



THE K.C.P. LIMITED

CIN : L65991TN1941PLC001128

Regd. Office : "Ramakrishna Buildings"

No.2, Dr. P.V. Cherian Crescent Road, Egmore, Chennai - 600 008.

Tel : +91-44-66772600, 66772616 Fax : +91-44-66772620

E-Mail : investor@kcp.co.in corporate@kcp.co.in Website : www.kcp.co.in



Application for Fixed Deposit Schemes

UNSECURED

For Public and Shareholders w.e.f. 18-08-2014

SCHEME : 1 FIXED DEPOSITS

INTEREST PAYABLE QUARTERLY

Period	Rate of Interest P.A.**	Minimum Amount of Deposit	Interest Payable
1 year	10.50%	Rs.21,000/-	Quarterly
2 years	10.75%	Rs.21,000/-	Quarterly
3 Years	11.00%	Rs.21,000/-	Quarterly

SCHEME : 2 CUMULATIVE DEPOSITS

INTEREST PAYABLE ON MATURITY COMPOUNDED QUARTERLY

Period	Rate of Interest P.A.**	Minimum Amount of Deposit	Maturity Value	Effective Yield
1 year	10.50%	Rs.21,000/-	Rs.23,293/-	10.92%
2 years	10.75%	Rs.21,000/-	Rs.25,963/-	11.82%
3 Years	11.00%	Rs.21,000/-	Rs.29,080/-	12.83%

HIGHLIGHTS

- Deposits will be accepted in multiples of Rs.1,000/- subject to a minimum of Rs.21,000/-
- Deposits will be accepted for the Period of **ONE/TWO/THREE years.**
- The Principal amount on Deposits will be Payable on maturity by A/c Payee Cheques payable at par. If depositors specifically require repayment of principal through Demand Drafts, the same will be issued after deducting DD charges there from, Premature withdrawals are generally not permitted. However, under special circumstances they may be considered at the discretion of the Company.
- Interest will be payable every quarter on 30th June, 30th September, 31st December, 31st March under Scheme 1 and on Maturity under Scheme 2 by Account Payee Cheques payable at par at specified branches of HSBC Bank and Axis Bank only.
- **Interest is payable subject to deduction of tax at source, wherever applicable.
- The Company reserves the right to revise review the interest rate(s) within the permissible limits from time to time.

HOW TO APPLY

- Application Forms should be carefully filled after having read and understood all terms and conditions attached to the Form
 - Remittances for Deposits should be made by means of A/c Payee Cheques / Demand Drafts drawn on Chennai Banks favouring The K.C.P. Limited.
 - Outstation Depositors can send deposits by way of Demand Drafts favouring **The K.C.P Limited** payable at Chennai. Demand Draft charges are not deductible from the Principal. **Outstation cheques will not be accepted.**
 - No Deposit will be accepted by way of Cash.
 - Request for Renewal will be considered on a fresh application accompanied with the Deposit Receipt. Renewal will be accepted for the Principal amount only. In case of renewal, where the principal amount is less than the minimum amount of Rs.21000/-, the difference up to the minimum amount and the additional amount, if any, will be accepted in thousands by way of cheque / Demand Draft favouring "The K.C.P. Limited" payable at Chennai.
 - The Deposit holders can avail the Nomination facility as provided in the Application Form.
- Deposits of substantial amounts will be accepted upon such terms and conditions as the Company may think fit, subject however to the provisions of the Companies (Acceptance of Deposits) Rules, 2014, as amended from time to time.**

The duly filled in Applications Forms along with the necessary remittance should be sent to the Company's Registered Office : "Ramakrishna Buildings",
No.2, Dr. P V Cherian Crescent Road, Egmore, Chennai - 600 008.

**THE K.C.P. LIMITED**

CIN :L65991TN1941PLC001128

"Ramakrishna Building", 2, Dr.P.V. Cherian Crescent, Egmore, Chennai- 600 008.

