

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 | 11.75 | 11.86 |
| 24 | ₹ 20,000 | 12.25 | 12.37 |
| 36 | ₹ 20,000 | 12.50 | 12.63 |

- 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.
- 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 | ₹ 22,480 | 12.40 |
| 24 | ₹ 20,000 | ₹ 25,520 | 13.80 |
| 36 | ₹ 20,000 | ₹ 29,044 | 15.07 |

- 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.
- Nomination Facility available and Pre-mature withdrawal of deposits as per Rules applicable.

HIGHLIGHTS

Expressway & Real Estate

- Developing the 165 km Yamuna Expressway connecting Noida 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, amusement, industrial & commercial facilities.
- Unique Infrastructure Company with twin revenue stream of Road toll tax and real estate.
- Market Capitalisation of approx. ₹ 7444 Crores with over 1.22 lakh shareholders.

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 : **5th April, 2007**
c) **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 construction of Yamuna Expressway is progressing at a fast pace. As on 31st March, 2011, while, the Earth work, Culverts, Vehicular Underpasses and Minor Bridges are nearing completion, the Interchanges have been completed to the extent of 79%. The work of Pavement Quality Concrete (PQC) / Dry Lean Concrete (DLC) has also been completed to the extent of 65%. Though the COD of the project was earlier envisaged as 1st April, 2011 but due to change in the scope of the Project with addition of new structures, construction of service roads and disruption of work during August, 2010 to October, 2010, the Project is now expected to achieve commercial operations by March, 2012, though the Concession Agreement envisages the completion of the Expressway by April, 2013. The enhancement in scope of project has also led to consequential increase in the project cost, which is now estimated to be ₹ 13300 crores and is proposed to be funded through Debt of ₹ 7000 crores and Equity (including the internal accruals from real estate sales) of ₹ 6300 crores. Company has deployed a sum of ₹ 9854 crores on the Yamuna Expressway Project till 31st March, 2011 which has been met through equity of ₹ 1624 crores, debt of ₹ 5376 crores and contribution from Real estate development amounting to ₹ 2854 crores.

Company has also been provided the right to develop 25 million square meters of land 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. Company is presently developing an aggregate of 375 Lac Sq.ft of saleable area at Noida land parcel. During the year, Company could sell 123.80 Lac Sqft area aggregating approx. sale value of ₹ 4095 crores with advances from Pre-sales aggregating to ₹ 3145 crores.

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, 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-cum MD | A-9/27, Vasant Vihar, New Delhi-110 057 | Business |
| 2 | Shri Sunil Kumar Sharma Vice Chairman | E-9/14, Vasant Vihar New Delhi-110 057 | 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- 110 057. | Business |
| 5 | Shri Har Prasad Whole-time Director | 10/39, Raj Nagar, Ghaziabad-200 101 | Service |
| 6 | Shri Sachin Gaur Whole-time Director & CFO | A-1/7, Vasant Vihar, New Delhi-110 057 | Business |
| 7 | Shri Basant Kumar Goswami | F-4, Kailash Colony, New Delhi - 110 048 | Ex. IAS Officer |
| 8 | Shri Subhash Chandra Bhargava | 1305 'B' Wing, 13 th Floor, Dosti Aster (Dosti Acres) Upper Link Road, Off. S.M. Road, Antop Hill Wadala (East), Mumbai - 400 037, Maharashtra. | Professional |
| 9 | Shri Raj Narain Bhardwaj | 402, Moksh Apartments Upper Govind Nagar, Malad East Mumbai - 400 097 Maharashtra. | Ex-Govt. Official |
| 10 | Dr. Bidhubhusan Samal | Flat No. 1101, Lokhandwala Galaxy, Junction of K.K. & N.M. Joshi Marg, Opp:S Bridge, Byculla (West), Mumbai - 400 011 Maharashtra. | Ex. Banker |

| | | | |
|----|---------------------------|--|---------------------------|
| 11 | Dr. Ramesh Chandra Vaish | 169, Golf Links, New Delhi - 110 003 | Professional |
| 12 | Shri M. J. Subbaiah | 1548, C&D Block, 12 th Cross, Anikethana Road, Kuvempunagar, Mysore-570 023, Karnataka. | Retired Banker |
| 13 | Shri Suresh Chandra Gupta | B-186, Sector 44, Noida - 201 303 | Town Planner |
| 14 | Shri Brij Behari Tandon | J-238, First Floor, Saket New Delhi - 110 017. | Retired Civil Servant |
| 15 | Shri S. Balasubramanian | E-103, Raheja Atlantis Sector 31-32A, Gurgaon 122 002. | Retired Govt. Official |
| 16 | Shri Bal Krishna Taparia | 75, Nagina Bagh, Ajmer-305 001 Rajasthan. | Ex. Banker |

