

# Fixed Deposit Scheme



**ZENITH BIRLA (INDIA) LTD.**

(Formerly known as Zenith Ltd.)

Registered Office: Dalamal House, 1st Floor, Nariman Point, Mumbai - 400 021.



## SCHEMES

### SCHEME A – Non Cumulative Deposit Period

Period	Minimum Deposit (Rs.)	Interest Rate (p.a.)
12 months	10000	9.00%
24 months	10000	10.50%
36 months	10000	11.00%

Interest payable half yearly

### SCHEME B – Cumulative Deposit Period

Period	Minimum Deposit (Rs.)	Maturity Value (Rs.)	Interest Rate (p.a.)	Effective Yield (p.a.)
12 months	10000	10920	9.00%	9.20%
24 months	10000	12271	10.50%	11.36%
36 months	10000	13788	11.00%	12.63%

Interest compounded half yearly and payable on maturity



## HIGHLIGHTS

- ▲ Minimum amount of deposit to be accepted is Rs. 10,000/- and in multiple of Rs. 1,000/- thereafter.
- ▲ An additional interest of 0.50% shall be paid to the following category, provided the application for Fixed Deposits are received directly by the Company : (a) Shareholders of Zenith Birla, or (b) Senior Citizens (60 years & above) and (c) Employees of Yash Birla Group.
- ▲ Premature withdrawal permissible as per the statutory guidelines and at the discretion of the Company.
- ▲ Nomination facility available.
- ▲ Post dated Interest Warrants for each financial year will be dispatched in advance.
- ▲ Income Tax will not be deducted upto the interest amount of Rs. 5,000/- in a Financial Year, subject to any change in the applicable Tax Laws.
- ▲ In case of Single deposit of Rs. 1,00,000/- and above, additional interest of 0.25% p.a. will be offered, irrespective of the period of deposit.



## HOW TO APPLY

- ▲ Kindly follow the instructions given in the Application Form.
- ▲ Payment should be made by means of an "A/c Payee" cheque/draft on a scheduled bank in favour of "Zenith Birla (India) Ltd." payable at the specific collection centers of the Lead Manager.
- ▲ Local Cheques will be accepted at Mumbai, Ahmedabad, Surat, Vadodara, Pune, Delhi, Hyderabad, Bangalore, Chennai, Kochi, Kolkata, Coimbatore, Trivandrum, Jaipur, Chandigarh, Kanpur.
- ▲ Application Form along with necessary remittance to be submitted to the Manager to the Fixed Deposits Schemes.
- ▲ Cash will not be accepted.

Acceptance of deposits are subject to the terms & conditions mentioned overleaf

Application Forms will be available & deposits will be accepted by lead manager at the following centres:



**RR Investors Retail Services Pvt. Ltd.**

47, M.M. Road, Rani Jhansi Marg, Jhandewalan,  
New Delhi – 110055 Tel- 011- 23636362/ 63

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 Uttaranchal  
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

All communication with regard to Fixed Deposit should be addressed to the Registrars to Fixed Deposit Scheme, at the Addresses given below.



LINK INTIME INDIA PRIVATE LIMITED

C-13, Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (W), Mumbai - 400 078.  
Tel. No. : (022) 25946960, Fax : (022) 2596 2691, E-mail : fd@linkintime.co.in

# TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEME



## Applications

- 1) Application should be made in the prescribed form duly completed in all respects and must be accompanied by an 'Account Payee' cheque/draft in favour of **ZENITH BIRLA (INDIA) LTD.** Cash will not be accepted.
- 2) Proof of Age for Senior Citizen as evidence by the copy of Passport, Pan Card, Voter Card, Driving Licences or any other documents will have to be attached along with the Application Form at the time of acceptance of deposit.
- 3) The Application Form along with the necessary remittances should be sent to the Managers to the Fixed deposit Schemes, at any of their offices.
- 4) Fixed Deposit will be accepted from resident individuals, Domestic Company, group of persons, registered societies, registered trusts and minors through their guardians.
- 5) Fixed Deposits will not be accepted from unregistered trusts and partnership firms.
- 6) In case of deposit from a shareholder of the Company, the shareholder should be a holder of shares on the date of deposit.
- 7) A deposit in joint names will be treated as a deposit from a shareholder if any one of the joint depositors is a shareholder.
- 8) Thumb impressions in place of signature will not be accepted unless duly attested by a Special Executive Magistrate or a Notary Public.
- 9) In case the Deposit Schemes not being marked at all or not indicated clearly, the Company will consider the Application to have been made under 'Scheme A'. An option once exercised will be binding and irrevocable.



