



APOLLO HOSPITALS ENTERPRISE LIMITED

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

Secretarial Dept. : Ali Towers, III Floor, No. 55 Grems Road, Chennai -600 006.

Tel. No. : 044 -28293896, Fax No. : 044 -28290956

Hospital Complex: 21 Grems Lane, Off. Grems Road, Chennai -600 006. Tel. No. 2829 0200 Extn. : 6681

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, Chennai, Hyderabad, Kakinada, Karur, Kolkata, Madurai, Mysore, Vishakapatnam and diagnostic centres subject to a maximum of 10% of the value of the deposit amount. Certain exclusions apply.
- ❖ This discount coupon is transferrable 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 payment through Electronic Clearing Service.
- ❖ Interest commences from the date of receipt of cheque / draft subject to realisation.
- ❖ Deposits from Non-Resident Indians accepted with repatriation rights.
- ❖ Outstation payments will be made through bank drafts.
- ❖ Outstation cheques are not acceptable.
- ❖ Nomination permitted (for individuals only)

SCHEME A - FIXED DEPOSIT

Period of Deposit	Rate of Interest p.a. (%)	Minimum Amount Acceptable (Rs.)
1 Year	9.00 8.00	25,000/-
2 Years	9.25 8.25	25,000/-
3 Years	9.50 8.75	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 Rs. 25000/- of the Deposit	Effective Annual yield (%)
1 Year	25,000/-	27,345/- 27075	9.38 8.30
2 Years	25,000/-	30,059/- 29468	10.12 8.94
3 Years	25,000/-	33,207/- 32473.00	10.94 9.96

Interest Compounded Monthly

Wealth Care From the Experts in Healthcare

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ACCEPT FIXED / CUMULATIVE DEPOSITS

Information as per the Companies (Acceptance of Deposits)

Rules, 1975 as amended is given below :

- (A) Name of the Company : **APOLLO HOSPITALS ENTERPRISE LIMITED**
- (B) Date of Incorporation : 5th December 1979
- (C) Business carried on by the Company & its subsidiaries
- (i) Running modern super-speciality hospitals at Ahmedabad, Aragonda, Bangalore, Bilaspur, Chennai, Hyderabad, Kakinada, Karur, Kolkata, Madurai, Mysore, New Delhi, Vishakapatnam and Diagnostic/Research Centres
 - (ii) Running Pharmacies.
 - (iii) Providing Consultancy Services for setting up Super Speciality Hospitals.
- SUBSIDIARIES :**
- (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.
 - (iv) Samudra Healthcare Enterprises Limited, Kakinada, providing Health Care Services.
 - (v) Imperial Hospital and Research Centre Limited, Bangalore, providing Health Care Services.
 - (vi) Pinakini Hospitals Limited, Nellore, providing Health Care Services.
 - (vii) 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.

(E) Names, Addresses and Occupation of the Directors :

NAME	ADDRESS	OCCUPATION
1. Dr. Prathap C Reddy Executive Chairman	19 Bishop Gardens, Raja Annamalaipuram, Chennai-600 028	Doctor
2. Smt. Preetha Reddy Managing Director	5 Subba Rao Avenue, II Street, Chennai - 600 006	Industrialist
3. Smt. Suneeta Reddy Executive Director-Finance	5 Subba Rao Avenue, II Street, Chennai - 600 006	Industrialist
4. Smt. Sangita Reddy Executive Director-Operations	House No.8-2-674/B212, Road No.13, Banjara Hills, Hyderabad - 500 034	Industrialist
5. Shri. N. Vaghul	Fiat No.3 Sudharsan Apts., 63 First Main Rd., R.A. Puram, Chennai - 600 028	Service
6. Shri. Rajkumar Menon	No. 1-C, Dev Apartments, first floor New No. 5, Priithivi Avenue, First Street, Alwarpet, Chennai - 600 018	Industrialist
7. Shri. Rafeeqe Ahamed	10 Kothari Road, Nungambakkam High Road, Chennai - 600 034	Industrialist
8. Shri. Deepak Vaidya	906 Maker Chambers V, Nariman Point, Mumbai-400 021	Service
9. Shri. P. Obul Reddy	5 Subba Rao Avenue, II Street, Chennai - 600 006	Industrialist
10. Shri. T.K. Balaji	34 Poes Gardens, Chennai - 600 084	Industrialist
11. Shri. Habibullah Badsha	3 Leith Castle Street, Chennai - 600 028	Senior Advocate
12. Shri. Khairil Anuar Abdullah	Khazanah Nasional Berhad, 2755-5-K Level 33, Tower 2, Petronas Twin Towers, Kuala Lumpur City Centre, Kuala Lumpur, Malaysia.	Service
13. Shri. G. Venkatraman	Flat No. 802, Chembur Gulmarg Co-operative Housing Society RC Marg, Chembur Naka, Mumbai - 400 071.	Service
14. Shri. Steven J. Thompson	1234 Dock Side Circle, Baltimore, MD 21209, USA	Service
15. Shri. Neeraj Bharadwaj	Apax Partners India Advisers Pvt. Ltd. 2nd Floor, Devchand House, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai - 400 018.	Service

