



JK LAKSHMI

C E M E N T L t d.



Regd. Office : Jaykaypuram-307019, Basantgarh, Distt. Sirohi (Rajasthan)
H.O. : Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002

INVITES FIXED DEPOSITS

FIXED DEPOSIT SCHEMES

TWO SCHEMES TO OPT FROM

SCHEME 'A' (Non-cumulative)	
Period	Rate of Interest per annum (%) payable quarterly
1 Year	9.50
2 Years	10.00
3 Years	10.00

SCHEME 'B' (Cumulative)				
Period	Rate of Interest per annum (%) compounded quarterly	Minimum Deposit (Rs.)	Amount payable on Maturity (Rs.)	Effective Yield P.A. (%)
1 Year	9.50	5,000	5,492	9.84
2 Years	10.00	5,000	6,092	10.92
3 Years	10.00	5,000	6,725	11.50

Deposits shall be for a minimum amount of Rs. 5,000/- and in multiples of Rs. 1,000/- thereafter.

HIGHLIGHTS

- MINIMUM AMOUNT OF DEPOSIT : Rs. 5,000/-
- HIGHER AMOUNT : In multiples of Rs. 1,000/- thereafter.
- PAYMENT OF INTEREST
 - SCHEME 'A' (NON-CUMULATIVE) : Interest will be paid quarterly on 31st March, 30th June, 30th Sept., 31st Dec. and on Maturity
 - SCHEME 'B' (CUMULATIVE) : Interest will be Compounded Quarterly and paid on maturity.

HOW & WHERE TO APPLY

- Kindly fill in the Application Form contained herein following the instruction noted thereon.
- Payment should be made by means of an 'A/C payee' Cheque/Bank Draft drawn in favour of 'JK LAKSHMI CEMENT LTD.'
- Application Form alongwith A/C payee Cheque/Bank Draft should be deposited in any of the Offices of the Company OR at the Offices of the Authorised Agents stated on the last page.
- Outstation applicants should send Demand Draft payable at New Delhi/Mumbai/Kolkata at the respective branch office.
- Depositor may also directly deposit their cheques with any of the branches of HDFC Bank Ltd. mentioning our Account No. 00032210007039 and send the Counter foil of the pay-in-slip along with the Application form duly filled in to the Company at its Delhi Address.

JK LAKSHMI
Power Mix
READY MIX CONCRETE

JK LAKSHMI
C E M E N T



JK LAKSHMIPLAST
PLASTER OF PARIS



www.jklakshmicement.com

**APPLICATION FORM FOR FIXED DEPOSIT (FRESH/RENEWAL)**

Date

Cheque / Draft Details				Renewal of Old Fixed Deposit Receipt			Total Deposit Amount (Rs.) (A+B) in Fig.	Total Deposit Amount (Rs.) (A+B) in Words
		Bank's Name and Place	Amount (Rs.) (A)	No.	Maturity Amount (Rs.)	Amount to be Renewed (Rs.) (B)		
No.								
Date								

Please tick ☒ in the appropriate box

Schemes	Years		
A (Non-Cumulative)	1	2	3
B (Cumulative)	1	2	3

Details of other deposit(s) with the Company

FDR No.	Date	Amount

Bank A/c Particulars (First Depositor)

SB/Current A/c No.	
Name of Bank	
Address of Bank	

Tax Deduction [tick ☒ appropriate box]

<input type="checkbox"/> 15 G form enclosed
<input type="checkbox"/> Interest on Deposit Less than taxable limit
<input type="checkbox"/> Deduct tax PAN / GIR No. _____

Nomination details (Only if applied SINGLY)

I hereby nominate the following person to receive the amount payable to me, on my death.

