, DLF Cyber City Phase – III, Gurgaon – 122 002 Haryana (India)	Industrialist	00008933

f. Management's perception of risk factors :

- i) Both the classes of Deposits (Fixed / Cumulative) being Unsecured in nature but the Company has proven track record in servicing the Depositors till date without any defaults either in repayment of principal deposit amount or payment of interest.
- ii) Pursuant to applicable provisions of the Companies Act, 2013, and rules made there under the company undertakes to deposit fifteen per cent of the amount of its deposits maturing during the financial year and the financial year next following in deposit repayment reserve account maintained with a Scheduled Bank and to provide Insurance Cover to the Depositors to the extent prescribed by the Companies (Acceptance of Deposits) Rules, 2014 once the product is available in the Market.
- 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 28/05/2014
- b) Date of passing of resolution in the general meeting, authorizing the invitation of such deposits; 25/08/2014
- c) Type of deposits, i.e., whether secured or unsecured; Unsecured
- d) Amount which the company can raise by way of deposits as per the Act and the rules made there under, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the Circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months;

Sl. No.	Particulars	(₹ in Lakhs)
1.	From Public : (25% of the Aggregate Paid up Capital and Free Reserves)	71617.12
2.	From Share Holders : (10% of the Aggregate Paid up Capital and Free Reserves)	28646.85
	Total	100263.97
3.	The Aggregate of Deposits actually held on the last day of the immediately Preceding financial year, i.e., 31 st March 2014	3545.07

DATE OF CIRCULAR ADVERTISEMENT : 25th August 2014

The aggregate amount of deposits repayable within the next twelve months as on the last day of the immediately preceding financial year, i.e., 31st March 2014 of ₹ 10,00,24,000/- (which includes deposits matured and unclaimed amounting to ₹ 64,17,000/-)

Terms of raising of deposits; Duration, Rate of interest, mode of payment and repayment

Main terms and Conditions acceptable for both the schemes

SCHEME A - FIXED DEPOSIT		
Period of Deposit	Rate of Interest P.A (%)	Minimum Amount Acceptable (₹)
1 Year	9.00	25,000/-
2 Years	9.25	25,000/-
3 Years	9.50	25,000/-

Interest Payment will be on Quarterly basis

SCHEME B - CUMULATIVE DEPOSIT				
Period	Rate of Interest P.A (%)	Minimum Amount Acceptable (₹)	Amount payable on Maturity on every ₹ 25000/- of the Deposit	Effective Yield (%)
1 Year	9.00	25,000/-	27,345/-	9.38
2 Years	9.25	25,000/-	30,059/-	10.12
3 Years	9.50	25,000/-	33,207/-	10.94

Interest Compounded Monthly

Interest Payable : Interest on deposits under Scheme - A will be payable on quarterly basis, Interest on deposit under Scheme - B will be compounded on monthly basis, Post dated Interest warrants will be sent for each financial year for the period of deposits. Payment of interest will be made by crossed warrants drawn on the Companies Bankers.

Repayment of Principal : All payments of principal and or Interest will be made by means of account payee Cheques / warrants drawn on companies bankers.

Renewal of Deposit : Deposit may be Renewed on basis of fresh applications but solely at discretion of the company.

- f) Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid : Opening Date is 15th October 2014 and the time period for which this circular is valid is until the expiry of 6 months from the date of closure of the financial year 2014 – 15 or until the date of the next Annual General Meeting whichever is earlier
- g) Reasons or objects of raising the deposits : For working capital requirements
- h) Credit rating obtained : Yes
- Name of the Credit Rating Agencies : Crisil Limited
- Meaning of the rating obtained : CRISIL RATING "FAA+ / STABLE. The degree of safety regarding timely payment of interest and principal is strong
- Date on which rating was obtained : 11th February 2014
- 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 of default etc., : Not Applicable, Vide Notification No.F.No.1/8/2013-CL-V given by Ministry of Corporate Affairs dated 06/06/2014.
- j) Short particulars of the charge created or to be created for securing such deposits, if any : Not Applicable
- 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 interest of other persons : No

