

FIXED DEPOSIT SCHEMES

Scheme -1 - Non - Cumulative Interest			Scheme - 2 Cumulative Interest				
Period	Minimum Deposit	Rate of Interest*p.a.	Period	Minimum Deposit	Rate of Interest **p.a.		Simple Annualized Yield
					Annual	Maturity Value	
1 year	20,000	11.50%	1 Year	20,000	11.50%	22,366	11.83%
2 years	20,000	12.00%	2 Years	20,000	12.00%	25,250	13.12%
3 years	20,000	12.25%	3 Years	20,000	12.25%	28,572	14.28%
* Interest payable half yearly			** Interest compounded half yearly and shall be subject to deduction of tax, wherever applicable				

HIGHLIGHTS OF THE SCHEME

- An additional interest @0.25% p.a. will be paid on Fixed Deposit:
 - where sole depositor or any of the Joint Holders is a Shareholder (Subject to a minimum holding of 500 shares) of the Company, or
 - where sole or first depositor is a senior citizen (60 years and above subject to submission of proof of age), or
 - where sole or first depositor is an employee of the Company.
- Additional amount of Deposits will be accepted in multiples of Rs. 5,000/-.
- Deposits will be accepted from Individuals, Minor (through Natural Guardians) & HUFs. Nomination facility available.
- Employees in the above scheme include current employees and retired employees.
- Interest and maturity value payments are subject to deduction of tax at source, where ever applicable.
- Interest will be calculated from the date of realisation of cheque and will be rounded off to the nearest rupee.
- The Application for deposits should be made in the prescribed form and acceptance of the deposits will be subject to the terms and conditions stated therein.
- The Application form can be obtained and also submitted along with the necessary remittance at the Offices of the Managers to the Fixed Deposit .
- Payments should be made by an " A/c Payee" cheque / draft on a schedule bank in favour of " Pratibha Industries Limited" payable at Mumbai. Cash shall not be accepted.
- All communications with regard to Fixed Deposit should be addressed to the Manager to the Fixed Deposit Scheme, at the following addresses:



