

FIXED DEPOSIT SCHEMES

NON-CUMULATIVE DEPOSITS

SCHEME A

Quarterly Income Plan			
Period	Minimum Amount (Rs.)	Rate of Interest (% p.a.)	Yield (% p.a.)
1 Year	20,000/-	10.50	10.59
2 Years	20,000/-	11.00	11.10
3 Years	20,000/-	11.50	11.61

- Additional amounts in multiples of Rs.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.
- Facility of Interest payment/Repayment through Electronic Transfer.

CUMULATIVE DEPOSITS

SCHEME B

Period	Minimum Amount (Rs.)	Payable on Maturity (Rs.)	Yield (% p.a.)
6 Months	20,000/-	21,050	10.50
1 Year	20,000/-	22,204	11.02
2 Years	20,000/-	24,897	12.24
3 Years	20,000/-	28,193	13.66

- Additional amounts in multiples of Rs.1,000/-.
- Maximum amount per investor for six months' duration - Rs. 10 lacs.
- Interest compounded monthly on deposit of one year or more.
- Facility of Repayment through Electronic Transfer.

HIGHLIGHTS

EXPRESSWAY & REAL ESTATE

- Unique Infrastructure Company with twin revenue stream of toll and real estate revenues.
- Developing the 165 km Yamuna Expressway connecting NCR to Agra with the right of toll collection on the expressway for 36 years. Largest BOOT project of India in Expressway development.
- 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. meters.
- Integrated townships (a city in itself) offer wide range of residential products with world class institutional, recreational & commercial facilities within walking distance.
- Market Capitalisation of approx. Rs 11,800 Crores with over 1.25 lakh shareholders.

DEPOSIT HIGHLIGHTS

- In case of Non-Cumulative Deposit Scheme, post dated interest cheques/warrants after deduction of tax where applicable, will be despatched in advance for each financial year.
- Nomination Facility available.
- Pre-mature withdrawal of deposits as per Rules applicable.
- Facility of repayment of principal and interest through electronic transfer/warrants payable at par at all branches of AXIS Bank Limited.

HOW TO APPLY

- Please fill in the attached Application Form completely and appropriately and ensure that all the columns should be filled up carefully, neatly and sign 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 at 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.

REGISTRARS 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 : jpinfrafd@linkintime.co.in

BANKERS 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-110001.
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-110002.
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:

- Name of the Company : JAYPEE INFRA TECH LIMITED
- Date of incorporation : 5th April, 2007
- Business carried on by the Company.

Business:

Jaypee Infratech Limited (JIL) is an Indian infrastructure development company engaged in the development of the Yamuna Expressway and related real estate development. The company, which is part of the Jaypee Group, was incorporated on April 5, 2007 as a special purpose company to implement the Concession Agreement. The Company holds the Concession Agreement from the Yamuna Expressway Industrial Development Authority (YEA) to develop, operate and maintain the Yamuna Expressway in the state of Uttar Pradesh, connecting Noida and Agra.

The Company is developing the Yamuna Expressway which is a 165-kilometer access-controlled six-lane concrete pavement expressway along the Yamuna River, with the potential to be widened to an eight-lane expressway. The construction of Yamuna Expressway is progressing at a fast pace. As of 31st March, 2010 while, the earth work has been completed to the extent of 86%, Culverts 92%, Vehicular Underpasses/Minor Bridges etc. 70%, the Interchanges have been completed to the extent of 46%. The work of Pavement Quality Concrete (PQC)/ Dry Lean Concrete (DLC) has also started on the Project. The Company has deployed a sum of Rs. 6508.34 Crore on the Yamuna Expressway Project which has been met through equity of Rs. 1250.00 Crore, debt of Rs. 4269.05 Crore and contribution from Real Estates development amounting to Rs. 989.29 Crore.

The Company has also been provided the right to develop 25 million square meters of land 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 and District Agra for residential, commercial, amusement, industrial and institutional purposes. Of the total developable area of approx 53 Crores sq. ft., approx. 31 Crores sq.ft. is under NCR region, with remaining 22 Crores sq.ft. being in District Aligarh and District Agra. The Company has in its possession approx. 3745 acres of land as of 31st March, 2010 and is presently developing an aggregate 2.43 Crore square feet of saleable area across five residential projects and one commercial project at Noida, which were approximately 88% sold on square foot basis, as of March 31, 2010

The Company has appointed M/s. SOM India LLC, USA to carry out the Master Planning for its Land Parcel – 2 at Jaganpur & Land Parcel-3 at Mirzapur comprising of 1235 acre each in the NCR region.