Nominee's Name : _____

Guardian's Name (Other than Applicant) _____

in case Nominee is a Minor : _____

Address of the Nominee / Guardian _____

Tel. No. _____

FOR OFFICE USE ONLY

Document No.	
FDR No. & Date	
Amount of Deposit	Rs.
Date of Realisation of cheque	
Name of Bank	
Pay-in-slip No. & Date	

I/We request you to keep the sum indicated above in Fixed Deposit with you in accordance with the terms and conditions of your company's fixed deposit scheme which I/We have understood and agree to abide by them. I/We also hereby declare that the amount is not being deposited out of the funds acquired by borrowing or accepting deposits from any other person or nominee(s) of non-resident(s). I/We further declare that I/We am/are resident(s) and I/we have no other Fixed Deposit(s) with the Company other than mentioned above. I/We declare that the first named depositor is the beneficial owner of this 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.

1. SOLE/FIRST DEPOSITOR'S NAME IN FULL (MR./MRS./MISS)	TO BE FILLED IN BLOCK LETTERS
1A. In Case of Minor, Guardian's Name in Full (Mr./Mrs./Miss)	
2. Second Depositor's Name in Full (Mr./Mrs./Miss)	
3. Third Depositor's Name in Full (Mr./Mrs./Miss)	
ADDRESS OF SOLE/FIRST DEPOSITOR :	
PIN _____ PHONE _____	
E-mail : _____	

SIGNATURE (S)

(First/Sole Depositor's) or
(Guardian in case of Minor)

Second Depositor

Third Depositor

★ **INFORMATION AS PER THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975**
as amended from time to time, under Section 58A of the Companies Act., 1956.

NAME OF THE COMPANY : **JK LAKSHMI CEMENT LTD.**

DATE OF INCORPORATION : 6th August, 1938

★ **BRIEF PARTICULARS OF THE MANAGEMENT OF THE COMPANY :**

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

★ **BOARD OF DIRECTORS :**

Name	Address	Occupation
Shri Hari Shankar Singhania Chairman	19, Prithviraj Road, New Delhi-110 011	Industrialist
Shri Bharat Hari Singhania Vice Chairman & Mg. Director	Link House, (4 th Floor) 3, Bahadur Shah Zafar Marg, New Delhi-110002	Industrialist
Shri B. V. Bhargava	1201, Gulmohar Apartments, Ceaser Road, (Near Filmalaya Studio) Amoli, Andheri (W), Mumbai-400 058	Company Director
Shri Nand Gopal Khaitan	3, Queen's Park, Kolkata - 700 019	Advocate
Shri V.K. Guruswamy	200, Pulliyann Kattu Thottam Veerappan Palayam Pirivu Perundurai Road, Thindal Post, Erode-638 009 (Tamil Nadu)	Nominee Director LIC
Shri Pradip Roy	242-A, Twin Towers, Prabhadevi Mumbai-400 025	Executive Director IDBI
Dr. Raghupati Singhania	40 - Friends Colony (E), New Delhi - 110 065	Industrialist
Smt. Vinita Singhania Managing Director	101, Friends Colony (E), New Delhi - 110 065	Industrialist
Shri Sushil Kumar Wali Whole-time Director	F/2578, Ansals Palam Vihar Gurgaon - 122 017	Corporate Management
Shri Shailendra Chouksey Whole-time Director	C-18, Sector-44, Noida-201 301 Gautam Budh Nagar, U.P.	Corporate Management

★ **BUSINESS CARRIED ON
BY THE COMPANY**

Manufacture and sale of Cement

★ **UNITS AND OFFICES**

Plant	Lakshmi Cement Jaykaypuram -307 019 Basantgarh Dist. Sirohi, (Rajasthan)
Registered Office :	Jaykaypuram - 307 019 Basantgarh Dist. Sirohi, (Rajasthan)
Administrative Office :	"Nehru House", 4, Bahadur Shah Zafar Marg, New Delhi - 110 002
Kolkata Office :	7, Council House Street, Kolkata - 700 001
Mumbai Office :	Kasturi Building, Jamshedji Tata Road, Mumbai - 400 020
Ahmedabad Office :	Suryodaya, C.G. Road, Swastik Cross Road, Navrang Pura, Ahmedabad - 380 009

★ **PROFITS & DIVIDENDS**

Financial Year Ended	Rs. in Crores		DIVIDENDS ON		
	P R O F I T S		Equity Shares		Pref. Shares
	Before Tax	After Tax	%	Rs. Crores ¹	
31.03.2006	56.25	55.45	—	—	N.A.
31.03.2007	178.82	178.11	10%	6.68	N.A.
31.03.2008	250.60	223.67	10%-Interim 15%-Final	7.16 10.74	N.A.