J.M.FINANCIAL SERVICES PVT. LTD.
MANAGERS TO THE FIXED DEPOSIT SCHEME

Mumbai	1. Andheri	2/003, Anushka, New Link Road, Opp: Oshiwara Police Strn., Oshiwara, Andheri (W), Mumbai 400 053. Tel: (022) 6619 1600 Fax: (022) 6619 1666
	2. Borivali	New Pushpanjali II, 1st, 2nd & 3rd Floor, Jamli Galli (Factor Lane), Opp: Chintamani Jewellers, Borivali (W), Mumbai – 400 092. Tel No: (022) 3021 5400/ Fax: (022) 66959100
	3. Fort	2,3 & 4 Kamanwala Chambers, Sir PM Road, Fort, Mumbai – 400 001 Tel No: (022) 30213500. Fax: 22665902
	4. Ghatkopar	4 th Floor, Kailash Plaza, Vallabh Baug Lane, Ghatkopar (E), Mumbai – 400 077. Tel No: (022) 3097 8700. Fax: 6671 2487
	5. Malad	'M', Palm Court, Above D'Mart, Link Road, Malad (W), Mumbai – 400 064 .Tel No: (022) 3087 7000/6761 7216 -17. Fax : (022) 6725 0001/2
	6. Vile Parle	Patel House, 1 st Floor, M. G. Road, Next to Bank of Baroda, Vile Parle(E), Mumbai – 400057. Tel No: (022) 26135202 – 04. Fax: (022) 26135241
Ahmedabad	G-10, Ground Floor, Chinubhai Centre, Nehru Bridge, Ashram Road, Ahmedabad-380009.Tel:(079) 26576666. Fax: 30013750	
Bengaluru	97/4, Residency Road, Bengaluru – 560025. Tel: (080) 30912400/01 Fax: (080) 22212578	
	14th Floor, Vayudooth Chambers, No. 15-16, M.G. Road, Bengaluru – 560 001.	
	# 199, 1st Floor, Yathi Raj Mutt Bldg, 11th Cross, Malleshwaram, Bengaluru – 560 003.	
Chennai	Gee Gee Crystal-5 th Floor, 91-92 Dr. Radha Krishnan Salai, Mylapore, Chennai – 600 004. Tel (044) 42255666. Fax: 42255667	
New Delhi	114, Himalaya House, 11 th Floor, 23 Kasturba Gandhi Marg, Delhi – 110001. Tel: (011) 30925500. Fax: 41510410	
Hyderabad	9 – 10, Uma Chambers, 3rd Floor, Road No 1, Banjara Hills, (Nagarjuna Hills), Hyderabad – 500 034.Tel: (040) 39875900/12, 39875875. Fax: (040) 23350765.	
Indore	UG 7 & 8, Ground Floor, D M Tower, 21/1, Race Course Road, Indore – 452 004.Tel: (731) 3072111. Fax: (731) 3072121.	
Jaipur	G7 & 8, Brij Anukampa, Plot No. K – 13, Ashok Marg, C – Scheme, Jaipur – 302 001.Tel: (0141) 3984400.	
Kolkata	Kankaria Estate, 6 Little Russell Street, 8th Floor, Kolkata – 700 071.Tel: (033) 3987 0330. Fax: (033) 3987 0357.	
Pune	205, Business Guild, Opp Krishna Dining Hall, Law College Road, Erandawane, Pune – 411004. Tel:020-39871600. Fax: 66033725	
Rajkot	202, Solitaire, 2nd Floor, Swami Vivekananda Marg, Near Municipal Commissioner Bungalow, Ramkrishna Nagar, Rajkot – 360 007. Tel: (0281) 3984000. Fax : (0281) 3984117.	
Surat	407, 21 Century Business Centre, Near Udhana Char Rasta, Ring Road, Surat – 395002. Tel: (0261) 3984011. Fax: (0261) 3048011	
Secunderabad	3rd Floor, 305, Jade Arcade, Opp. Paradise Hotel, M.G. Rd, Secunderabad – 500 003.Tel: (040) 39825200. Fax: (040) 39825252.	
Vadodara	G1-Ground Floor, Soham, 49 Alkapuri Society, Opp: HDFC Bank, Alkapuri, Vadodara-390007. Tel:(0265) 3984300 Fax: 6626387	
Vizag:	Door No : 9-1-224/4/3, First floor, Nandan Nirman, CBM Compound, Near Rama talkies Junction., Visakhapatnam - 530 003. Tel: (0891) 3983 800. Fax: (0891) 3983 737.	

TERMS & CONDITIONS

• Application & Acceptance of Deposits

1. Application for Deposits in prescribed form accompanied by Cheque / Demand Draft marked " A/c Payee only" and drawn in favour of "Pratibha Industries Limited" will be accepted at the Offices of Managers to the Fixed Deposits.
2. Self-attested PAN CARD copy must be submitted along with the application form.
3. Self-attested address proof of the applicant in the form of either a copy of Passport, Vote Card, Driving Licence or Ration Card.
4. In case of deposits from shareholders of the Company, the applicant should be a shareholder on the date of application.
5. An application for deposit in joint names will be treated as an application from a shareholder only if atleast one of the joint applicant is a shareholder.
6. Age Proof for Senior Citizens in the form of either a copy Passport, Voter Card, Driving Licence or such similar documents will have to be attached along with the Application Form at the time of making application.
7. Deposits from Minors, if any, will be accepted only through Guardians.
8. Any change in name, address, Bank Particulars etc., should be lodged with the Corporate Office of the Company or Offices of Fixed Deposit Scheme at least 30 days before the date on which the payment falls due.
9. In case of renewals, the application(s) must accompany duly discharged Fixed Deposits Receipt with instruction for renewal.
10. Thumb impression and Signatures other than Marathi, Hindi, English and Gujarati must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his Official Seal.

• Period & Rate of Interest

1. The period of the deposit and calculation of interest thereon shall commence from the date of realisation of the Cheque/Draft by the Company.
2. Interest on Deposit (Scheme – 1 - Non Cumulative) will be paid on 30th September and 31st March. In case of interest payment for part period the same will be made on pro-rata basis. However, if a deposit is made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be on the next interest payment date. Under Scheme 2, the full amount of the Principal and interest will be payable on maturity.
3. Payment of interest on deposit shall be directly credited to the bank account (as per details to be furnished by the applicants in the application form) through NECS/NEFT facility. In the absence of Bank Account details in the application form, payment shall be made through 'A/c Payee' crossed Cheque payable at par.
4. No Interest will accrue after date of Maturity.
5. Income Tax to be deducted at source from the interest wherever applicable as per statutory requirements. Income Tax shall not be deducted if appropriate certificate/declaration form as provided under the Income Tax Act, 1961 is furnished to the Company, at least one month before the due date of Payment of Interest.