Website: www.kcp.co.in, E-mail:Investor@kcp.co.in

Tel : +91-44-66772600, 66772616 Fax : +91-44-66772620

**Deposit Schemes
(Unsecured)**

For Public And Shareholders

(Circular in the Form of Advertisement inviting deposits from public and Shareholders pursuant to section 73 (2)(a) and section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014)

The Company invites and accepts fixed deposits on the following broad terms: REFER PAGE NO.1

1. GENERAL INFORMATION:**A. Name, Address,Website And Other Contact Details Of The Company;**

The K.C.P.Limited
"Ramakrishna Buildings"
No.2,Dr.P.V. Cherian Crescent Egmore, Chennai-600 008
Tel:91 44 66772600, 66772616; Fax:91 4466772620;
Email: investor@kcp.co.in; Website: www.kcp.co.in

B. Date of incorporation of the company; July 3,1941**C. Business carried on by the company and its subsidiaries with the details of branches or units,if any;**

Business carried on by the company

The Company is engaged in Manufacture of Cement, Heavy Industrial Machinery and in power Generation.

Details of branches or Units:

The Registered Office of the Company is situated at 'Ramakrishna Buildings' No.2, Dr P V Cherian Crescent, Egmore, Chennai- 600 008.

- (a) The Cement Production Units are located at
- ◆ Macherla - 522426 Guntur District, Andhra Pradesh
 - ◆ Ramakrishnapuram, Muktyala- 521175, Krishna District, Andhra Pradesh
- (b) The Engineering Units are located at
- ◆ Tiruvottiyur, Chennai- 600 019
 - ◆ Mosur Road, Ekhunagar, Arakonam- 631004,Tamilnadu.
- (c) The Power Generating Units are located at:
- ◆ Hydel unit at B.No.AE-1, NSP Colony, Nekarikallu-522 615 In Guntur District, A.P.
 - ◆ Wind Mill at Uthumalai,Tirunelveli District, Tamilnadu.
 - ◆ Thermal power at Macherla- 522426, Guntur District, A.P.

Subsidiary and its business:

The Company has a subsidiary in Vietnam- KCP Vietnam Industries Limited which is engaged in Manufacture of Sugar.

D. Brief particulars of The Management of the company;

The Company is being managed by the Chairman & Managing Director, Joint Managing Director, Executive Director and Technical Directors, Subject to the superintendence, direction and control of the Board of Directors.

E. Names, DIN, Address and Occupation of the Directors;

Sl. No.	Name & Din of the Director	Residential Address	Occupation
1.	Dr. V.L. Dutt Chairman & Managing Director DIN : 00143013	No.2, Dr.P.V. Cherian Crescent Egmore, Chennai - 600 008	Business
2.	Smt. V.L.Indira Dutt Joint Managing Director DIN: 00139883	No.2, Dr.P.V. Cherian Crescent Egmore, Chennai - 600 008	Business
3.	Smt. Kavitha Dutt Chitturi Executive Director DIN: 00139274	Old No.4, New No.7 First Crescent Park Road Gandhi Nagar, Adyar Chennai - 600 020	Business
4.	Sri.V.Gandhi Technical Director DIN: 00140320	118/2, P.S.Sivasamy Salai Mylapore Chennai - 600 004	Company Executive
5.	Sri.O. Swaminatha Reddy Director DIN: 00006391	Plot No.813, (MCH No.234), Road No.41, Jubilee Hills Hyderabad - 500 033	Chartered Accountant & Company Director
6.	Sri. V.H. Ramakrishnan Director DIN: 00143948	Flat 1005, Block 2A, SMR Vinay City Bollaram Road, Miyapur Hyderabad - 500 049	Chartered Accountant & Company Director
7.	Sri. Vijay Sankar Director DIN: 00007875	194, T.T.K. Road, Chennai - 600 018	Chartered Accountant & Company Director
8.	Sri. P.S. Kumar Director DIN: 00267280	No. 5, Second Street, Wallace Gardens Chennai - 600 006	Chartered Accountant & Company Director
9.	Sri. Narasimhappa Muttuluri Director DIN: 03319847	Plot No.22, Kamalapur Colony Phase I Hyderabad 500 073	Company Director

F. Management's perception of risk factors;

Both the classes of Deposits (Fixed/Cumulative) being Unsecured in nature but the Company has proven track record in servicing the Depositors till date, without any defaults either in repayment of deposit or payment of interest.