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-cum-Chief Executive Officer & 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	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 Om Prakash Arya Managing Director- cum-CEO	58, Green Woods Government Officers Welfare Society, Omega-I Gautam Budh Nagar, Greater Noida 201306 (U.P.)	Service
4.	Shri Sameer Gaur Director-In-Charge (Whole-time)	A-9/27, Vasant Vihar, New Delhi-110 057.	Business
5.	Smt. Rekha Dixit Whole-time Director	95, Navjivan Vihar New Delhi- 110049.	Business
6.	Smt. Rita Dixit Whole-time Director	E-2/3, Ground Floor, Vasant Vihar New Delhi-110057	Business
7.	Shri Har Prasad Whole-time Director	10/39, Raj Nagar, Ghaziabad-200101	Service
8.	Shri Sachin Gaur Whole-time Director	A-1/7, Vasant Vihar, New Delhi-110057	Business
9.	Shri Anand Bordia Whole-time Director	B-4, Sector-27, Noida-201 301, U.P.	Service
10.	Shri Basant Kumar Goswami	F-4, Kailash Colony New Delhi – 110 048.	Ex. IAS Of- ficer
11.	Shri Subhash Chandra Bhargava	1305 Dosti Aster (Dosti Acres) New Uphill Link Road Off. S.M. Road, Antop Hill, Wadala (East), Mumbai -400 037, Maharashtra.	Professional
12.	Shri Raj Narain Bhardwaj	402, Moksh Apartments Upper Govind Nagar, Malad East, Mumbai-400 097, Maharashtra.	Retired Banker
13.	Dr. Bidhubhusan Samal	Flat No.1101, Lokhandawalla Galaxy, Junction of K.K. & N.M. Joshi Marg, Opp. S. Bridge, Byculia (West), Mumbai – 400 011, Maharashtra.	Ex.Banker
14.	Dr. Ramesh Chandra Vaish	169, Golf Links New Delhi – 110 003	Professional

Sl. No.	Name	Address	Occupation
15.	Shri M.J. Subbaiah	1548, C&D Block, 12 th Cross, Anikethana Road, Kuvempunagar, Mysore-570023, Karnataka.	Retired Banker
16.	Shri Suresh Chandra Gupta	B-186, Sector 44, Noida-201 303	Town Planner
17.	Shri Brij Behari Tandon	J-238, First Floor, Saket New Delhi-110 017.	Retired Civil Servant
18.	Shri S. Balasubra- manian	E-103, Raheja Atlantis Sector 31-32A, Gurgaon 122 002.	Retired Government Official
19.	Shri Bal Krishna Taparia	75, Nagina Bagh Ajmer-305 001, Rajasthan.	Ex.Banker

f & g) Profits & Dividends

(Rs.in Lacs)

Year Ended	Profit Before Tax	Profit After Tax
31.03.2008	(1,129)	(1,137)
31.03.2009	30,360	26,673
31.03.2010	58,735	48,749

Dividend

Keeping in view the need to conserve the resources for completion of the Company's Project, no dividend has been recommended for the year.

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

(Rs. In Lacs)

Liabilities	As at 31.03.10	As at 31.03.09	Assets	As at 31.03.10	As at 31.03.09
Share Capital	122600	96600	Fixed Assets*	521149	257161
Reserves & Surplus	76685	27936	Investments	-	-
Secured Loans	572100	186754	Current Assets, Loans & Advances	448582	104020
Unsecured Loans	-	-			
Current Liabilities & Provisions	201232	49891	Miscellaneous Expenditure	2886	-
Total	972617	361181		972617	361181