• Repayment & Renewal of Deposits

1. Repayment of the amount of deposit will be made by the Company against surrender of the duly discharged Receipt and must be received by the Company at least 30 days before the date of maturity.
2. Repayment of Deposits will be made through NECS/NEFT facility or by means of 'A/c Payee' cheque drawn on Company's, Banker in India and payable at par.
3. Where the due-date of repayment falls on Sunday, or on any holiday, payment will be made on the next working day.
4. Deposits will be repaid only on maturity. However, in exceptional circumstances, the Company may, at its sole discretion, allow premature withdrawal of Deposit, in which case, the Deposit Receipt must be discharged by all the joint holders along with an application for withdrawal signed by all of them. All such premature refunds shall be subject to such terms, including reduction in the rate of interest, as the Company may stipulate and further subject to any statutory regulations.
5. Deposits will not be renewed automatically upon maturity. For renewal fresh application form along with the duly discharged receipt should be submitted at least two weeks before the date of maturity.

• Deposit Receipts

1. Deposit Receipt/s will be issued by the Company in respect of all deposits accepted by the Company and will be forwarded at the address given in the application form vide Courier / Registered AD / Speed Post.
2. In the event of loss of Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance by the depositor with such terms & conditions including Indemnity as the Company may stipulate. All expenses incurred in this connection will be borne by the depositor/s.
3. Deposit receipt is not transferable.

• Joint Deposits

1. Deposits will be accepted by the Company in joint names, not exceeding three in numbers.
2. In the case of deposits in joint names, all correspondence will be addressed to the person whose name appears first on the Deposit Receipt. All cheques/warrants for payment of interest and principal amount will be drawn in favour of the first named depositor irrespective of any contrary instructions received from any of the depositors. Any discharge given by such person for payment of interest and the principal amount shall be valid and binding on all the joint holders and shall constitute a good discharge to the company.
3. In the event of the death of the first joint holder, the repayment of deposit and the payment of interest will be made to the person next in order of the survivor(s) on production of Death Certificate without reference to their heirs and/or legal representative(s) of the deceased.

• Nomination facility

1. As per the provisions of Section 109A of the Companies Act, 1956, facility of nomination has been given to fixed deposit holders. The facility is mainly useful to all holders holding the fixed deposit in single name. In case where the fixed deposit are held in the joint names, nomination will get effective only on the death of all the holders.

• General

1. The Company will not accept or recognise any lien on or assignment of the deposit or interest thereon.
2. The Company reserves the right to alter or amend from time to time without notice or without assigning any reasons, any of the terms & conditions of the Fixed Deposits so long as such alterations or amendments are not inconsistent with the Companies (Acceptance of Deposits) Rules, 1975, as amended from time to time.
3. The Company reserves the right to reject any application for a fresh deposit or for renewal without assigning any reasons.
4. The Company shall be entitled, at its sole option, to repay the deposits at any time before the due date of repayment mentioned in the Deposit Receipts, subject to and in accordance with the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time.
5. In the case the Investor makes a multiple selection of tenure under a scheme, the Company will as a default assume the deposit for the highest tenure from the selection made under the Scheme. Whereas investor makes a multiple selection of scheme, the Company will as a default assume the deposit for Cumulative Scheme for the highest tenure from the selection made under that scheme.
6. Acceptance of Deposits is subject to Mumbai Jurisdiction only.



APPLICATION FORM FOR FIXED DEPOSIT

PLEASE WRITE BELOW IN BLOCK LETTERS & TICK [X] AGAINST THE CORRECT OPTIONS

FDR No.: _____ FOR OFFICE USE ONLY
Date of Realisation : _____
Date of Maturity : _____

CMS CODE : PRATIBFD

This deposit is subject to the terms and conditions governing acceptance of deposit printed thereof. I/We hereby declare that this amount is not being deposited out of funds acquired by me/us by borrowing or accepting deposits/loans from any other person (s).

