

## FIXED DEPOSIT SCHEMES

### NON-CUMULATIVE DEPOSITS

#### SCHEME A

Quarterly Income Plan			
Period (Months)	Minimum Amount (₹)	Rate of Interest (% p.a.)	Yield (% p.a.)
12	20,000/-	12.00	12.12
24	20,000/-	12.25	12.37
36	20,000/-	12.50	12.63

- Additional amount in multiple of ₹ 1,000/-.
- Interest on quarterly income plan is compounded monthly and paid quarterly.
- Post-dated interest warrants on Deposits for each financial year will be despatched in advance along with the Fixed Deposit Receipt.
- Nomination Facility available and Pre-mature withdrawal of deposits as per Rules applicable.

### CUMULATIVE DEPOSITS

#### SCHEME B

Period (Months)	Minimum Amount (₹)	Payable on Maturity (₹)	Yield (% p.a.)
6	20,000/-	21,150	11.50
12	20,000/-	22,536	12.68
24	20,000/-	25,520	13.80
36	20,000/-	29,044	15.07

- Additional amount in multiple of ₹1,000/-.
- Maximum amount per investor for six months' duration – ₹ 10 lacs.
- Interest compounded monthly on deposit of one year or more.
- Nomination Facility available and Pre-mature withdrawal of deposits as per Rules applicable.

## HIGHLIGHTS

### EXPRESSWAY & REAL ESTATE

- 165 KM Yamuna Expressway connecting NOIDA to Agra with the right of toll collection on the expressway for 36 years has been inaugurated and commercial operation has commenced with effect from 9<sup>th</sup> August, 2012, though the Concession Agreement envisaged the completion of the Expressway by April, 2013.
- Yamuna Expressway is India's Longest Six Lane (expandable to Eight lanes) Access Controlled Expressway with Concrete Pavement.
- Ribbon development of Five integrated townships along the Expressway with total real estate development of 49 mn. sq. metres.
- Integrated townships (a city in itself) offer wide range of residential products with world class institutional, amusement, industrial & commercial facilities.
- Unique Infrastructure Company enjoying tax benefit under Section 80 I(A) of the Income Tax Act with two revenue streams - toll income and real estate revenues.
- Market Capitalisation of around ₹ 7493 Crores.
- Over 1,20,000 satisfied shareholders and 34,000 depositors.

### HOW TO APPLY

- Please fill in the attached Application Form completely and appropriately and ensure that all the columns are filled up carefully, neatly and signed on every correction if any.
- Application Form along with cheque/draft favouring "JAYPEE INFRATECH LIMITED A/C FIXED DEPOSIT" (CMS CODE-JPINFRA) and crossed "ACCOUNT PAYEE ONLY" should be deposited with CMS branches of AXIS Bank either directly or through Managers/Brokers to the Scheme. Separate pay-in-slip meant for Cash Management Services (CMS) should be used while depositing the cheque/DD with the AXIS Bank mentioning the "CMS CODE-JPINFRA" therein.
- Depositors outside Delhi, where there is no CMS branch of AXIS Bank may send their applications alongwith Cheque/DD payable at Mumbai directly to Link Intime India Pvt. Ltd., C-13 Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West), Mumbai-400078. Outstation cheques are not acceptable unless payable at par.

### REGISTRAR TO THE FIXED DEPOSIT SCHEME



**Link Intime India Pvt. Ltd.** C-13 Pannalal Silk Mills Compound, L.B.S.Marg, Bhandup (West), Mumbai-400078  
Tel : 022-25946960, Fax : 022-25946969 E-mail : [jpinfra@linkintime.co.in](mailto:jpinfra@linkintime.co.in)