3. DETAILS OF OUTSTANDING DEPOSITS :

- a) Amount Outstanding : ₹ 35,45,07,000/- As on 31/03/2014
- b) Date of Acceptance : 01/04/2013 To 31/03/2014
- c) Total Amount accepted : ₹ 18,69,51,000/- during the financial year 2013 - 2014
- d) Rate of Interest :

Period of Deposit	Rate of Interest P.A. (%)
1 Year	9.00
2 Years	9.25
3 Years	9.50

- e) Total Number of Depositors : 6552
- 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. : No
- g) Any waiver by the depositors, or interest accrued on deposits : No

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 (₹. In Lakhs)

Period	Before Tax	After Tax
March 2012	33751	23099
March 2013	40798	30911
March 2014	42017	33072

- b) Dividend declared by the company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid) : (₹. in Lakhs)

Period	Equity Dividend		Interest coverage ratio (%)
	Amount	Percentage	
March 2012	5379	80	7.41
March 2013	7652	110	7.64
March 2014	7999	115	4.49

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 : (₹. In Lakhs)

Liabilities	31.03.2014	31.03.2013	31.03.2012	Assets	31.03.2014	31.03.2013	31.03.2012
Share Capital	6956.30	6956.30	6723.30	Fixed Assets	246965.80	206424.30	163694.40
Preferential Issue of equity share warrants	—	—	3870.50	Investments	54176.10	52545.00	64701.00
Reserve And Surplus	289516.20	265803.40	224632.80	Current Assets, Loans & Advances	135756.40	146329.00	96403.60
Loans (including long term liabilities and provisions)	100799.80	88254.20	69214.70	Long Term Loans & Advances	48760.80	30159.80	51033.30
Deferred Tax Liability	32885.80	23941.10	17008.50	Misc. Expenses (to the extent not written off or adjusted)	—	—	—
Current Liabilities and provisions	55501.00	50503.10	54382.50				
Total	485659.10	435458.10	375832.30		485659.10	435458.10	375832.30

Cash Flow Statement for Three Years

(₹. in lakhs)

Particulars	31-03-2014		31-03-2013		31-03-2012	
A Cash Flow from Operating activities						
Net profit before tax and extraordinary items		42016.70		40798.00		33752.00
Adjustment for:						
Depreciation & Amortization	12907.80		10852.00		9113.00	
Profit on sale of investment	(1367.20)		(918.00)		9.00	
Loss on sale of asset	281.10		381.10		373.30	
Interest paid	8706.80		7263.00		6360.00	
Foreign Exchange(gain)/loss	(68.80)		140.00		(43.00)	
Extraordinary Item	—		(454.50)		—	
Interest received	(440.10)		(1745.00)		(1436.00)	
Dividend received	(369.50)		(895.00)		(1315.00)	
Provision for Wealth Tax	22.30		19.20		—	
Bad debts written off	1609.10		1355.00		1201.00	
		21281.50		15871.70		14506.00
Operating profit before working capital changes		63298.20		56669.70		48257.00
Adjustment for :						
Trade or other receivables	(5793.30)		(8639.00)		(9858.00)	
Inventories	(5958.50)		(2268.00)		(3219.00)	
Trade payables	7238.10		541.00		(846.00)	
Others	(17941.40)	(22455.10)	(4126.20)	(14492.20)	2482.40	(11440.60)
Cash generated from operations		40843.10		42177.50		36816.40
Foreign Exchange gain/(loss)		68.80		(14.00)		43.00
Taxes paid		(10603.60)		(8907.00)		(6243.00)
Cash flow before extraordinary items		30308.30		33256.50		30616.40
Net cash from operating activities		30308.30		33256.50		30616.40
B Cash flow from investing activities						
Purchase of Fixed Assets	(53730.50)		(53962.00)			(34078.00)
Sale of Fixed Assets						744.00
Purchase of Investments	(2250.00)		(35600.00)			(67841.00)
Investment in Subsidiaries and Joint Ventures and Associates	(1665.90)		(3806.00)			(12603.00)
Sale of investments	25884.00		27131.00			66434.00
Interest received	440.10		1745.00			1436.00
Dividend received	369.50		895.00			1315.00
Cash flow before extraordinary item		(30952.80)		(63697.00)		
Extraordinary Item				454.50		
Net Cash used in Investing activities		(30952.80)		(63142.50)		(44592.00)
C Cash flow from financing activities						
Proceeds from issue of equity shares			233.00			487.80
Proceeds from issue of share premium			15558.10			40674.70
Proceeds from long term borrowings	18475.20		54887.00			11655.60
Proceeds from short term borrowings	1442.70					498.00
Repayment of finance/lease liabilities	(7571.50)		(21113.00)			(23752.00)
Interest paid	(8706.80)		(7263.00)			(6360.00)
Dividend paid	(7651.90)		(5565.00)			(4677.00)
Net cash from financing activities		(4012.30)		36737.10		18527.10
Net increase in cash and cash equivalents(A+B+C)		(4656.80)		6851.10		4551.50
Cash and cash equivalents(Opening Balance)		25546.60		18695.50		14144.00
Cash and cash equivalents(Closing Balance)		20889.80		25546.60		18695.50
Component of Cash and cash equivalents						
Cash on hand		1625.80		1191.50		759.30
Balance with Banks						
1.Available with the company for day to day operations		19012.80		24132.40		17737.50
2. Amount available in unclaimed dividend and unclaimed deposit payment accounts		251.20		222.70		198.70