- 1. AMOUNT OF DEPOSIT (Minimum ` 20,000/- & in Multiple of ` 5,000/- thereafter)
2. AMOUNT PAID BY
3. PERIOD OF DEPOSIT
4. RATE OF INTEREST (Per Annum)
5. STATUS
6. CATEGORY
7. REPAYMENT AUTHORISATION
8. BANK / NECS DETAILS (COMPULSORY IN CASE OF NON-CUMULATIVE DEPOSIT)
9. TAX STATUS

(Rupees) Only
Cheque/Demand Draft No.
Bank's Name & Branch
Renewal of F. D. R. No.
Scheme '1' (Non-Cumulative) Scheme '2' (Cumulative)
1 Year 2 Years 3 Years
11.5 % 12% 12.25%
i. Resident Individual (s) ii. HUF
i. Shareholder(Regd.Folio No./DP & Client ID No.)
ii. Employee iii. Public iv. Senior Citizen
i. By First named Depositor only
ii. By either/anyone of the Depositors
S.B.A/c No.
Name of Bank & Branch
Address of Bank
9 Digit Branch & Bank Code (enclose photo copy of cheque)
No Deduction Form 15G / 15H Tax to be deducted (Yearly Interest upto ` 5,000/-)

10. NOMINATION: (I/we wish to make a nomination and do hereby nominate the following person to receive the amount payable on my/our death)
NAME OF NOMINEE
ADDRESS OF NOMINEE
RELATION MINOR (Y/N) D.O.B.

Witnesses Signature Name & address
1.
2.

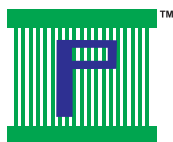
11. DEPOSITOR'S NAME (IN BLOCK LETTERS) PAN NO. SPECIMEN SIGNATURE
1st DEPOSITOR
Address of 1st DEPOSITOR
2nd DEPOSITOR
3rd DEPOSITOR
12. TELEPHONE NO.: OFFICE RESIDENCE EMAIL

(To be filled in by applicant) ACKNOWLEDGMENT SLIP-TEMPORARY

Received from Mr./Mrs./Miss.
By Cheque/Draft/FDR No. Dated drawn on
(Rupees) only

being Fixed Deposit for a period of 1 year / 2 years / 3 years under Scheme (valid subject to realisation of Cheque / Draft). The official stamped receipt will be sent within a month.

Date :
Place : for Pratibha Industries Limited



PRATIBHA

PARTICULARS AS PER THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975 AS AMENDED UP TO DATE

A] Name of the Company : Pratibha Industries Limited

B] Date of Incorporation : 19th July, 1995

C] Business Carried on by the Company and its subsidiaries with the details of branches or units, if any:

(i) The Company is engaged in the business of Infrastructure development and SAW pipe Manufacturing.

(ii) The Company is having project sites across India and Dubai and having branch office at Delhi, Hyderabad and Dubai and manufacturing unit of the Company is situated at Wada, Dist. Thane, Maharashtra.

(iii) Subsidiaries company and their business:

Name of the Company	Business
(a) Pratibha Infrastructure Pvt. Ltd	Infrastructure development
(b) Prime InfraPark Private Limited	Construction of Car parking and offices for DMRC
(c) Bhopal Sanchi Highways Pvt. Ltd.	Construction of Road for NHAI

Name of the Company	Business
(d) Pratibha Holding (Singapore) Pte Ltd.	Investment
(e) Muktangan Developers Pvt. Ltd.	Construction and real estate development.

D] Brief particulars of the Management of the Company:

The Company is managed by the Managing Director and full time Executive Directors under the superintendence, control and direction of the Board of Directors.

E] Name, Address and Occupation of the Directors.

Sr.No	Name	Address	Occupation
1.	Mrs. Usha B. Kulkarni	401, Usha Kamal, 574, Chembur Naka, Chembur, Mumbai - 400 071.	Industrialist
2.	Mr. Ajit B. Kulkarni	501, Usha Kamal, 574, Chembur Naka, Chembur, Mumbai - 400 071.	Industrialist
3.	Mr. Vinayak B. Kulkarni	301, Usha Kamal, 574, Chembur Naka, Chembur, Mumbai - 400 071.	Industrialist
4.	Mr. Awinash Arondekar	C - 35, Yashodhan, 72, S.V. Road, Andheri (W), Mumbai - 58	Consultant
5.	Mr. Shrikant T. Gadre	Suman Bunglow, Plot No.49, Sector 26, Pradhikaram, Nigdi, Pune - 411 044	Consultant
6.	Dr. S. L. Dhingra	Professor Emeritus, Department Of Civil Engineering, 1st Floor, Room No-140, IIT Powai, Mumbai 400076	Professor
7.	Mr. V. Sivakumaran	Flat 3061, C-Block, Vanashree CHS, Sector - 58 A, Palm Beach Road, Nerul, Navi Mumbai-400 706	Consultant, Retd.IRS
8.	Mr. Vilas B. Parulekar	Medhashish Bunglow, Sant Dnyaneshwar Road, Panchpakhadi, Naupada, Thane -(W) - 400 602.	Consultant