Pursuant to applicable provisions of the Companies Act, 2013 and rules made there under the company undertakes to deposit fifteen percent of the amount of its deposits maturing during a financial year and the financial year next following in deposit repayment reserve account maintained with a Scheduled Bank and to provide Insurance Cover to the Depositors to the extent prescribed by the Companies (Acceptance of Deposits) Rules, 2014 once the product is available in the Market.

According to CRISIL rating report that the KCP business risk profile will remain impacted over the near to medium term by the continuing challenges in both cement and engineering divisions. Its sugar business will nevertheless continue to record steady improvement. Additionally, the group's ability to integrate and stabilize the upcoming Captive Power Plant, and step up room occupancy at its Hotel will also be critical. Given the anticipated weak cash generation, the KCP group's financial risk profile is expected to remain at moderate levels over the medium term.

G. Details of default, including the amount involved, duration of default and present status, in repayment of-

- i) statutory dues; NIL
ii) debentures and interest thereon; NIL
iii) loan from any bank or financial institution and interest thereon. NIL

2. PARTICULARS OF THE DEPOSIT SCHEME: CONFIRM WHETHER NEW PROPOSAL TO BE GIVEN: YES (Particulars Provided In 1st Page)

- a) Date of passing of board resolution; 22/05/2014
b) Date of passing of resolution in the general meeting authorizing the invitation of such deposits;

Resolution has been proposed for the approval of members in the notice convening 73rd AGM scheduled to be held on August 11, 2014

- c) Type of deposits, i.e., Whether secured or unsecured

UNSECURED DEPOSITS

- d) Amount which the company can raise by way of deposits as per the Act and the rules made there under, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months;

Sl.No	Particulars	As on 31.03.2014 (Rs. in lakhs)
1	From Public: (25% of the aggregate paid-up capital and free reserves)	8776.24
2	From its shareholders: (10% of the aggregate Paid-up Capital and Free reserves) *	3510.50
	TOTAL	12286.74

The aggregate of Deposits actually held on the last day of the immediately preceding financial year, i.e. 31st March, 2014: Rs.76,39,35,000/-

Date of Circular or Advertisement May 22, 2014

The aggregate amount of deposits repayable within the next twelve months as on the last day of the immediately preceding financial year, i.e., 31st March, 2014: Rs.19,58,26,000/- (which includes deposits matured and unclaimed amounting to Rs.2,05,03,000/-)**e) Terms of raising of deposits: Duration, Rate of interest, mode of payment and repayment;**

Main terms and conditions applicable for both the schemes: Refer Page 1 & page 4 of the application form.

f) Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid;

Opening date is 18th August,2014 and the time period for which this circular is valid is until the expiry of six months from the date of closure of the financial year 2014-15 or until the date of the next Annual General Meeting whichever is earlier.

g) Reasons or objects of raising the deposits;

For meeting long term requirements of the company and to augment the long term resources.

h) Credit rating obtained; Name of the credit rating agencies, Rating obtained, meaning of the rating obtained,Date on which rating was obtained.

Crisil FA-/(Negative) Dt. 22/05/2014

i) Extent of deposit insurance, ; Name of the Insurance Company, terms of the insurance coverage, duration of coverage, extent of coverage, procedure for claim in case of default etc.

We, The K.C.P. Ltd., undertake to provide necessary insurance coverage once the product is available in the Market.

j) Short particulars of the charge created or to be created for securing such deposits, if any; NOT APPLICABLE**k) Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons.**

None of the Directors, Key Managerial Personnel and their relatives are concerned or interested.