(F & G) Profits and Dividends (Rs. in Lakhs)

Period ended	Profits		Equity Dividend	
	Before Tax	After Tax	Amount	Percentage
March 2007	13563	10007	2582	50
March 2008	14510	10175	3521	60
March 2009	17224	11807	4016	65

(H) Summarized financial position of the Company as appearing in the two latest audited balance sheet:

(Rs. in Lakhs)					
Liabilities	31.03.2009	31.03.2008	Assets	31.03.2009	31.03.2008
Share Capital*	6794.57	7325.52	Fixed Assets	89993.93	59517.81
Reserves & Surplus	130291.12	116478.20	Investments	62927.95	70601.08
Secured Loans	43655.25	29219.52	Current Assets, Loans & Advances	70351.56	58191.47
Unsecured Loans	1292.91	1343.96	Misc. Expenses (to the extent not written off or adjusted)	4.58	30.70
Deferred Tax Liability	6265.60	5896.97			
Current Liabilities & Provisions	34978.57	28076.89			
Total	223278.02	188341.06		223278.02	188341.06

* Includes Share warrants issued amounting to Rs. 770.99 (Rs. 1456.95) Lakhs

Brief Particulars of Contingent Liabilities

(Rs. in Lakhs)		
	31.03.2009	31.03.2008
a. Claims against the Company not acknowledged as debts.	2671.21	2571.03
b. Demand raised by Deputy commissioner of Commercial Taxes (Enforcement) for VAT payable on the sale of Food and Beverages to the Patients, against which the Company has preferred an appeal with the Joint Commission of Commercial Taxes (Appeals) Mysore.	12.73	-
c. The Company has executed bonds in favour of the President of India, pending its application for receipt of customs duty exemption certificates from the Government.	111.64	111.64
d. The Company filed a Special Leave Petition on 6 th May 2008 before the Honourable Supreme Court against the judgement of the Divisional Bench of the Madras High Court dated 10 th March 2008 allowing the reopening of the assessment for Assessment Year 2000-2001 and disallowing the claim for set off the unabsorbed depreciation. The Special Leave Petition was admitted by the Honourable Supreme Court on 15 th May 2008. The Assessment Officer completed the assessment and raised a demand of Rs.136,760,038/- which has since been stayed by the Honourable Supreme Court in its order dated 16 th June 2008. Since in our opinion the amount is subjudice, the same has been treated as a contingent liability for the financial year ended 31 st March 2009.	1367.60	1367.60
e. Estimated amount of contracts remaining to be executed on capital account not provided for on account of company's expansion cum diversification programme of the company.	49861.10	28402.92
f. Export obligation to be fulfilled in the next eight years on availing of concessional duty on imports under 5% EPCG scheme to the extent of eight times the duty saved amount.	8841.88	3648.64
g. Estimated Customs-duty guarantees given by the Company in favour of Assistant Collector of customs pending receipt of custom-duty exemption certificate	997.00	997.00
h. (i) LCs opened by various banks in favour of Foreign Suppliers for consumables, spares & medical equipment	2674.07	2109.07
(ii) Bank Guarantee	362.31	186.14
(iii) Corporate Guarantee executed in favour of		
(i) IDBI on behalf of Apollo Hospitals International Ltd., Ahmedabad	500.00	500.00
(ii) IDFC on behalf of Apollo Hospitals International Ltd., Ahmedabad	1575.00	1575.00
i. (i) Additional Liability, if any, for payment of sales-tax on work orders pursuant to court proceedings between the contractors and the State Governments	2.06	2.06
(ii) In respect of the Claims for sales tax made by the Commercial Tax Department for the various assessment years,	10.39	5.19