### BANKER TO THE SCHEME

**AXIS Bank Limited**, K-21 & 22 Sector-18, Noida-201301 (U.P.)

### MANAGERS TO THE SCHEME



**RR INVESTORS RETAIL SERVICES PVT.LTD., 47 M.M ROAD RANI JHANSI MARG, NEW DELHI- 110055, TEL- 11-23636363**

Ahmedabad : 401 - Abhijit Bldg. -1, Opp. Bhuj Mercantile Bank, Mithakali Six Road, Navarangpura Ahmedabad -390009 Gujarat Tel- 079-26467260/26404241  
Bangalore : S-111, Manipal Centre, 47, Deckenson Road, M. G. Road, Bangalore-560042, Karnataka Tel- 080-42477177/101-03  
Chandigarh : SCO-222-223, Gr. Floor, Sector-34A, Opp. State Library, Chandigarh-160034 Punjab Tel- 0172-2624796/4620067  
Chennai : 3rd Floor, Precision Plaza, New #397, Teynampet, Annasalai, Chennai-600018, Tamilnadu Tel- 044-42077370/42077371  
Dehradun : 56, 1st Floor, Rajpur Road, Opp. Madhuban, Dehradun-248001 Uttaranchal Tel- 0135-3258181  
Jaipur : 7, Katewa Bhawan, Opp. Ganapati Plaza, MI Road, Jaipur-302001, Rajasthan Tel- 0141-3235456/ 5113317  
Kolkata : 704, Krishna Bldg., 224, AJC Bose Road, Kolkata- 700017, West Bengal Tel- 033-22802963/22806878  
Lucknow : G-32, Shriram Tower, 13, Ashok Marg, Lucknow-226001, Uttar Pradesh Tel- 0522-4057615-6  
Mumbai : 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Fort, Mumbai-400023 Maharashtra Tel- 40544201 & 22642688  
Vadodara : 222, Sidharth Complex, R. C. Dutta Road., Alkapuri, Vadodara-390007 Gujarat Tel- 0265-3256190/2353195

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### BANKER TO THE SCHEME

**AXIS Bank Limited**, K-21 & 22 Sector-18, Noida-201301 (U.P.)

### MANAGERS TO THE SCHEME

- **BAJAJ CAPITAL LTD.** - Bajaj House, 97, Nehru Place, New Delhi-110019.  
Tel. 66272300/15 (Nehru Place, New Delhi), 41790444, 41790408 (Connaught Place, New Delhi), 40099999 (Mumbai), 64578532-41 (Kolkata), 23451234, 64588300 (Chennai), 30072784/786 (Ahmedabad), 6451612-3 (Chandigarh), 65675568/69 (Lucknow), 6451763-4 (Kanpur), 6451510-11 (Meerut), 6457307-08 (Agra), 6452648-9 (Dehradun).
- **R R INVESTORS RETAIL SERVICES PVT. LTD.** - 47 MM Road, Rani Jhansi Marg, Jhandewalan, New Delhi-110055.  
Tel. 23636362-63, Toll Free 1800-11-0444 (Jhandewalan, New Delhi), 26467260, 26404241 (Ahmedabad), 42477177, 42477101-103 (Bangalore), 4620067, 2624796 (Chandigarh), 42077370-371 (Chennai), 3258181 (Dehradun), 2427367, 2427361 (Faridabad), 41523990 (Ghaziabad), 3235456, 5113317 (Jaipur), 22802963, 22806878 (Kolkata), 4057615-616 (Lucknow), 40544201-202, 22642688 (Mumbai), 4336992 (Noida), 3256190, 2353195 (Vadodara).
- **SECURITY INVESTMENT LTD.** - H-23, Connaught Circus, New Delhi-110 001.  
Tel. 23317474-5, 43631111 (Connaught Circus, New Delhi), 46631111, 41513252 (Nehru Place, New Delhi), 2613806 (Lucknow), 2217112 (Kanpur), 4627139 (Chandigarh), 2422585 (Faridabad).
- **SMC GLOBAL SECURITIES LTD.** - 17, Netaji Subhash Marg, Daryaganj, New Delhi-110 002.  
Tel. 011-61105999 (New Delhi), 079-30074881/8 & 40049801/03 (Ahmedabad), 044-42172444 (Chennai), 040-30920600 (Hyderabad), 0141-3000255/60 (Jaipur), 0657-2441605 (Jamshedpur), 0522-3024782 (Lucknow), 033-39801300, 39801320 (Kolkata) 022-66518046 (Mumbai), 01666-234344/45 (Sirsa).



Particulars as per the Companies (Acceptance of Deposits) Rules, 1975 as amended, are given below:

(a) **Name of the Company** : JAYPEE INFRATECH LIMITED

(b) **Date of incorporation** : 5<sup>th</sup> April, 2007

(c) **Business carried on by the Company.**

**Business:**

Jaypee Infratech Limited (JIL) is an infrastructure development Company engaged in the development of the Yamuna Expressway and related real estate development. The Company, which is a part of the Jaypee Group, was incorporated on April 5, 2007 as a special purpose vehicle (a subsidiary of Jaiprakash Associates Limited) to implement the Concession Agreement. The Concession Agreement with the Yamuna Expressway Industrial Development Authority (YEA) provides for a concession period of 36 years on Build-Operate-Transfer basis in the State of Uttar Pradesh, connecting Noida and Agra.