3. DETAILS OF ANY OUTSTANDING DEPOSITS (UNCLAIMED) AS ON 31-3-2014:

- a. Amount Outstanding; Rs.2,05,03,000/- (224 Nos)
b. Date of acceptance; Accepted on different dates
c. Total amount accepted; Rs76,39,35,000/-
d. Rate of interest; 9%,10%,10.25% and 10.50%
e. Total number of depositors; 7531 Nos.
f. Default,if any, in repayment of deposits and payment of interest thereon,if any, including number of depositors, amount and duration of default involved; NIL
g. Any waiver by the depositors, of interest accrued on deposits; NIL

4. FINANCIAL POSITION OF THE COMPANY FOR THE LAST THREE YEARS:-

PARTICULARS	As at 31-3-2014 Rs.	As at 31-3-2013 Rs.	As at 31-3-2012 Rs.
I. EQUITY AND LIABILITIES			
Shareholders' Funds			
Share Capital	20,89,21,160	27,89,21,160	32,89,21,160
Reserves & Surplus	3,42,49,50,092	3,44,58,26,089	3,31,68,42,075
	3,63,38,71,252	3,72,47,47,249	3,64,57,63,235
Non-Current Liabilities			
Long-term Borrowings	3,12,51,85,307	1,94,81,95,339	1,76,26,57,957
Trade Payables	45,25,851	26,07,721	33,28,788
Deferred Tax Liability (Net)	57,63,48,047	57,58,53,983	48,92,50,625
Other Long-Term Liabilities	31,64,17,346	31,44,14,702	19,14,12,580
Long-Term Provisions	3,96,94,130	3,64,67,403	2,61,22,283
	4,06,21,70,681	2,87,75,39,148	2,47,27,72,233
Current Liabilities			
Short-Term Borrowings	89,02,51,210	1,18,68,69,180	82,44,20,099
Trade Payables	57,03,61,169	54,01,86,818	37,17,10,684
Other Current Liabilities	1,14,96,61,757	1,32,21,55,560	1,50,06,45,245
Short Term Provisions	3,22,44,362	18,39,79,900	31,88,87,949
	2,64,25,18,498	3,23,31,91,458	3,01,56,63,977
TOTAL	10,33,85,60,431	9,83,54,77,855	9,13,41,99,445
II. ASSETS			
Non-Current Assets			
Fixed Assets			
Tangible Assets	5,13,89,36,787	5,06,63,62,975	5,20,99,09,060
Intangible Assets	23,89,272	-	-
Capital Work-in-Progress	1,50,39,35,637	99,74,87,829	22,75,25,326
Non-current Investments	28,89,81,241	28,89,81,241	28,89,59,669
Deferred Tax Assets (Net)	-	-	-
Long Term Loans & Advances	50,61,88,672	54,37,12,388	14,17,93,316
Trade Receivables	1,53,92,554	1,17,14,266	1,12,46,914
	7,46,40,81,094	6,91,27,64,699	5,87,94,34,285
Current Assets			
Current Investments	-	-	-
Inventories	1,23,52,72,427	1,18,35,66,227	1,48,39,55,072
Trade Receivables	45,18,29,448	48,20,98,583	74,37,56,275
Cash and Bank Balances	19,60,36,270	52,58,17,624	35,04,04,858
Short Term Loans and Advances	91,55,94,466	65,16,87,969	64,32,77,469
Other Current Assets	7,57,46,726	7,95,42,753	3,33,71,486
	2,87,44,79,337	2,92,27,13,156	3,25,47,65,160
TOTAL	10,33,85,60,431	9,83,54,77,855	9,13,41,99,445

- a. Profits of the company, before and after making provision for Tax, for the Three financial years immediately preceding the date of issue of circular or advertisement;

(Rs. In Lacs)

For The Year ended	Profit /(Loss) Before Tax	Profit /(Loss) After tax
31-03-2012	8478.03	6153.34
31-03-2013	4339.43	3045.54
31-03-2014	120.31	127.65

- b. Dividends declared by the company in respect of the said three financial years; Interest coverage ratio for last three years (Cash Profit after tax plus interest paid on interest paid)

For the year Ended (Equity)	Dividend Declared	Dividend (%)	Dividend Declared (Preference Shares)	Interest Coverage Ratio
31-03-2012	1933.82	*150	240.00	4.01
31-03-2013	1289.21	100	221.42	2.98
31-03-2014	128.92	**10	153.99**	1.79

*Dividend for the year 2011-12 includes special dividend of 50% (Rs.0.50 per Share) declared to commemorate the completion of 70th year of the company.