Includes Dividend Distribution Tax

★ **SUMMARISED FINANCIAL POSITION OF THE COMPANY AS APPEARING IN THE TWO LATEST
AUDITED BALANCE SHEETS**

Liabilities	Rs. in Crores		Assets	Rs. in Crores	
	As at 31.03.2008	As at 31.03.2007		As at 31.03.2008	As at 31.03.2007
Share Capital	61.19	57.09	Fixed Assets	911.96	822.13
Equity Share Entitlement Warrants	—	4.00	Investments	13.03	58.11
Reserves & Surplus	581.23	352.72	Deferred Tax Asset	12.00	38.04
Secured Loans	595.71	641.30	Current Assets	428.38	224.26
Unsecured Loans	112.13	88.34	Loans & Advances	161.88	117.68
Current Liabilities & Provisions	176.99	116.77			
	1527.25	1260.22		1527.25	1260.22

Previous year's figures have been re-arranged and re-cast wherever necessary.

★ **BRIEF PARTICULARS OF CONTINGENT LIABILITIES :**

	As at 31.03.2008 Rs. / Crores	As at 31.03.2007 Rs. / Crores
i) Capital Expenditure Commitments	90.41	32.60
ii) Liabilities not accepted by the Company	45.36	21.18
iii) Other Contingent Liabilities in respect of Interest	—	—
iv) Sale tax exemption (Amount can not be ascertained)	—	—

★ The amount which the Company can raise under the Companies (Acceptance of Deposits) rules, 1975 as amended from time to time :

	Rs./Crores
1) 25% of the aggregate of the paid-up capital and free reserves from Public	158.48
2) 10% of the aggregate of the paid-up capital and free reserves as deposits against unsecured debentures or any deposits from its shareholders or any deposits guaranteed by the Director	63.39
	221.87

★ The aggregate of deposits actually held on the last day of the immediately preceding financial year i.e. 31st March 2008

3.01

★ On the day of this advertisement, the Company has no overdue deposits other than unclaimed deposits.

★ 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 rank pari passu with other unsecured liabilities; and
- that the Company is not in default in the repayment of any deposit or part thereof and any interest thereon in accordance with terms and conditions of such deposits.

The interest rates are subject to revision or amendment(s) in the Companies (Acceptance of Deposits) Rules 1975, which may be made from time to time.

The text of this Advertisement has been duly approved by the Board of Directors at its meeting held on 26th July 2008 and signed by the majority of Directors on the Board of Directors of the Company as constituted at the time the Board approved the advertisement.

**By the order of the Board
For JK Lakshmi Cement Ltd.**



Place : Sirohi (Rajasthan)
Date : 26.07.2008

B. K. Daga
V P & Company Secretary

TERMS & CONDITIONS OF FIXED DEPOSIT SCHEME

● AMOUNT OF DEPOSIT

1. Deposit shall be for a minimum of Rs. 5,000/- and in multiple of Rs. 1,000/- thereafter.

● INTEREST

2. Scheme 'A'

(Non-Cumulative) : Interest will be paid quarterly on 31st March, 30th June, 30th Sept. & 31st December and on Maturity.

Scheme 'B' : Interest will be compounded
(Cumulative) quarterly and paid on maturity.

3. Income tax wherever applicable will be deducted at source.
4. Interest will accrue from the date of realisation of the cheque/draft.
5. The deposit shall not carry interest beyond the due date.
6. In case of deposits placed or renewed less than a month before the date on which interest is due as aforesaid, interest will be paid along with interest for next quarter.

● APPLICATIONS

7. Deposits are acceptable on Application Forms prescribed by the Company containing detailed terms and conditions available at the Unit and Offices of the Company and with its authorised agents. Payment should be made by means of an A/C payee cheque/bank draft drawn in favour of **JK LAKSHMI CEMENT LTD.** Outstation applicants should send demand draft only.
8. No Deposit will be accepted from Non-residents.
9. Application for Deposit with Thumb Impression will not be accepted.