The Yamuna Expressway has been inaugurated on 9<sup>th</sup> August, 2012 and commercial operation has already commenced, though the Concession Agreement envisaged the completion of the Expressway by April, 2013. The Company had deployed a sum of ₹ 12534 crores on the construction of the Yamuna Expressway till 31<sup>st</sup> March, 2012 which has been met out of equity capital, debt and contribution from real estate development. The Expressway has drastically reduced the travel time between Noida and Agra.

JIL has also been provided the right to develop 25 million square meters of land area for commercial, amusement, industrial, institutional & residential purposes etc. across five different locations along the Yamuna Expressway—one in Noida, two locations in District Gautam Budh Nagar (part of NCR) and one location in each of District Aligarh & District Agra, Uttar Pradesh. JIL has commenced development of its land parcels at Noida and Mirzapur, Distt. Gautam Budh Nagar and has sold 45 million sq. feet of covered area as of 31<sup>st</sup> March, 2012 including 10.9 million sq. feet during the Financial Year 2011-12. In view of various new real estate projects being undertaken by the Company on its "Land for Development", the Company is expected to maintain a niche position in its area of operation in the coming years.

(d) **Brief particulars of the Management of the Company:**

The day-to-day business of the Company is looked after and managed by the Managing Director and Whole-Time Directors subject to the superintendence, direction and control of the Board of Directors.

(e) **Names, Addresses and Occupation of the Directors:**

Sl. No.	Name	Address	Occupation
1.	Shri Manoj Gaur Chairman-cum- Managing Director	A-9/27, Vasant Vihar New Delhi-110057	Business
2.	Shri Sunil Kumar Sharma Vice Chairman	E-9/14, Vasant Vihar New Delhi-110057	Business
3.	Shri Sameer Gaur Jt. Managing Director	A-9/27, Vasant Vihar, New Delhi-110 057.	Business
4.	Smt. Rekha Dixit Whole-time Director	A-13/1, Vasant Vihar New Delhi-110057	Business
5.	Shri Rakesh Sharma Whole-time Director/ Managing Director	A-16/3, Vasant Vihar New Delhi-110 057.	Business
6.	Shri Sachin Gaur Whole-time Director & CFO	A-1/7, Vasant Vihar, New Delhi-110057	Business
7.	Shri Har Prasad	House No. 3/14, Street-5, Avenue-4, Jaypee Greens Greater Noida-201 306 (U.P)	Service
8.	Shri Basant Kumar Goswami	F-4, Kailash Colony New Delhi-110 048.	Ex. IAS Officer
9.	Shri Subhash Chandra Bhargava	1305 'B' Wing, 13 <sup>th</sup> Floor, Dosti Aster (Dosti Acres), Upper Link Road Off. S.M. Road, Antop Hill Wadala (East) Mumbai-400 037 Maharashtra.	Practicing C.A
10.	Shri Raj Narain Bhardwaj	402, Moksh Apartments Upper Govind Nagar, Malad East, Mumbai-400 097 Maharashtra.	Ex-Govt. Official
11.	Dr. Bidhubhusan Samal	Fiat No.1101, Lokhandawalla Galaxy, Junction of K.K. & N.M. Joshi Marg, Opp. S. Bridge, Byculia (West), Mumbai-400 011 Maharashtra.	Ex.Banker
12.	Dr. Ramesh Chandra Vaish	169, Golf Links New Delhi-110 003	Professional
13.	Shri M.J. Subbaiah	1548, C&D Block, 12 <sup>th</sup> Cross, Anikethana Road, Kuvempunagar, Mysore-570023 Karnataka.	Retired Banker
14.	Shri Suresh Chandra Gupta	B-186, Sector 44, Noida-201 303	Town Planner

15.	Shri Brij Behari Tandon	J-238, First Floor. Saket, New Delhi-110 017.	Retired Civil Servant
16.	Shri S. Balasubramanian	E-103, Raheja Atlantis Sector 31-32A Gurgaon-122 002.	Ex-Chairman, Company Law Board
17.	Shri Arun Balakrishnan	C-122, Trinity Towers DLF Phase-5 Gurgaon-122 009.	Consultant

(f & g) **Profits & Dividend:**

(₹ in Lacs)

Year Ended	Profit Before Tax	Profit After Tax	Dividend %
31.03.2010	58,735	48,749	-
31.03.2011	1,81,464	1,43,506	12.50
31.03.2012	1,59,739	1,28,972	10.00*

\* One Interim Dividend of 5% (already paid) and Final Dividend of 5% (Proposed at the 5<sup>th</sup> AGM)