**Dividend for the year is recommended by the Board of Directors at their meeting held on 22/5/2014 and the same has to be approved by the shareholders in the ensuing Annual General Meeting scheduled to be held on August 11, 2014.

- c. A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement; Particulars provided in sl.no.4
- d. Audited cash flow statement for the three years immediately preceding the date of issue of circular or advertisement; as filed with ROC.
- e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company. Nil

5. DECLARATION BY THE DIRECTORS

The Board hereby declares:-

- a. The company has not defaulted in the repayment of deposits accepted either before or after the commencement of the act or payment of interest there on;
- b. The Board Of Directors have satisfied themselves fully with respect to the affairs and prospects of the company and that they are of the opinion that having regard to the estimated future financial position of the company, The company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of the year from the date of issue of the circular or advertisement;
- c. The company has complied with the provisions of the act and the rules Made there under;
- d. The compliance with the act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
- e. The company has accepted public deposits under the relevant provisions of the Companies Act, 1956 and rules made under that Act (hereinafter known as "Earlier Deposits") and has been repaying such deposits and interest thereon in accordance with such provisions and will continue to repay such deposits and interest due thereon on due dates for the remaining period of such deposits in accordance with the terms and conditions and period of such earlier deposits and in compliance with the requirements under the Companies Act, 2013 and rules made there under.
- f. In case of any adverse change in credit Rating, depositors will be given a chance to withdraw deposits without any penalty.
- g. The deposits shall be used only for the purposes indicated in the circular or circular in the form of advertisement;
- h. The deposits accepted by the company (other than the secured deposits, if any, aggregate amount of which to be indicated) are unsecured and rank paripassu with other unsecured liabilities of the company.

Note

The text of this advertisement has been approved by the Board of Directors of the company in their meeting held on May 22, 2014. A copy of this advertisement signed by a majority of the Directors on the Board of Directors of the company, has been filed with the Registrar of Companies, Chennai- 600 006, Tamilnadu as required by the companies (acceptance of deposits) Rules, 2014 as amended.

The advertisement is issued on the authority and in the Name of Board of Directors of the company.

(By Order of the Board)

Place: Chennai

Date: 22nd May, 2014

FOR THE K.C.P. LIMITED
(Y VIJAYAKUMAR)

COMPANY SECRETARY

APPLICATIONS FOR ACCEPTANCE AND RENEWAL OF DEPOSITS ARE ALSO AVAILABLE AT:

- The K.C.P. Limited, Macherla - 522 426, Guntur District, A.P. Phone No.08642-222302-222305.
- The K.C.P. Limited, "Ramakrishnapuram", Jaggayyapet Mandal, Muktyala-521457, Krishna District, A.P. Phone No.08654-296006-296008
- The K.C.P. Limited, 10/3, Sarvapriyavihar, II Floor, New Delhi-110 066. Phone No.011-26567217.
- The K.C.P. Limited, 201, Hubtown Viva, Off. Western Express Highway, Jogeshwari East, Mumbai-400 060. Phone No.09322597037
- The K.C.P. Limited, H.No.8-3-293/82/NL/10, Plot No.10, Road No.10C, MLA & MP Colony, Y R Guda, Jubilee Hills, Hyderabad - 500033; Phone No.040-23253502/503
- The K.C.P. Limited, 145, Rattaiyah Street, Governorpet, Vijayawada - 520 002. Phone No.0866-2574015



All correspondence with regard to deposits should be addressed to Registrars to the Deposit Schemes:-

M/s. INTEGRATED ENTERPRISES (INDIA) LIMITED

CIN : U65993TN1987PLCO14964

2nd FLOOR, "KENCES TOWERS", NO.1, RAMAKRISHNA STREET OFF. NORTH USMAN ROAD, T. NAGAR, CHENNAI-600 017. PHONE NOS:28140801-28140803; FAX:28142479