- e) Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company. : No

5. DECLARATION BY THE DIRECTORS

The Board hereby declares 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 thereon;
- 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 there under;
- d) The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
- e) The Company has accepted Public Deposits under the relevant provisions of the Companies Act, 1956 and rules made under that Act (hereinafter known as "Earlier Deposits") and has been repaying such deposits and interest thereon in accordance with such provisions and will continue to repay such deposits and interest due thereon on due dates for the remaining period of such deposits in accordance with the terms and conditions and period of such Earlier Deposits and in compliance with the requirements under the Companies Act, 2013 and rules made there under
- 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 (other than the secured deposits, if any, aggregate amount of which to be indicated) are unsecured and rank pari passu with other unsecured liabilities of the company.

Note :-

- 1. The text of this advertisement has been approved by the Board of Directors of the Company in their meeting held on 28th May 2014
- 2. The proposal of acceptance of unsecured deposits from public and share holders has been approved by the members at the Annual General Meeting held on 25th August 2014.
- 3. A copy of the advertisement signed by a majority of the Directors on the Board has been filed with the Registrar of Companies, Chennai-600 006, Tamil Nadu as required by the Companies (Acceptance of Deposits) Rules, 2014 as amended)
- 3. The advertisement is issued on the authority and in the name of Board of Directors of the Company.

By Order of the Board

For APOLLO HOSPITALS ENTERPRISE LIMITED

Place : Chennai

Date : 25th August 2014

DR. PRATHAP C REDDY
Executive Chairman

TERMS AND CONDITIONS GOVERNING THE DEPOSITS

A. PRINCIPAL TERMS

Deposits will be accepted for a minimum period of one year and a maximum period of three years at the following Interest rates

Scheme A-FIXED DEPOSIT

Period of Deposit	Rate of Interest p.a. (%)	Minimum Amount Acceptable (₹.)
1 Year	9.00	25,000
2 Years	9.25	25,000
3 Years	9.50	25,000

Interest Payment will be on quarterly basis

Scheme B-CUMULATIVE DEPOSIT

Period of Deposit	Minimum Amount Acceptable (Rs.)	Amount Payable on Maturity on every ₹. 25000/- of the Deposit	Effective Annual yield (%)
1 Year	25,000/-	27,345/-	9.38
2 Years	25,000/-	30,059/-	10.12
3 Years	25,000/-	33,207/-	10.94
Interest Compounded Monthly			

Deposits are accepted in multiples of ₹. 1000/- only.

B. MODE OF PAYMENT

- Deposits may be made by Cheque / Draft. The Cheque / Draft should be marked "Account Payee" and drawn on any Schedule Bank payable at Chennai in favour of APOLLO HOSPITALS ENTERPRISE LIMITED - DEPOSIT A/c.
- Application forms duly filled in along with cheque / draft payable at Chennai may be sent to the **Secretarial Department** of the company.
- The period of deposit and calculation of interest thereon will commence from the date of receipt of the cheque / draft by the company subject to realization.
- Outstation cheques are not acceptable.**

C. PAYMENT OF INTEREST

- Interest on deposits under Scheme A will be payable on quarterly basis.
- Interest on deposits under Scheme B will be compounded on monthly basis.
- Payment of Interest will be made by crossed warrant drawn on the company's bankers and will be payable at par at the selected branches mentioned on the overleaf of the warrant and any request for cash payment thereof will not be entertained
- Post dated interest warrants will be sent for each financial year for the period of deposit
- In the event of loss of interest warrant(s) the company will issue duplicate warrants after the expiry of the validity period and upon the execution of an indemnity in the form prescribed by the company. All expenses in this connection shall be borne by the depositor(s).