(h) **Summarised Financial Position of the Company as appearing in the two latest Audited Balance Sheets:**

(₹ in Lacs)

Liabilities	As at 31.03.12	As at 31.03.11	Assets	As at 31.03.12	As at 31.03.11
Share Capital	1,38,893	1,38,893	Fixed Assets <sup>1</sup>	9,22,989	7,40,676
Reserves & Surplus	4,38,871	3,37,400	Investments	-	-
Secured Loans <sup>3</sup>	6,95,985	6,25,000	Current Assets,	7,54,461	6,81,868
Unsecured Loans <sup>4</sup>	14,973	8,212	Loans & Advances <sup>2</sup>	-	-
Current Liabilities & Provisions <sup>5</sup>	3,88,728	3,13,039	Miscellaneous Expenditure	-	-
Total	16,77,450	14,22,544	Total	16,77,450	14,22,544

**NOTES**

- Including capital work in progress.
- Current assets include long term loans and advances and other non-current assets of ₹ 122008 lacs.
- Includes secured loans of ₹ 42462 lacs maturing upto 31<sup>st</sup> March, 2013.
- Includes unsecured loans of ₹ 3980 lacs maturing upto 31<sup>st</sup> March, 2013.
- Current liabilities have been worked after adding other long term liabilities and provisions of ₹ 10041 lacs and deducting the current liabilities of ₹ 46442 lacs as above.
- Figures of current year have been rearranged to match the figures of previous year.

**Brief Particulars of Contingent Liabilities as at 31.03.2012**

- Claim against the Company not acknowledged as debts: ₹ 4,60,963/- (Previous year ₹ 83,967) .
- Outstanding amount of Bank Guarantees: ₹ 23,14,00,000/- (Previous year ₹ 23,14,00,000/-).
- Income Tax (TDS) matters under appeal.  
₹ 8,78,670/- (Amount deposited ₹ 75,000/-) A.Y. 2008-09  
₹ 4,93,100/- (Amount deposited ₹ 2,50,000/-) A.Y. 2009-10

i)	The amount which the Company can raise under the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time :	(₹ in Lacs)
i)	25 % of the aggregate of the paid-up capital and free reserves from public	1,40,882.56
ii)	10 % of the aggregate of the paid-up capital and free reserves against deposits from its shareholders or any deposits guaranteed by the Director.	56,353.02
	<b>Total</b>	<b>1,97,235.58</b>
	The aggregate of deposits actually held on the last date of immediately preceding financial year i.e. 31 <sup>st</sup> March, 2012.	14,972.57

(j) On the day of the advertisement, the Company has **no overdue deposit other than unclaimed deposits.**

(ja) The total number of small depositors and amount due to them in respect of which default has been made – **No default has been made.**

(jb) The fact of waiver of interest accrued on deposits of the small depositors – **N.A.**

k) **The Company hereby declares:**

- that it has complied with the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time;
- that the compliance with these rules does not imply that repayment of deposits is guaranteed by the Central Government;
- that the deposits accepted by the Company are unsecured and ranking pari-passu with other unsecured liabilities; and
- that it has not defaulted in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms & conditions of such deposits.

The text of the above advertisement has been approved by the Board of Directors at its Meeting held on 27<sup>th</sup> September, 2012 and a copy thereof, duly signed by a majority of the Directors on the Board of Directors of the Company as constituted at the time the Board approved the advertisement, has been delivered to the Registrar of the Companies, Uttar Pradesh and Uttarakhand, Kanpur for registration. This advertisement is issued on the authority and in the name of the Board of Directors of the Company.

**By order of the Board  
For JAYPEE INFRATECH LIMITED**

Place: Noida  
Date: 27<sup>th</sup> September, 2012

**A.S. KINDRA  
Company Secretary**

# JAYPEE INFRATECH LIMITED

Registered & Corp. Office: Sector-128, Distt. Gautam Budh Nagar, Noida - 201304 (U.P.), India  
Website : www.jaypeeinftratech.com E-mail : jpinfrafd@linkintime.co.in

CMS CODE-JPINFRA

Sr. No.