● INCOME TAX

10. Tax at the applicable rates and in accordance with the provisions of the Income-Tax-Act, 1961 will be deducted at source from the amount of interest paid and/or credited to the depositor. Tax is not deductible if the aggregate amount of interest paid or payable during the financial year does not exceed Rs. 5000/- or the necessary statement/declaration in Form 15G/15H as required under the said Act, is furnished to the Company at the beginning of each financial year.

● SOLE / JOINT DEPOSITS

11. For Joint deposit all payments whether by way of interest or repayment of principal will be made in favour of and all correspondence will be addressed to the first named depositor. Any discharge given by the first named depositor for payment of principal and / or interest shall be valid and binding on all joint depositor(s).
12. In the event of death of the first joint holder, the repayment of the deposit and payment of interest shall be made to the person first in order of the survivor(s) on production of death certificate. It implies that the Fixed Deposit Receipts are not on 'Either or Survivor basis'. In the event of death of the sole depositor, the fixed deposit amount together with interest due thereon, will be paid to the nominee, if any, stated in the application, on proof of identity. In any other case, it will be necessary for the legal representative of the deceased depositor to produce succession certificate, letter of administration, probate or the will etc. to the satisfaction of the company.

● FIXED DEPOSIT RECEIPTS

13. Deposit Receipts are issued only from the New Delhi office of the Company.
14. Deposit Receipts are neither transferable nor assignable.
15. The Fixed Deposit Receipts will be forwarded within eight weeks after

realisation of the Cheque/Bank Draft.

16. In the event of loss of the Fixed Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt upon receiving indemnity in the prescribed form from the depositor and after compliance of such other formalities as may be required by the Company. All expenses in this connection shall be borne by the deposit holder.

● RENEWAL/REPAYMENT OF DEPOSITS

17. The deposit shall be payable only on or after the date indicated on the Fixed Deposit Receipt. The Company, however, reserves the right to refund the deposit before the date of maturity. The payment of principal and interest will be made by an "Account Payee; not negotiable" cheque/DD payable at par at specified places sent by prepaying postage by post/through courier to the first named deposit holder at his registered address with the Company.
18. No further intimation or notice regarding maturity of Deposit Receipt will be given to the depositor. The Deposit Receipt in original duly discharged on the requisite Revenue Stamp by the first named depositor should be sent to the Company at least 15 days in advance of the date of maturity, for repayment/renewal of the deposit amount. Renewal will be considered on a fresh application form.
19. 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 and in all such cases simple rate of interest will be applicable to both categories of deposits.

● GENERAL

20. In case of deposits in the name of minors received through Guardian the amount would be refundable on or after the due date to the person whose name is mentioned as the Guardian and whose signature has been given on the application form.
21. Intimation to the Company regarding change in address, tax exemption, etc. must be made at least 60 days before the due date of payment of interest.
22. Deposit will be subject to the directives of Reserve Bank of India, Companies (Acceptance of Deposits) Rule, 1975, as amended from time to time under the Companies Act, 1956, and/or any other legislation in force or that may come into force from time to time.
23. Deposits are accepted subject to Delhi Jurisdiction only.
24. The Company reserves the right subject to the provisions of Companies (Acceptance of Deposits) Rules, 1975, as amended to date:
 - (a) to reject any application for a fresh deposit or for renewal without assigning any reason.
 - (b) to alter or amend, from time to time without notice, all or any of the terms and conditions mentioned above.
 - (c) to accept the deposits only for such period as it may decide from time to time.
 - (d) to repay the deposit prematurely before the due date;
 - (e) to vary without notice the date of payment of interest;
25. All communications with regard to deposits should be addressed, quoting FDR NO., to the Company at its following address :

M/S. JK LAKSHMI CEMENT LTD., FD SECTION

Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi -110 002
Phone : 23311112/3/4/5 Extn. 421 & 689, Fax : 011-23722251
E-mail : kamal@jkmil.com

**DEPOSITS ARE ALSO ACCEPTED
THROUGH THE FOLLOWING AGENT :**



M/s RR Investors Retail Services Pvt. Ltd.