TERMS AND CONDITIONS

Application Forms

1. Application Forms should be carefully filled after having read and understood all terms and conditions attached to the Form. The Company reserves the right to reject any offer for deposit without being bound to assign any reasons or give any notice in that behalf.
2. If specific indication for acceptance of deposit as Fixed or Cumulative is not indicated, the Company will, at its own discretion treat the same as Fixed Deposit, on terms applicable.
3. Cheques/Drafts should be drawn on Chennai Banks favouring '**The K.C.P. Limited**'. Demand Draft Charges are not deductible from the principal. Outstation Cheques will not be accepted. Deposits will not be accepted by way of Cash.
4. If the deposit is in the name of minor, the name of the guardian should be stated in the application, and the guardian should sign the application form for and on behalf of the minor. The date of birth of the minor should also be mentioned in the application
5. Deposits will be accepted from Non-resident Indian Nationals and persons of Indian origin on Non-repatriation basis only.
6. Application forms carrying thumb impressions should be certified by a Notary Public.

Interest

7. Payment of quarterly interest will be based on the number of days in the relevant quarter, **Under Scheme I. Under Scheme II**, interest will be paid on maturity, compounded quarterly. Interest will be paid through 'Payable at Par' warrants of specified branches of HSBC Bank & Axis Bank only. Demand Drafts will be issued for cases where payable centres are not available.
8. Interest will cease to accrue on the deposit from the date of its maturity.
9. Income Tax wherever applicable will be deducted at source in accordance with the provisions of the Income Tax Act, 1961. However, tax will not be deducted, if necessary forms for non-deduction of tax as provided under the Income-tax Act, 1961, are furnished to the Company ONE MONTH before the due date for payment of interest.
10. As per the provisions of Section 206AA of the Income Tax Act, 1961, quoting of Permanent Account Number (PAN) is mandatory for non-deduction of Tax at Source on your deposits, otherwise tax would be deducted at a higher rate of 20%, even if you submit declaration form in 15G/H.
11. In order to enable us to serve our Depositors better, we request the depositors to avail **ECS/ NECS** available in all RBI centers for receiving the interest payments by direct electronic credit to the bank accounts of the Depositors.

Renewal / Repayment of Deposits

12. The Fixed/Cumulative Deposit receipt duly discharged on requisite revenue stamps should be lodged with the Company/Registrar at least 7 days prior to the date of maturity to enable the Company to refund the deposits on the due dates or to renew such deposits according to the Companies (Acceptance of Deposits) Rules, 2014 , as amended time to time.
13. Premature withdrawals will be governed by statutory regulations.

Joint Deposits

14. In case of joint holders, all deposits will be accepted only on Former or Survivor basis and all correspondence will be addressed to the person whose name appears first in the order of the joint names on the fixed deposit receipt.
15. In the event of death of the first named depositor, the repayment of the deposit amount and payment of interest shall be made to the person first in order of the Survivor(s) of such joint holders, on production of the death registration certificate, without reference to the heirs and/or legal representative(s) of the deceased holder, and other joint holders. In other cases, necessary documents and certificates should be produced to the satisfaction of the Company.

General

16. The Company will not recognize any Lien, assignment, charge or any other encumbrance on the deposit or interest thereon.
17. Deposit holders may avail the facility of nomination as given in the Application form.
18. Notification regarding change of address, mandates, tax exemption certificates etc. must be sent to the Company at least 30 days before the date on which the next payment of interest falls due.
19. The Company reserves the right to alter, amend or vary any of the conditions stipulated above.
20. The terms above mentioned are subject to changes as per the Government of India's directions in this regard, from time to time.
21. The Deposit Receipt and/or deposit comprised therein and/or any benefit arising out of such deposit is not transferable by assignment, endorsement, transfer or otherwise.
22. Deposits are accepted on such terms and conditions as the company on its sole description thinks fit subject to the provisions of the Companies (Acceptance of Deposits) Rules, 2014 as amended to date, which may override, amend, abrogate or set aside the above terms and conditons.
23. Deposits are accepted subject to Chennai city jurisdiction.