*including capital work in progress

Brief Particulars of Contingent Liabilities as at 31.03.2010

- Outstanding amount of Bank Guarantees: Rs. 2,42,00,000/- (Previous year Rs. 2,42,00,000/-)
- Income Tax (TDS) matters under appeal in respect of A.Y. 2008-09 Rs. 1,50,710/- & A.Y. 2009-10 Rs. 4,93,100/-
Amount deposited under protest in respect of A.Y. 2008-09 Rs. 75,000/- & A.Y. 2009-10 Rs. 2,50,000/- (Previous year nil)

i) The amount which the Company can raise under the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time:	(Rs. In Lacs)
i) 25 % of the aggregate of the paid-up capital and free reserves from public	45974.75
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.	18389.90
Total	64364.65
The aggregate of deposits actually held on the last date of immediately preceding financial year i.e. 31 st March, 2010.	Nil


j) On the day of the advertisement, the Company has **no overdue deposit**.

k) The Company hereby declares:

- that it had 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 to be accepted by the Company shall be 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 21st September, 2010 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 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 INFRA TECH LIMITED**


Geeta Puri Seth
Company Secretary

Place: Noida
Date: 21st September, 2010

JAYPEE INFRATECH LIMITED

Regd. & Corporate Office : Sector 128, Noida-201 304 (U.P.)

Website : www.jaypeeinftratech.com E-mail : jpinfratech.investor@jalindia.co.in

CMS CODE-JPINFRA

Sr. No.

Broker's Name, PAN & Address Stamp*

APPLICATION FORM FOR FIXED/CUMULATIVE DEPOSIT SCHEMES

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

*Please put cross if not through broker

FIRST APPLICANT'S NAME : MR./MRS./MS.

AGE

IF MINOR, GUARDIAN'S NAME

ADDRESS

PIN CODE

DATE OF BIRTH OF FIRST APPLICANT

(IN CASE OF MINOR & SENIOR CITIZEN)

First Applicant's Father's/Husband's Name.....

PHONE NO.

E-mail address

Mobile

SECOND APPLICANT'S NAME

MR./MRS./MS

THIRD APPLICANT'S NAME

MR./MRS./MS

CATEGORY STATUS OCCUPATION

☐ PUBLIC

☐ INDIVIDUAL

☐ SERVICE

☐ SHAREHOLDER*

☐ TRUST

☐ RETIRED

☐ HUF

☐ HOUSE WIFE

☐ STUDENT

* LF NO./CLIENT ID & DP ID

☐ SR. CITIZEN

☐ OTHER

AMOUNT OF DEPOSIT RUPEES

RUPEES

BY CHEQUE/DD NO.....DATED.....

DRAWN ON

IF RENEWAL, FDR NO.....DATED.....

MATURITY VALUE RS.....DUE ON.....

TYPE OF DEPOSIT SCHEME

Non-Cumulative ☐ A

Cumulative ☐ B

FOR THE PERIOD (Months)

☐ 12 ☐ 24 ☐ 36

☐ 6 ☐ 12 ☐ 24 ☐ 36

TAX TO BE DEDUCTED

YES ☐ NO ☐

(If no, Form 15G/15H* should be submitted alongwith the Application Form, otherwise tax will be deducted wherever applicable)

(* 15H in case of Sr. Citizen aged 65 years and above)

PERMANENT A/C NO (MANDATORY)

(enclose copy of PAN Card)

DEPOSIT TO BE PAYABLE ON
MATURITY TO

☐ FIRST NAMED DEPOSITOR

☐ EITHER OR SURVIVOR

DETAILS OF OTHER DEPOSIT(S)
WITH THE COMPANY

☐ NONE

☐ YES, FDR NO.....

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/Guardian*)

*in case the nominee is a minor

Signature of Depositor(s)

FOR OFFICE USE ONLY

RECEIVED ON

SCHEME ☐ A ☐ B

INWARD NO.

FDR NO.

AMOUNT (Rs.)

PERIOD ☐ 6 ☐ 12 ☐ 24 ☐ 36
MONTHS

MODE OF PAYMENT
Cheque/Draft

INVESTOR CODE

WHETHER THROUGH
BROKER ☐ Y ☐ N

DATE OF ENCASHMENT
OF CHEQUE/DRAFT

BROKER CODE

Acknowledgement Slip

(To be filled in by the Applicant)

Sr. No.

JAYPEE INFRATECH LIMITED

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 58-A 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 Ltd. A/c Fixed Deposit" (CMS Code-"JPIINFRA") 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 for 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 1.4.2010, 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 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)

ABOHR (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** (Basudevapur), **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** (Volta 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 l l 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** (Munjai 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), **TUMKAR** (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).

- In case of 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 unencashed 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 thereof.
- 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 on 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