## APPLICATION FORM FOR COMPANY'S FIXED DEPOSIT SCHEME

WRITE ONLY ONE LETTER IN EACH BOX BY USING BLOCK LETTER AND TICK (✓) APPROPRIATE BOX WHERE APPLICABLE

Broker's Name, PAN & Address Stamp\*

RR INVESTORS RETAIL  
SERVICES PVT. LTD.  
47, MM ROAD, RANI JHANSI MARG,  
JHANDEWALAN, NEW DELHI-110055

\*Please put cross if not through broker

FIRST APPLICANT'S NAME : MR./MRS./MS.															AGE									
<div></div>															<div></div>									
IF MINOR, GUARDIAN'S NAME															<div></div>									
ADDRESS															PIN CODE									
DATE OF BIRTH OF FIRST APPLICANT															First Applicant's Father's/Husband's Name.....									
(IN CASE OF MINOR & SENIOR CITIZEN)																								
PHONE NO.															E-mail address					Mobile				

SECOND APPLICANT'S NAME		
MR./MRS./MS. ....		
THIRD APPLICANT'S NAME		
MR./MRS./MS. ....		
CATEGORY	STATUS	OCCUPATION
<input type="checkbox"/> PUBLIC	<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> SERVICE
<input type="checkbox"/> SHAREHOLDER*	<input type="checkbox"/> TRUST	<input type="checkbox"/> BUSINESS
	<input type="checkbox"/> HUF	<input type="checkbox"/> HOUSE WIFE
		<input type="checkbox"/> STUDENT
*SHAREHOLDERS LF /CLIENT ID & DP ID.....		<input type="checkbox"/> SR. CITIZEN
		<input type="checkbox"/> OTHER

TYPE OF DEPOSIT SCHEME	Non-Cumulative <input type="checkbox"/> A	Cumulative <input type="checkbox"/> B
FOR THE PERIOD (Months)	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36	<input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36

AMOUNT OF DEPOSIT RUPEES	<div></div>
RUPEES	.....
BY CHEQUE/DD NO.....	DATED.....
DRAWN ON .....	
IF RENEWAL, FDR NO.....	DATED.....
MATURITY VALUE RS.....	DUE ON .....

TAX TO BE DEDUCTED	YES <input type="checkbox"/> NO <input type="checkbox"/>
(For exemption of TDS Form 15G/15H* should be submitted alongwith the Application Form, and during April of every subsequent year otherwise tax will be deducted wherever applicable)	
(* 15H in case of Sr. Citizen aged 60 years and above)	
PERMANENT A/C NO.(MANDATORY)	<div></div>
(enclose copy of PAN Card)	

DEPOSIT PAYABLE ON MATURITY TO	DETAILS OF OTHER DEPOSIT(S) WITH THE COMPANY
<input type="checkbox"/> FIRST NAMED DEPOSITOR	<input type="checkbox"/> NONE
<input type="checkbox"/> EITHER OR SURVIVOR	<input type="checkbox"/> YES, FDR NO(S).....

BANK PARTICULARS OF FIRST APPLICANT
Name of the Bank .....
Branch.....
Account Type : Current <input type="checkbox"/> Saving <input type="checkbox"/>
Account Number .....
FOR NECS/ECS PAYMENT
9 Digit MICR No.....
IFSC CODE.....NEFT CODE.....
9 Digit Code number of the Bank & Branch appearing on the MICR Cheque issued by the bank (please attach a photocopy of Cheque or a cancelled Cheque Issued by your bank for verifying accuracy of the code number)

SIGNATURE OF THE APPLICANT(S)
FIRST/SOLE APPLICANT .....
SECOND APPLICANT .....
THIRD APPLICANT .....

NOMINATION FORM	
(To be filled in by individual(s) applying singly or jointly)	
I/We..... wish to make a nomination and do hereby nominate the following person to whom all rights of the amount payable in respect of the deposit shall vest in the event of my/our death.	
Nominee's Name .....	
Guardian's Name* .....	
Date of Birth* ..... Relationship .....	
Address .....	
.....	
(Signature of Nominee/Guaradian*)	Signature of Depositor(s)
*in case the nominee is a minor	

### FOR OFFICE USE ONLY

RECEIVED ON	SCHEME <input type="checkbox"/> A <input type="checkbox"/> B	INWARD NO.	FDR NO.
AMOUNT (Rs.)	PERIOD <input type="checkbox"/> 6 <input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 MONTHS	MODE OF PAYMENT Cheque/Draft	INVESTOR CODE
WHETHER THROUGH BROKER <input type="checkbox"/> Y <input type="checkbox"/> N	DATE OF ENCASHMENT OF CHEQUE/DRAFT	BROKER CODE	

Acknowledgement Slip  
(To be filled in by the Applicant)  
**JAYPEE INFRATECH LIMITED**

Sr. No.