F & G] Profits & Dividends

(` In lacs)

Year Ended	Profit Before Depreciation & Tax	Profit Before Tax	Profit After Tax	Dividend on Equity Shares (in%)
31.03.2012	12,999.47	11,114.94	8,324.00	30%
31.03.2011	11,015.39	9,581.50	7,143.32	30%
31.03.2010	8,730.62	7,644.70	5,651.26	30%

H] Summarised financial position of the Company as appearing in the last two Audited Balance Sheets.

(` In lacs)

Liabilities	As at		Assets	As at	
	31.03.2012	31.03.2011		31.03.2012	31.03.2011
Shareholder's Fund			Non-Current Assets		
Share Capital	3,488.50	3,488.50	Tangible Fixed Assets	46,607.93	29,697.04
Reserves and Surplus	52,477.78	44,858.65	Intangible Fixed Assets	374.50	141.72
Non-Current Liabilities			Capital work in progress	11,659.20	1,479.80
Long Term Borrowings	17,956.09	7,015.25	Intangible Fixed assets under development	523.15	0
Deferred Tax Liabilities	2,406.68	1,839.59	Non-Current Investments	331.02	1,041.37
Other Long Term Liabilities	2,590.68	6,258.09	Long term loans and advances	5,036.72	1,606.22
Current Liabilities			Current Assets		
Short Term Borrowings	46,061.61	27,563.87	Current Investments	200.00	0
Trade Payables	39,534.90	21,238.21	Inventories	45,757.59	34,389.49
Other Current Liabilities	37,361.07	21,502.69	Trade Receivables	27,182.79	17,928.52
Short Term Provisions	7,440.00	4,932.82	Cash and Cash equivalents	14,668.92	10,249.17
			Short Term loans and advances	49,329.82	38,068.70
			Other Current Assets	7,645.67	4,095.64
Total	2,09,317.31	1,38,697.67	Total	2,09,317.31	1,38,697.67

I] Brief Particulars of Contingent Liabilities.

Sr.No	PARTICULARS	(` In lacs)	
		31.03.2012	31.03.2011
a)	Unutilised Letters of credit	20,696.71	8,276.12
b)	Bank Guarantees	1,01,359.86	88,255.24
c)	Corporate Guarantees	63,884.00	32,309.00
d)	In respect of Income tax Matters	8,272.49	3,575.83
e)	In respect of Central Exise Matters	138.74	135.25
f)	In respect of Service Tax Matters	99.66	99.66
g)	Pending court matters	597.29	522.29
h)	Estimated amount of contract remaining to executed	1,053.24	655.11
i)	Assignment of Retention Receivables	4,500.00	0.00

J] The amount which the Company can raise by way of deposits under the Companies (Acceptance of Deposits) Rules, 1975 as amended:

Sr. No.	PARTICULARS	Amount (` In lacs)
a)	10% of the aggregate of the Paid-up Share Capital and Free Reserves against Unsecured Debentures from Shareholders as Deposit or any deposit guaranteed by any of the Directors.	5,596.63
b)	25% of the aggregate of the Paid-up Capital and Free Reserves from General Public	13,991.57
	TOTAL	19,588.20

The deposits will be utilized for the operations of the Company.

The aggregate of deposits actually held (including unclaimed deposits) on the last day of the immediately preceding financial year i.e. 31-03-2012.

i)	From Shareholders	Rs. Nil
ii)	From General Public	Rs. Nil
	Total	Rs. Nil

K] The Company has no overdue deposits and unclaimed deposits as on date.

L] The Company hereby declares that:

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

The above text has been approved by the Board of Directors at their meeting held on 31st July 2012. This advertisement is issued in the name and under authority of the Board of Directors of the Company. A copy of the above Advertisement duly signed by majority of the Directors as on date has been filed with the Registrar of Companies, Mumbai, Maharashtra for registration.

By Order of the Board
For Pratibha Industries Limited
Ajit B. Kulkarni
Managing Director