D. TAX DEDUCTION AT SOURCE

Tax at the applicable rates and in accordance with the provision of the Income Tax Act, 1961, will be deducted at source from the amount of interest paid/ or credited to the depositor. Tax is not deductible if the aggregate amount of interest paid or payable during the financial year does not exceed ₹ 5000/- or the necessary statement/declaration in form 15G/15H, in duplicate, as required under the said Act is furnished to the Company along with the form at the time of placement of deposit and at the beginning of each Financial year subsequently. Non furnishing of PAN shall entail higher deduction of tax as may be prescribed under Income Tax Act.

E. JOINT DEPOSITS

- Deposits are accepted in the joint names of two or more persons (not exceeding three) on a E or S basis.
- The first named deposit holder will be regarded as beneficial owner of the deposits and will be treated as the payee for the purpose of deduction of tax at source.
- In the event of death of the first named depositor, unless the depositor has appointed Nominee, all payment on account of interest and repayment on account of principal amount will be made to the person first in the order of Survivor as given in the original application on production of death certificate, in original with an extra copy, without reference to the heirs and/or legal representatives of the deceased depositor.
- In the event of death of the sole depositor, the deposit amount together with the interest due thereon, will be paid to the legal representatives of the deceased on production of proper legal representation such as Probate of the will, Succession Certificate or Letter of Administration granted by a Court of competent jurisdiction, provided that the Company may in its absolute discretion dispense with the production of such legal representation upon such terms and conditions as it may consider adequate.
- All correspondence will be addressed to the person whose name appears first on the application form and any discharge given by such person for payment of interest or repayment of principal amount will be valid and binding on all joint depositors.

F. NOMINATION

- The Nomination can be made by individuals only. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the deposits are placed jointly all joint holders should sign the nomination form
- A minor can be nominated by a holder of deposits and in that event the name and address of the Guardian shall be given by the deposit holder,
- The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a power of attorney holder. A non-resident Indian can be a nominee on repatriable basis,
- Nomination stand rescinded upon repayment/renewal of deposits made,
- In case the deposit holder holding more than one deposit in the company, separate nominee can be appointed for each deposit,
- Nomination will be registered only when it is complete in all respects including the signatures of the deposit holders (as per the specimen lodged with the company),
- Nomination can be varied or cancelled by executing fresh nomination form.
- The Company will not entertain any claims other than those of registered nominee unless so directed by the court.

- Upon receipt of duly executed nomination form, the company will register the form and allot a registration Number. This Registration Number and Deposit Number should be quoted by the Nominee in all future correspondence.
- Repayment of deposit to nominee shall be a valid discharge by a company against the legal heir(s).

G. DEPOSIT RECEIPT

- Deposit receipts are neither transferable nor negotiable.
- In the event of loss, destruction or mutilation of deposit receipt, the Company may at its discretion issue a duplicate deposit receipt subject to compliance by the depositor on such terms and conditions included in the form prescribed by the Company all the expenses in this connection shall be borne by the depositor.

H. REPAYMENT / RENEWAL OF DEPOSITS

- Interest shall cease on date of maturity.
- The deposit receipts, duly discharged on requisite revenue stamps, should be lodged with the company atleast **Seven** working days prior to the date of maturity to enable the Company to refund the deposits on the due dates or to renew such deposits, according to the Companies (Acceptance of Deposits) Rules, 1975 as amended. **It is not obligatory on the part of the company to give advance intimation about the maturity of the deposit.**
- All payments of principal and/or interest will be made by means of "A/c. Payee" cheques/warrants drawn on Company's Bankers. In case of outstation depositors, the repayment of Principal / Interest amount will be made by means of Demand Draft.
- Deposits may be renewed on the basis of fresh applications but solely at discretion of the Company.