(I) The amount which the Company can raise by way of deposits under these rules: (Rs. in Lakhs)

a. From Public: 25% of the aggregate of the paid-up capital and free reserves	34075.41
b. From Shareholders or deposits guaranteed by the Directors: 10% of the aggregate of the paid up capital and free reserves	13630.16
c. The aggregate of deposits actually held on the last day of the immediately preceding financial year, 31/03/2009	1361.52

(J) The Company has no overdue deposits other than unclaimed deposits as on the date of the advertisement.

- (i) That the Company has complied with the provisions of the Companies (Acceptance of Deposits) Rule, 1975 as amended.
- (ii) That the compliance with these rules does not imply that repayment of deposits is guaranteed by the Central Government and
- (iii) That the deposits accepted by the Company are unsecured and rank paripassu with other Unsecured Liabilities.
- (iv) That the Company is not in default in the repayment of deposits or part thereof and any interest thereupon in accordance with terms and conditions of such deposit. Further, the Company has not waived off interest accrued on deposits on any occasion.

The advertisement is issued on the authority and in the name of the Board of Directors of the Company. The text of the advertisement and also the terms and conditions of the deposits have been duly approved by the Board of Directors of the Company at its meeting held on 29th June 2009 a copy thereof duly signed by the majority of the Directors of the Company has been filed with the Registrar of Companies, Tamil Nadu, Chennai.