RECEIVED from Mr./Mrs./Ms. ....  
(Name of First/Sole Applicant)

an application under Fixed Deposit Scheme ☐ A ☐ B with cheque/demand draft/FDR no. .... dated .....

drawn on ..... for Rs. .... for the period ☐ 6 ☐ 12 ☐ 24 ☐ 36 months.

Receipt will be forwarded to you within 8 weeks  
Cheques & Drafts are subject to realisation



Signature & Stamp of Receiving Officer



#### Terms and conditions governing the Deposit Schemes :

- Deposits will be subject to the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time, under Section 58A of the Companies Act, 1956 and any other Regulations prescribed or that may be prescribed from time to time, by the Central/State Government or the Reserve Bank of India or any other statutory authorities.
- Application for acceptance or renewal of deposits must be made in the prescribed form. Application alongwith Cheque/Draft made in favour of **Jaypee Infratech Limited A/c Fixed Deposit" (CMS Code-"JPINFRA")** and crossed **Account Payee only** should be deposited with CMS branches of AXIS Bank either directly or through Manager/Broker to the Scheme. A separate pay-in-slip meant for Cash Management Services (CMS) should be used while depositing the Cheque/Draft with AXIS Bank mentioning the above CMS Code therein.  
Depositors outside Delhi, where there is no CMS branch of AXIS Bank may send their applications alongwith bank drafts payable **at Mumbai** directly to Link Intime India Pvt. Ltd., C-13 Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West), Mumbai-400078. **OUTSTATION CHEQUES ARE NOT ACCEPTABLE UNLESS PAYABLE AT PAR. ALL DEPOSITS THROUGH MANAGERS/BROKERS SHOULD BE MADE BY CHEQUE/DRAFTS ONLY.**
- Deposits will be accepted only from Resident Individuals, Trusts and HUF's.**
- Deposits from minors will be accepted. In such cases, however, the name of the guardian of the minor should be mentioned and the guardian should sign on behalf of the minor. In case the guardian is a joint depositor, guardian should sign on behalf of the minor as well as for himself/herself.
- Fixed Deposit Receipt(s) will be sent to the Depositor(s) from the Company's Registrar Office within eight weeks from the date of receipt of money or realisation of cheque/bank drafts, with duly completed application form **alongwith self attested copy of PAN Card and Form 15G/H for the current financial year.**
- Deposit Receipts are non-transferable and non-negotiable.
- In the event of loss or mutilation of a Deposit Receipt/Interest Warrants, the Company may, at its discretion, issue a duplicate receipt/interest warrant(s) subject to compliance by the depositor with such terms and conditions including indemnity as the Company may stipulate. All expenses incurred by the Company in this connection will be borne by the depositor(s).
- The period of Deposit and calculation of interest thereon will commence from the date of realisation of cheque/bank draft by the Company.
- The interest will be paid credited quarterly or on maturity in accordance with the Scheme opted by the Depositor. **FURTHER, POST DATED INTEREST WARRANTS FOR EACH FINANCIAL YEAR OF DEPOSITS WOULD BE DESPATCHED ALONGWITH THE FIXED DEPOSIT RECEIPT SCHEME 'A'. THE DEPOSITORS ARE REQUESTED TO PRESERVE THEM TO ENSURE THEIR ENCASHMENTS ON DUE DATES.**
- Income tax will be deducted at source from the amount of interest payable to the depositor in accordance with the provisions of the Income Tax Act, 1961. At present, tax is deductible if the aggregate amount of interest payable to a resident during a financial year exceeds Rs. 5,000/-. However, Income tax will not be deducted if declaration in Form No. 15G/15H, in duplicate, as prescribed under the Income tax Act, 1961, or the prescribed certificate u/s. 197(1) issued by the Assessing Officer, if applicable, is furnished by the depositor to the Company. The declaration/certificate for the current financial year should be submitted alongwith the application and for each subsequent financial year during the month of April of that year. With effect from 1.4.2011, it is mandatory to furnish the Permanent Account Number (PAN) in the declaration in Form No. 15G/15H. If the PAN is not furnished in the declaration, such declaration shall be invalid and tax will be deducted at source in accordance with the provisions of the Income Tax Act, 1961.
- Warrants for payment of interest and the principal amount will be payable at par at all the branches of AXIS Bank Limited through National Electronic Clearing Service (NECS) (9 Digit MICR Code should be given in the form) facility as per the option exercised by the depositor on the application form at the depositors risks. **Investor(s) may deposit the amount alongwith Application at the following CMS branches of the Bankers to the Scheme:**