I. PREMATURE WITHDRAWAL

- The Company reserves the right to allow repayment before maturity at its absolute discretion in which event the rate of interest payable on such deposits shall be in accordance with the provisions of the Companies (Acceptance of Deposits) Rules, 1975, as amended. Any unused interest warrant(s) will have to be surrendered in the event of the Company allowing such repayment along with the original fixed deposit receipt.
- In case where premature withdrawal of the deposit is allowed by the company, a request to the effect has to be furnished by the depositor along with the deposit receipt duly discharged.
- Where the deposit held in joint names is sought to be prematurely terminated, **the relative deposit receipt shall be discharged by all joint holders.**

J. NON RESIDENT DEPOSITS

Deposits from Non resident Indians with repatriation rights for principle and interest will be accepted for 3 years under scheme 'B' only.

K. GROUP PERSONAL ACCIDENT INSURANCE (Non-residents excluded)

- At the cost of the company, the first name deposit holder is covered under Personal Accident Insurance. The insured amount is equivalent to the amount of deposit made by the deposit holder with the Company, subject to a maximum limit of **₹ 20,00,000/-** per deposit holder
- The risk covered is accidental death only under Table D of the Personal Accident Insurance Policy.
- Normally the insurance is given for the deposit holder within the age group of 5 to 70 years. The depositor is automatically covered under Group Personal Accident Insurance for death benefit to the extent of deposit amount for the period of deposit. The deposit holder will be covered under Group Personal Accident Insurance Policy for the amount of deposit from the 15th of succeeding month. The company shall provide the copy of the policy on request from the depositors.
- The benefits under this insurance scheme will be payable only to the person to whom the deposit amount is payable.
- The deposit holder should inform to the company when his/ her total deposit with the company under the same name exceeds ₹ 20,00,000/- so that necessary information is provided to the Insurance Company,
- This Personal Accident Cover is available only to those deposit holders who are individuals. All others are excluded.
- Our Insurance Company's decision will be final and binding in respect of all claims.

L. DISCOUNT ON HOSPITAL TREATMENT

15% concession on Hospital Treatment for the depositor - (Transferable Coupon) subject to the maximum of 10% of the deposit amount - subject to certain exclusions.

M. GENERAL

- The application for deposits shall be in the Company's prescribed form and should be complete in all respects.
- Deposits from Minors are acceptable, provided the application form is signed by the natural guardian.
- Deposits will not be accepted from partnership firms
- Charitable/Educational Institutions shall give details like their rules and regulations, registration details, particulars of income tax exemption, authority for investing in the company etc. Original documents must be produced for verification along with extra copies.
- If the due date for any payment falls on a Sunday, Bank Holiday or any other day on which the office remains closed payment will be made on the next working day.
- The Company reserves the right to alter or amend any condition without notice or all the conditions stipulated for accepting deposits.
- Any additions or alterations in the deposit will be made only at the time of maturity
- Deposit receipt will be issued only after the realisation of cheques / demand drafts.
- Where the scheme choice is not indicated in the application form the deposit will be treated as placed in cumulative deposit scheme.
- Repayment amount of deposit to nominee shall be valid discharge by a company against the legal heir.
- Depositors are strongly advised to have their accounts in joint names or use nomination.
- The Company will not recognise any lien on deposits or assignment of the deposit and/or interest thereon.
- Notification to the company regarding change of address, tax exemption etc., must be sent to the company atleast 30 days before the date on which the next payment of interest falls due.
- All matters in regard to this scheme are subject to Chennai jurisdiction.

All Communications with regard to deposits shall be addressed to:

APOLLO HOSPITALS ENTERPRISE LIMITED
SECRETARIAL DEPARTMENT
ALI TOWERS, III FLOOR, No. 55 GREAMS ROAD, CHENNAI- 600 006.

10. Declaration

I/We declare that I/We have read the terms and conditions governing the acceptance of Public Deposits by the Company and I/We accept the same.

I/We hereby declare that this amount deposited with the company, is not out of funds acquired by me/us borrowing or accepting Deposit from any other person.

I/We declare that the first named depositor mentioned in our application is the beneficial owner of the deposit and as such he/she should be treated as payee for the purpose of deduction of tax u/s 194A of the IT Act, 1961.