



**B-Right**  
RealEstate Limited  
Building Real Value Homes

**CIN:** L70100MH2007PLC282631

**Registered Office:** 702, 7th Floor, Shah Trade Centre,  
Rani Sati Marg, Malad (East), Mumbai - 400 097.

**Contact:** 022 46035689

**Website:** <https://b-rightgroup.com>

**Email:** [info@b-rightgroup.com](mailto:info@b-rightgroup.com)


# FIXED DEPOSIT SCHEME

Tenure: 1 year / 2 years / 3 years

- 14% p.a. interest for 1 year
- 15% pa. interest for Cumulative 3 years
- **Net worth as on March 31, 2024: 139 crores**



## Minimum investment amount of Rs. 1 Lakh

Interest payment option	*Rate of Interest (p.a.)	<b>CREDIT RATING</b> IVR BBB-/Stable (IVR Triple B Minus with Stable Outlook)
Monthly	<b>12%</b>	Our bank details: Name: <b>B-Right RealEstate Ltd FD</b> Account No.: <b>100263400005320</b> IFSC Code: <b>YESB0001002</b> Bank Name: <b>Yes Bank Ltd, Goregaon (East)</b>
Quarterly	<b>12.5%</b>	
Half yearly	<b>13%</b>	 <b>Scan and Apply for Fixed Deposit</b> <a href="https://b-rightgroup.com/fixed-deposit-scheme.html">https://b-rightgroup.com/fixed-deposit-scheme.html</a>
Yearly	<b>14%</b>	
Cumulative 3 years	<b>15%</b>	

\* Fixed Deposit(s) will be repaid only on maturity. However, after 6 months from the date of the Deposit the Company at its sole discretion, may permit the Depositor to withdraw the Fixed Deposit prior to the maturity date on such terms as the Company may stipulate and as per the provisions of the Companies (Acceptance of Deposits) Rules, 2014, or any other law in force.

# B-Right RealEstate Limited

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## Mandate Form for receiving interest on fixed deposit and maturity amount of the deposit through Electronic Payment modes (NACH/NECS/NEFT/RTGS)\*

I hereby give my mandate to credit the interest on fixed deposit and maturity amount of the deposit placed by me directly to my Bank Account through the National Automated Clearing House (NACH)/ National Electronic Clearing Service (NECS)/ National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS).

The details of my bank account are given below (please also fill this for existing Fixed Deposits if not provided earlier):

Name of First/Sole depositor (IN BLOCK LETTERS)	
Address of Depositor	
Telephone Number/Mobile Number	
Email Id	
Fixed Deposit Receipt Number (only for existing Deposits)	
Permanent Account Number (PAN)	
Name of the Bank in Full	
Branch Name	
Address & Telephone Number of the Bank Branch	
Bank Account Number as it appears on the Cheque leaf	
9 Digit MICR Code and 11 Digit IFSC Code as they appear on the Cheque leaf	
Type of Account (Please tick)	
I enclose a blank cancelled Cheque to enable verification of the details.	

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed because of incomplete or incorrect information, I would not hold the Company responsible. I undertake to promptly inform the Company of any subsequent changes in the above particulars.

Place:

Date:

\_\_\_\_\_  
Signature of Sole/First Holder

\*Depositors are mandatorily required to submit to the Company this Mandate with the Application Form, both duly filled up and signed, failing which your application is liable to be rejected.

# The Company invites Fixed Deposits from the Members and Public on the following TERMS AND CONDITIONS.

## **Amount of Deposits/Period**

As per the Table on Page 1.

## **Interest**

As per the Table on Page 1.

## **Tax Deduction At Source**

**1.** Please furnish your Income Tax Permanent Account Number (PAN). Income Tax will be deducted at source as per the applicable provisions of the Income Tax Act, 1961. Under the regulations currently in force, if the interest credited or paid or likely to be credited or paid during a financial year exceeds Rs. 5,000 Income Tax at the prescribed rate of 10% will be deducted at source if the PAN is furnished. If the valid PAN is not furnished Income Tax will be deducted at source at the rate of 20%. These regulations are subject to change and the relevant rates for the year will apply. Income Tax will not be deducted if the individual submits valid Form 15G or 15H, as prescribed under the Income Tax Rules, 1962. Please note that unless we have the said forms with us at the time interest is payable or by March 31 in each year, whichever is earlier, we shall be obliged to deduct the requisite tax at source. Please also note that only one such said form is required for each financial year. Income tax will be deducted at source for "specified persons" classified under the Income Tax Act at the rate specified under Section 206AB of the said Act. The Company will be relying on the information verified by the utility available on the Income Tax website for identifying specified persons.

## **Joint Deposits**

**2.** Deposits will be accepted in joint names not exceeding 3 in number.

(a) In the case of Fixed Deposits made in joint names, all correspondence will be addressed to the person whose name appears first in the application form.