#### AXIS BANK (CMS Branches)

**ABOHAR** (Circular Chowk), **AGARTALA** (HG Basak Road), **AGRA** (Sanjay Place), **AHMEDABAD** (Ellis Bridge), **ALIGARH** (Omji Complex Ramghat Road), **AJMER** (Kutchery Road), **ALLHABAD** (Civil lines), **ALWAR** (Jai Complex), **AMBALA** (Jagadari Road, LIC Office), **AMRITSAR** (Court Road), **ASANOL** (Sen Raleigh Road), **AURANGABAD** (Adalat Road), **BANGALORE**, (M G Road), **BALASORE** (O T Road), **BALLABHGARH** (Plot 40 SCO, Sec 7), **BAREILLY** (Civil Lines), **BARNALA** (College Road), **BHARUCH** (Vidhya Mandal Institute), **BHATINDA** (T P Scheme the Mall), **BELGAUM** (Congress Road), **BEGUSARAI** (Patel Chowk Main Road), **BHAVNAGAR** (Waghawadi Road), **BHILAI** (G E Road), **BHOPAL** (Star Archad), **BHUBNESHWAR** (Satyanagar), **BOKARO** (Western Avenue), **BULANDSHAHR** (D M Colony Road), **BIKANER** (Rani Bazar Road), **CALICUT** (YMCA Cross Road), **CHANDIGARH** (Sec-35 B), **CHENNAI** (Mylapore), **CHITTORGARH** (Sukhadia Mkt), **COIMBATORE** (Avinashi Road), **CUTTACK** (Jayashree Plaza), **DEHRADUN** (Rajpur Road), **DHANBAD** (Bank More), **DIMAPUR** (Circular Road), **DURG** (G E Road), **DURGAPUR** (City Center), **ERODE** (Perundurai Road), **GANGTOK** (M G Road), **GHAZIABAD** (Ambedkar Road), **GORAKHPUR** (Bank Road), **GUNA** (Shri Maheshwari Mills Compound), **GURDASPUR** (Tibri Road), **GUWAHATI** (G S Road), **GWALIOR** (Scindia Marg), **HALDIA** (Basudevpur), **HARIDWAR** (Haridwar Delhi Road), **HUBLI** (Kalburgi Plaza), **HYDERABAD** (Begumpet Road), **INDORE** (Y N Road) **IMPHAL** (Thangal Bazar), **ITANAGAR** (TELI Plaza) **JABALPUR** (Model Road), **JAIPUR** (Ashok Marg), **JALANDHAR** (Near BMC Chowk), **JAMMU** (Rail Head Complex), **JAMSHEDPUR** (Vollas House), **JHANSI** (Civil lines), **JODHPUR** (Chopasni Road), **JUNAGARH** (N K Mehta Road), **KAKINADA** (Subhash Road), **KANPUR** (Opp Phool Bagh), **KARNAL** (Shakti Colony), **KHANNA** (G T Road),

**KOCHI** (Rajaji Road), **KOLKATA** (Shakespeare Sarani), **KOLHAPUR** (Namdeo Nest), **KOTTAYAM** (Near YWCA), **LUCKNOW** (M G Road), **LUDHIANA** (M a I I Road), **MADURAI** (Goods Shed Street), **MANGALORE** (Essel Towers), **MATHURA** (Junction Road), **MEERUT** (Civil lines), **MORADABAD** (Civil lines), **MUMBAI** (Fort), **MYSORE** (V V Mohalla), **MUZAFFARPUR** (Club Road), **NAGPUR** (Rabindranath Tagore Road), **NASHIK** (Saharanpur Road), **NAVSARI** (Near Lunsikui Ground), **NEW DELHI** (Barakhamba Road), **NOIDA** (Sec 16), **PANJIM** (Borkar Road), **PANIPAT** (G T Road), **PATIALA** (Rajwara Road), **PATNA** (Dak Bungalow Crossing), **PORT BLAIR** (Middle Point), **PHAGWARA** (G T Road), **PUNE** (Jangli Maharaj Road), **RAIPUR** (Pandri), **RAJAHMUNDARY** (Vygram Road), **RAJKOT** (Kalawad road), **RANCHI** (Albert Ekka Chowk), **REWA** (Pili Kothi Road), **ROHTAK** (Munjal Complex), **ROORKEE** (Civil lines), **SAHARANPUR** (Court Road), **SATNA** (Rewa Road), **SAGAR** (Civil Lines), **SHILONG** (Jail Road), **SHIMLA** (Kasumpti), **SIRSA** (Sangwan Chowk), **SIDHI** (Jagsheel Complex, Opp. Dist. Hospital), **SOLAN** (Kapor Complex the Mall), **SURAT** (Ghod Dod Road), **THIRUVANTHAPURAM** (M G Road), **TIRUPUR** (Court Street), **TUMKUR** (B H Road), **UDAIPUR** (Chetak Marg), **UDUPI** (Near Diana Circle), **UJJAIN** (Dewas Road), **VARANASI** (Shastri Nagar), **VIJAYAWADA** (Near Benz Circle), **VISHAKHAPATNAM** (Dwarka Nagar), **YAMUNANAGAR** (Mela Singh Chowk).