By order of the Board
For APOLLO HOSPITALS ENTERPRISE LIMITED

DR. PRATHAP C REDDY
Executive Chairman

AGRA (Shree Krishna Nagar), AHMEDABAD (Ambavadi), AJMER (Old Motor Circle), ALLAHABAD (Civil Lines), AMRITSAR (Lawrence Road), AURANGABAD (Tapadia Circle), BANGALORE (M G Road), BARCELONA (Civil Lines), BELGAUM (Shree Krishna Towers), BHILAI (Near Maurya Theatre), BHOPAL (Arera Colony), BHUBANESHWAR (Khavel Nagar), BHUJ (Siddhachal Hospital Road), CHANDIGARH (Sector 9 - D), CHENGACHERRY (Silver Plaza Bldg), CHENNAI (Nungambakkam High Road), CHIDAMBARAM (South Car Street), COIMBATORE (Trichy Road), CUDDALORE (Car Street), CUTTACK (Bagra Kabati Road), DARJEELING (Lachen Road), DEHRADUN (Daleram Bazar), DEVAKOTTAI (Thaialogal Road), DHANBAD (Shastri Nagar), DHARAPURAM (Big Bazar Road), DHARMAPURI (Nethaji Bay Pass Road), DHARWAD (Near Jubily Circle), DINDIGUL (Salai Road), DURGAPUR (Nachan Road), ELURU (Powerpet), ERNAKULAM (M.G. Road), ERODE (Gandhi Road), FARIDABAD (Sector 15), GHAZIABAD (Patel Nagar III), GOBICHETTIPALAYAM (Kutchery Road), GUNTUR (Arundelpet), GUFGAOM (Sector 14), GUWAHATI (M N Lethru Road), GWALIOR (Indergang Square), HOSUR (Bye Pass Road), HUBLI (Traveller's Bungalow Road), HYDERABAD (Khairatabad), INDORE (M G Road), JABALPUR (Wardmanan Tower), JAIPUR (Subhash Marg), JALANDHAR (G T Road), JAMNAGAR (Moti Kavydi RPL Township), JAMNAGAR (P N Marg), JAMSHEDPUR (Main Road), JODHPUR (Residency Road), KANCHEEPURAM (Gandhi Road), KANNUR (Mahatma Mandur Junction), KANPUR (The Mall), KARAUKULI (Main Sekkidal Road), KARUR (Ramakrishnapuram Main Road), KOCHI (M.G. Road), KOLHAPUR (Rajarampur), KOLKATA (Sir R N Mukherjee Road), KOLLAM (Main Road), KOTA (Jhalawadi Road), KOTTAYAM (K K Road), KOZHIKODE (Cherooty Road), KUMBakonAM (T S R Big Street), LOCKNOW (Opp Power House Aminabad), LUDHIANA (Feroz Gandhi Market), MADURAI (Main North Chitral Street), MANGALORE (P M Rao Road), MANIPAL (Main Road), MANNARGUDI (Keela Raja Veedhi), MARGAO (Panandikar Chambers), MAYILADUTHURAI (Mahadana Street), MEERUT (Hapur Road), MOHALI (SAS Nagar), MORADABAD (GMD Road), MUMBAI (Nariman Point) MUMBAI (S V Road, Andheri w), MYSORE (Kallidasa Road), NAGERCOIL (Cape Road), NAGPUR (Civil Lines), NAMAKKAL (Salem Road), NASHIK (Sharanpur Road), NAVSARI (Opp Shivaji Library), NELLORE (Gandhi Nagar, Trunk Road), NEW DELHI (Connaught Place), NEYVELI-3 (Main Bazar, Neyveli Township), NOIDA (Sector 18), PALANI (Near Dharapuram Road), PALGHAR (Mahim Road), PANAJI (Swami Vivekananda Road), PANCHKULA (Sector II), PANIPAT (G T Road), PARAMAKUDI (Vasviy Street), PATIALA (Chhoti Baradari), PATNA (Kashi Place), PATTUKOTTAI (Big Street), POLLACHI (Venkatraman Street), PONDICHERRY (Mission Street), PONNAMAVATHY (Anna Salai), PUDUKOTTAI (East Main Street), PUNE (Bund Garden Road), RAIPUR (Choubey Colony), RAJAMUNDRI (Kumar Talkies Road), RAJAPALAYAM (Tenkasi Road), RAJKOT (Near Dhamam Cinema), RAMANATHAPURAM (Palace Street), RANCHI (Near Ratanal Petrolpump), ROHTAK (Delhi Rohtak Road), ROURKELA (Udit Nagar), SAHARANPUR (Court Road), SALEM (Apuchetty Street), SECUNDARABAD (S D Road), SHIMLA (The Mall), SILIGURI (Sevoke Road), SHIVAGANGA (Gandhi Road), SIVAKASI (P K S A Road), SURAT (Attnkula Lines), TENKASI (Muttappa Street), THANJAVUR (South Main Street), THENI (Madurai Road), THIRUVALLA (M C Road), TRICHUR (Delma Complex), TIRUMANGALAM (Uslampatti Road), TIRUNELVELI (S N High Road), TIRUPATI (Netaji Road), TIRUPATTUR (Kishnagiri Road), TIRUPPUR (Dharapuram Road), TIRUVANANTHAPURAM (M.G. Road), TRICHY (Main West Boulevard Road), TUTTICORIN (WGC Road), UDMALPET (Dhal Road), VADODRA (Race Course Circle), VALLABH VIDYANAGAR (Anand-Mota Bazar), VALSAD (Tithal Road), VARANASI (Gyanvapi Chowk), VELLORE (Long Bazar), VIJAYAWADA (M G Road), VILLUPURAM (K K Road), VIRUDHACHALAM (Bazar Street), VISAKHAPATNAM (Dwarka Nagar) WARANGAL (Battala Bazar).

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 (Rs.)
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 Rs. 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 Rs. 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

Income Tax as per the provisions of the Finance Act in force will be deducted at source where the aggregate amount of interest paid or payable during a financial year exceeds Rs. 5000/- unless a declaration in the prescribed form under the Income Tax Act, 1961 is furnished to the company. The aforesaid form should be furnished at least 30 days in advance in respect of each financial year (i.e., for the period 1st April to 31st March of the succeeding year). The Company will issue certificate in the prescribed form specifying the amount of tax deducted at source on accrued/paid interest.

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 at least **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 **Rs. 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 the company when his/ her total deposit with the company under the same name exceeds Rs. 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 rule's 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 and will be effective from the date of credit to the companies Account.
- 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 at least 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.