(b) All cheques or warrants for payment of interest or repayment of principal amount will also be drawn in favour of the said first named Depositor.

(c) Any discharge given by the said person for payment of interest or repayment of principal amount shall be valid and binding on all joint Depositors.

**3.** In the event of death of the first named Depositor, all payments on account of interest and repayments on account of principal amount will be made to the person first in order of the survivors as given in the original application on production of death certificate without reference to the heirs and/or legal representatives of the deceased Depositor.

## **SOLE DEPOSITS**

**4.** In the event of the death of the Sole Depositor, the Fixed 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 the Will, Succession Certificate or Letter of Administration granted by a Court of Competent Jurisdiction.

**5.** Addition of a name in the sole named Deposits will be allowed by the Company at its absolute discretion and once done, the Deposit will be considered as Joint Deposit.

## **NOMINATION**

**6.** Nomination facility may be availed by the Sole/Joint Deposit Holders. Minors may also be nominated. For minors, the applicant(s) should appoint a guardian other than the applicant(s), who must sign the application form. In the event of death of the Deposit Holder(s), the Company will only deal with the nominee or, in the case of a minor as a nominee with the guardian on record till the minor attains majority. The nominee must be a Resident Indian only. Sole/Joint Deposit Holders may at any time substitute the name of the nominee and the guardian.

## **MODE OF DELIVERY AND PAYMENT**

**7.** Fixed Deposit Receipts, warrants for repayment of principal/interest and all correspondence will be delivered by courier/post. The Company is in no way to be held responsible for delay or loss in transit by courier/post.

**8.** (a) All repayments and interest payments shall be made through the electronic mode of payment facility as per the details provided in the

Mandate on page 2 of the Application Form which the depositors are mandatorily required to duly submit to the Company. Please provide proper details, failing which the payments by the Company will be at the Depositor's risk. In cases where the electronic payment instructions fail or are rejected by the bank, the repayments and interest payment shall be made by an "Account Payee only" and "Not Negotiable" crossed cheque drawn on the Company's bankers in Mumbai or by Warrant or by Demand Draft, payable at par at specified branches in India of the Company's bankers. Please note that the at par facility and the electronic transfer facility is subject to RBI guidelines from time to time.

(b) In case of loss of Cheque or Warrant or Demand Draft, the Company may issue another cheque or warrant or demand draft at its own discretion and after obtaining such documents as may be considered necessary after due verification of encashment from all the branches of the bank.

## **General**

**9.** Type of Deposits: Unsecured.

**10.** In the event of the loss of a Fixed Deposit Receipt, the Company may at its sole discretion, issue a duplicate receipt upon receiving an indemnity from the Depositor in a form prescribed by the Company. All expenses for this shall be borne by the Depositor.

**11.** Fixed Deposit Receipts are not transferable.

**12.** The Company will not recognize any lien or assignment of Fixed Deposit(s) and/or interest thereon.

**13.** Fixed Deposit(s) will be accepted from Members and Public who are resident individuals, domestic Body Corporates and Others (Domestic).

**14.** Fixed Deposit(s) will not be accepted from Members and Public who are not resident in India.

**15.** Fixed Deposit(s) accepted are subject to Greater Mumbai Jurisdiction.

**16.** Thumb impression in place of signature shall not be accepted.

**17.** In the case of Deposits in the name of minor received through a guardian, the payment of interest and the principal amount will be made to the person whose name is mentioned as the guardian and whose specimen signature has been given in the application form until and unless the Company receives special instructions from the guardian for issuing payment in the name of the minor.

**18.** Fixed Deposit Receipt will be forwarded at the address given on the application form or through electronic mode within 21 days from the date of receipt of money or realisation of cheque or date of renewal.

**19.** Where the due date of any payment in respect of the Fixed Deposit falls on a Sunday, Public or Bank Holiday or on any other day on which the registered office of the Company is closed, the payment will be made by the Company to the Depositor on the next working day or as soon as thereafter may be practicable.

**20.** The Company reserves the right to

(a) reject any application for Fixed Deposits without assigning any reason therefor;

(b) discontinue acceptance/renewal of Deposits at any time at its sole discretion; and

(c) alter or amend without notice, any or all of the conditions stipulated above and to refund the existing Deposits before maturity along with the applicable interest.

**21.** These terms and conditions form part of the application form and shall be subject to the provisions of the Companies (Acceptance of Deposits) Rules, 2014.

**22.** Applicants can apply for this Fixed Deposit Scheme both online or offline as per their convenience.

(a) Applicants can apply through Offline mode by sending the duly filled application form along with mandate form as per page no. 2, cancelled cheque copy, self attested Copy of PAN and Aadhaar Card through courier/post at the registered office of the Company.

(b) Applicants can apply through online mode through Company's website at <https://b-rightgroup.com/fixed-deposit-scheme.html>