THE KDP LIMITED

Regd. Office : "Ramakrishna Buildings"

No.2, Dr. P.V. Cherian Crescent, Egmore, Chennai - 600 008.

APPLICATION FORM FOR FIXED/CUMULATIVE DEPOSIT SCHEME

Application No.

Date:

Broker's Name / Address / Seal

Note : (a) Please write in Block letters. (b) Kindly tick (✓) appropriate box for items 1-8, (c) In case of items 9 & 10 please write only one letter in each box and leave one box blank between words.

I/WE HEREBY APPLY FOR A DEPOSIT SCHEME WITH THE COMPANY AS PER DETAILS GIVEN BELOW :

1. SCHEME 1. Fixed deposit **3. AMOUNT** Rs. _____
 2. Cumulative deposit Rupees _____

2. PERIOD 1 year 2 Years 3 years **4. BY** Cheque/Draft No. _____ Dated _____
 Renewal of FDR/CDR No. _____ Dated _____

5. CATEGORY OF SOLE /FIRST APPLICANT Public Domesitic Company
 Shareholder (Folio / Id. No. _____)
 Others, if iany

6. STATUS OF SOLE/ FIRST APPLICANT Resident Individual **7. OTHERS DEPOSITS** I have not placed any other deposits with the company
 Domestic Company Others Details of other deposit are _____
 Non Resident If Yes (✓ BOX)

8. TAXSTATUS Tax at applicable rates may be deducted. Permanent Account No. _____
 No Income Tax is to be deducted
 Form 15G/15H is enclosed PAN _____
 If Form 15H Enclosed AGE _____

9. APPLICANT'S NAME

MR/MRS/MISS/MASTER - Sole/First Applicant (✓ BOX IF MINOR)

MR/MRS/MISS/MASTER - Second Applicant (✓ BOX IF MINOR)

MR/MRS/MISS/MASTER - Third Applicant (✓ BOX IF MINOR)

10. ADDRESS OF SOLE/FIRST APPLICANT (Please do not write the name again)

Pin Code Telephone No. :

11. NOMINATION

I/We hereby nominate the following person to receive the amount payable to me/us on my/our death.

Nominee's Name.....

Guardian's name : (Other than Applicant).....

In case Nominee is a Minor

Signature of Nominee.....

Tel. No.....

Proof of Nominee.....

Please enclose any one of the following documents copy for identification of Nominee (Tick the appropriate box)

- Passport Driving License
 Credit Card with Photo Voter ID Card
 P A N Card

12. Mode of Payment of Interest : Direct ECS

BANK PARTICULARS OF SOLE/FIRST APPLICANT FOR ECS FACILITY

Name of Bank.....

Branch & Address.....

.....

Bank Account No.....

.....

MICR CODE:

Please attach a Xerox copy of a blank cheque duly cancelled for ensuring accuracy of the bank name, branch name and Micr code number.

DECLARATION

I/We confirm having read and understood the Rules & Regulations of the Company governing Deposits, furnished to me / us along with this application and agree to abide by the same.

I / We hereby declare that the above deposit amount is from our own money and not being deposited out of the funds acquired by me/ us by borrowing money from any other sources.

I/We declare that the first named depositor is the beneficial owner of this joint deposit and as such he/she should be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income-Tax Act, 1961.

I/We wish to make a nomination and do hereby nominate the above person in whom all rights of transfer and/or amount payable in respect of deposit shall vest in the event of my/our death.

13. SIGNATURE OF APPLICANT(S) (GUARDIAN, IN CASE OF MINOR)

SOLE/FIRST APPLICANT _____ NAME OF GUARDIAN _____
 SECOND APPLICANT _____ RELATIONSHIP WITH MINOR _____
 THIRD APPLICANT _____ DATE OF BIRTH OF MINOR _____
 _____ PLACE _____ DATE _____

FOR OFFICE USE ONLY (Not to be Filled by the applicant)

FDR No.	A.C. No.	DOCUMENT No.
DEPOSIT COMMENCEMENT DATE	INCOME TAX CODE	