- Deposits in the name of minors received through their Guardian, the amount would be refundable to the minor whose name is given on application form.
- Deposits will be accepted by the Company in joint names, not exceeding three in number.
- In the case of deposits made in joint names, all correspondence will be addressed to the person whose name appears first on the application form. All cheques/warrants for payment of interest or repayment of principal amount will also be drawn in favour of the first named depositor. Any discharge given by the first named depositor for payment of interest and principal amount shall be valid and binding on all joint depositors.
- In case of deposits made in joint names, in the event of death of the first named depositor, all payment on account of principal amount and interest due thereon will be made to the person named first in the order of survivor(s) on production of Death Certificate without reference to the heirs and/or legal representative(s) of the deceased. In the event of death of the Sole/Depositor, it will be necessary for the legal representative(s) of the deceased depositor to produce Succession Certificate/Letter of Administration/Probate or will if any or other legal representation to the satisfaction of the Company.
- Where the nominee has been appointed by the Depositor(s) in the application form, the nominee would receive payment of the deposit amount and/or interest, in case of death of all other Depositor(s) as appearing on the Application Form, on production of the relevant death certificate(s) without reference to heir and/or legal representatives of the deceased. The Company shall be absolved of its liability on such payment to the nominee.
- Deposit receipt duly discharged, must be surrendered to the Link Intime India Pvt. Ltd., C-13 Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West), Mumbai-400078 for repayment of principal amount and interest upto the date of maturity/withdrawal at least four weeks before the due date.
- Deposits can be renewed only on the basis of a fresh application to the Company alongwith the Deposit Receipt duly discharged, but solely at the option of the Company. The application form for renewal together with the duly discharged deposit receipt should be lodged atleast two weeks before the date of maturity. Interest will cease on maturity of the deposit. Further, where the deposit receipt is not presented for renewal within 3 months from the date of maturity, the renewal of deposit with retrospective effect will be at the option of the Company. **This will not be obligatory on part of the Company to send intimation or notice with regard to due date of maturity of Deposit(s).**
- The Company may at its sole discretion permit the depositor to withdraw the deposit amount prior to maturity. In the event of the Company agreeing to repay a deposit before the maturity date, the rate of interest payable will be governed by the rules framed under the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time. The premature withdrawal of amount deposited can be entertained only after surrendering of all uncashed interest warrants, if any.
- The Company will not accept or recognize any lien on or assignment of the deposit or interest thereon.
- Two weeks notice is required to effect any change in the particulars of deposit, including address.
- The Company reserves the right to reject any application for acceptance and/or renewal of deposit without assigning any reason therefor.
- The Company reserves the right to alter or amend from time to time without notice and without assigning any reasons, any of the terms and conditions mentioned herein above so long as such alterations or amendments are not inconsistent with the Companies (Acceptance of Deposits) Rules, 1975 or the amendments thereto from time to time.
- If cheques/drafts are dishonoured, Fixed Deposit application will be rejected. However, applicants may submit fresh application with fresh cheque/draft.
- Deposits once accepted and/or renewed under any of the Schemes, cannot be interchanged before the expiry of the said deposit and/or such renewal. Where the scheme choice is not indicated/selected in the application form the deposit will be treated as placed in cumulative scheme for 12 months.
- The Company shall not be responsible for delay or loss in postal transit of deposit receipts/repayment/interest warrants that may be sent to the depositors.
- All unclaimed interest and/or maturity proceeds for Fixed Deposit for more than seven years from the due date 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 Company in respect of any such unpaid/unclaimed amount.
- All transactions are subject to jurisdiction of courts in the NCT of Delhi.

**Note : All communications in connection with this application should be addressed to:**

Registrars to the FD Scheme

**LINK INTIME INDIA PVT. LTD.**

C-13 Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West), Mumbai-400078

Tel : 022-25946960, Fax : 022-25946969 E-mail : jpinfrafd@linkintime.co.in