f & g) Profits & Dividends (₹ in Lacs)

| Year Ended | Profit Before Tax | Profit After Tax | Dividend % |
|------------|-------------------|------------------|------------|
| 31.03.2009 | 30,360 | 26,673 | - |
| 31.03.2010 | 58,735 | 48,749 | - |
| 31.03.2011 | 1,81,464 | 1,43,506 | 12.5* |

* One Interim Dividend of 7.5% (already paid) and 5% Final Dividend (Proposed at the 4th AGM)

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

| Liabilities | As at 31.03.11 | As at 31.03.10 | Assets | As at 31.03.11 | As at 31.03.10 |
|----------------------------------|----------------|----------------|-------------------------------------|----------------|----------------|
| Share Capital | 138893 | 122600 | Fixed Assets* | 740676 | 521149 |
| Reserves & Surplus | 337400 | 76685 | Investments | 0 | 0 |
| Secured Loans | 625000 | 572100 | Current Assets, Loans & Advances | 681868 | 448582 |
| Unsecured Loans | 8212 | 0 | Miscellaneous Expenditure | - | 2886 |
| Current Liabilities & Provisions | 313039 | 201232 | | | |
| Total | 1422544 | 972617 | Total | 1422544 | 972617 |

* including capital work in progress

Brief Particulars of Contingent Liabilities as at 31.03.2011

- (a) Outstanding amount of Bank Guarantees : ₹ 23,14,00,000/-
(Previous year ₹ 2,42,00,000/-)
(b) Claim against the Company not acknowledged as debts: ₹ 83,967/-
(Previous year Nil)
(c) Income Tax (TDS) liability that may arise in respect of matters in appeals ₹ 13,71,770/- (Amount deposited under protest ₹ 3,25,000/-) [previous year ₹ 6,43,810/- (Amount deposited under protest ₹ 3,25,000/-)]

| 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 | 118354.62 |
| 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. | 47341.85 |
| Total | 165696.47 |
| The aggregate of deposits actually held on the last date of immediately preceding financial year i.e. 31 st March, 2011. | 8212.16 |

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

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 28th September, 2011 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 : 28th September, 2011

SACHIN GAUR
Whole-time Director & CFO

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 |
|---------------------------------------|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> PUBLIC | <input type="checkbox"/> INDIVIDUAL | <input type="checkbox"/> SERVICE |
| <input type="checkbox"/> SHAREHOLDER* | <input type="checkbox"/> TRUST | <input type="checkbox"/> RETIRED |
| | <input type="checkbox"/> HUF | <input type="checkbox"/> HOUSE WIFE |
| | | <input type="checkbox"/> STUDENT |
| | | <input type="checkbox"/> SR. CITIZEN |
| | | <input type="checkbox"/> OTHER |

* LF NO./CLIENT ID & DP ID

| | |
|--------------------------|-------------|
| 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 FOR THE PERIOD (Months) | Non-Cumulative A | Cumulative B |
| | <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 |

DECLARATION:-

I/we hereby declare that the amount being deposited with you is not out of any funds acquired by me/us by borrowing from any other person. I/we declare that I am/we are resident(s) of India and am/are not depositing this amount as nominees of any person residing outside India. I/we declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961. I/we also declare that the status as declared above is correct. I/we have read the Terms & Conditions of Deposit and agree to abide by the same.

| | | |
|---|------------------------------|-----------------------------|
| TAX TO BE DEDUCTED | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| (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) | | |

| | |
|--|--|
| 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) | |

| | |
|--|--|
| DEPOSIT TO BE 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..... |

| | |
|-------------------------------|--|
| 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/Guardian*) | Signature of Depositor(s) |
| *in case the nominee is a minor | |

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-"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 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 WILL 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** (Vidya Mandal Institute), **BHATINDA** (T P Scheme the Mall), **BELGAUM** (Congress Road), **BEGUSARAI** (Patel Chowk Main Road), **BHAVNAGAR** (Waghawadi Road), **BHLAI** (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), **DIMPUR** (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 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** (Kalwad 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), **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