47 M.M ROAD RANI JHANSI MARG, NEW DELHI- 110055, TEL- 11-23636363

BRANCH NETWORK AND TELEPHONE NOS.

**Ahmedabad : 401 - Abhijit Bldg. -1, Opp. Bhuj Mercantile Bank, Mithakali Six Road, Navarangpura Ahmedabad -390009
Gujarat Tel- 079-26467260/26404241**

**Bangalore : S-111, Manipal Centre, 47, Deckenson Road, M. G. Road, Bangalore-560042, Karnataka
Tel- 080-42477177/101-03**

**Chandigarh : SCO-222-223, Gr. Floor, Sector-34A, Opp. State Library, Chandigarh-160034 Punjab
Tel- 0172-2624796/4620067**

**Chennai : 3rd Floor, Precision Plaza, New #397, Teynampet, Annasalai, Chennai-600018, Tamilnadu
Tel- 044-42077370/42077371**

**Dehradun : 56, 1st Floor, Rajpur Road, Opp. Madhuban, Dehradun-248001 Uttranchal
Tel- 0135-3258181**

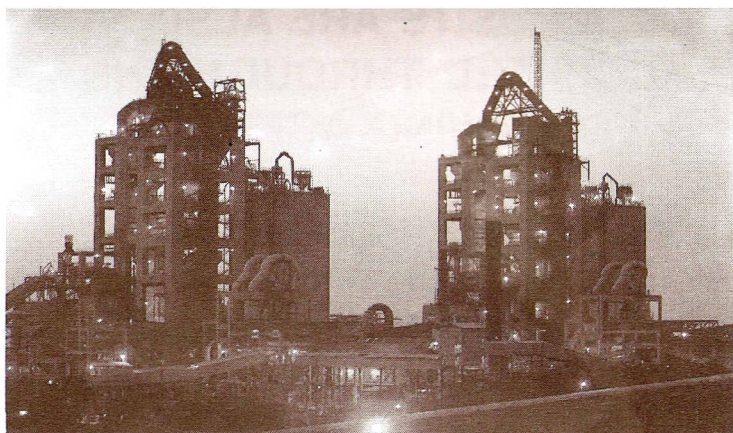
**Jaipur : 7, Katewa Bhawan, Opp. Ganapati Plaza, MI Road, Jaipur-302001, Rajasthan
Tel- 0141-3235456/ 5113317**

**Kolkata : 704, Krishna Bldg., 224, AJC Bose Road, Kolkata- 700017, West Bengal
Tel- 033-22802963/22806878**

**Lucknow : G-32, Shriram Tower, 13, Ashok Marg, Lucknow-226001, Uttar Pradesh
Tel- 0522-4057615-6**

**Mumbai : 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Fort, Mumbai-400023 Maharashtra
Tel- 40544201 & 22642688**

**Vadodara : 222, Sidharth Complex, R. C. Dutta Road., Alkapuri, Vadodara-390007 Gujarat
Tel- 0265-3256190/2353195**



View of JK Lakshmi Cement Plant at Jaykaypuram (Distt. Sirohi, Raj.)



KEY HIGHLIGHTS

- A leading Cement Manufacturer of the Country.
- JK Lakshmi-Apreferred brand in all it's markets.
- One the most energy efficient cement plant - Worldwide.
- Installed capacity 3.65 million tonnes - 100% capacity utilisation.
- Expansion work underway to enhance installed capacity to approx. 5 million tonnes in 2008-09.
- First Cement Company in Northern India to be awarded ISO 9001:2000.
- Other valued added products : JK Lakshmi Powermix (RMC) and JK Lakshmiplast (Plaster of Paris) also a preferred choice of customers.
- Winner of major awards like Golden Peacock Award for Corporate Social Responsibility, 3 Green Leaves from CSE(Center for Science and Environment) and Watson Wyatt DMA award for Innovative HR Practices.