## Interest

- 10) The period of Fixed Deposit and the calculation of interest thereon will commence from the date of realization of the cheque or draft by the Company and will cease on maturity. No Interest will be payable on interest warrants lost in transit or misplaced.
- 11) Interest shall be payable half yearly on 30th Sept and 31st March and as on maturity. Interest on deposits placed during six weeks prior to the date of interest payment will be paid on the subsequent interest payment date. Interest will be calculated on the basis of 365 days where interest is payable for a duration other than six months.
- 12) In case of Single Deposit of Rs. 1,00,000/- and above, additional interest of 0.25% p.a. will be offered, irrespective of the period of deposit.
- 13) **An additional interest of 0.50% shall be paid to the following category, provided the applications are received directly by the Company : (a) Shareholders of Zenith Birla, or (b) Employees of Yash Birla Group, or (c) Senior Citizens (60 Years) and above.**



## Tax Deduction

- 14) Income Tax will be deducted at source wherever applicable, from the interest paid or credited if it exceeds Rs. 5,000/- or any such amount notified by the Government from time to time in any financial year as per statutory requirement.
- 15) In case where the interest exceeds Rs. 5,000/- (or any such amount notified by the Government from time to time) in a financial year, individual depositors, who are not liable to pay income tax, may submit a declaration in Form 15G in duplicate to the Registrar in the beginning of every financial year, so as to receive interest without deduction of tax at source, failing which tax will be deducted at source in accordance with Section 194A of the Income Tax Act, 1961. **TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED.**
- 16) All depositors placing deposits of Rs. 50,000/- & above would be mandatorily required to furnish their PAN No. as allotted to them by Income Tax Department. In the event PAN No. is yet to be allotted, acknowledged copy of the Application submitted to Income Tax Department for this purpose shall be furnished.



## Renewal and Repayment

- 17) The Deposit will be repaid only on maturity. However, Company reserves the right to repay the deposit prior to the date of maturity. In case of such premature repayment, Deposit Receipt must be discharged by all the depositors as per specimen signature(s) registered with the Company. In accordance with Rule 8 of the Companies (Acceptance of Deposit) Rules, 1975 fixed deposits may be repaid by the Company after the expiry of 6 months of its acceptance but before the expiry of the contracted period, in which case, the rate of interest payable shall be reduced by 1% of the rate which the Company would have paid, had the deposit been accepted for the period for which such deposit has actually run.
- 18) The Fixed Deposit Receipt duly discharged on a revenue stamp of Re. 1/- should be sent to the Registrar of the Fixed Deposit Scheme at least 30 days before the date of maturity to enable the Registrar to renew or refund the deposit as the case may be, on due date. No communication shall be sent by the Company to the depositors regarding maturity.
- 19) In case of renewal, a fresh Application Form duly filled in should accompany the discharged receipt.

- 20) Repayment of principal amounts will be made by 'Account Payee' cheques on the Company's Bankers payable at par at the selected branches of the Company's Bankers in India. The cheques will be sent to the registered address of the depositor. Where the due date for payment falls on a Sunday/Bank Holiday, the payment will be made on the next working day.
- 21) No change in the first name of the depositor is permitted at the time of renewal.



## Joint Deposit

- 22) Deposits will be accepted in joint names but not exceeding three in number.
- 23) All Fixed Deposits Receipts and all correspondence will be addressed to the person whose name appears first on the Application Form. All warrants/cheques for payment of interest and repayment of principal amount will be drawn in favour of the first named depositor. Discharge given by such depositor shall be valid and binding on all the depositors.
- 24) In the event of the death of the first depositor, the second named depositor will be the first depositor on production of Death Certificate and all payments on account of principal amount and interest will be paid to that first depositor without reference to the heirs of legal representatives.



## Nomination

- 25) Nomination facility may be availed only by individuals singly. Minors may also be nominated. However, the applicants should appoint a guardian other than himself / herself, who must sign the Application Form. In the event of the death of the deposit holder, the Company will deal with the guardian till the minor attains the age of majority. The nominee must be Resident Indian only. An NRI cannot be nominated. If the nominee pre deceases the name of the deposit holder, the applicant can, on production of the death certificate, substitute the name of the nominee and guardian.
- 26) In case of deposits in a single name where no nominations is received, the executor or administrator of a deceased depositor, shall be deemed to be the deposit holder on production of a valid probate, succession certificate or letter of administration. However, the Company may, at its sole discretion, dispense with the requirement of production of a probate or succession certificate or letter of administration upon such terms as to indemnify or otherwise as it may consider adequate.



## Fixed Deposit Receipt

- 27) The Fixed Deposit receipt will be forwarded by registered post / courier at the address given in the Application Form within 8 weeks of realization of the cheque or draft.
- 28) The Fixed Deposit receipt is not transferable.
- 29) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, the Company may, at its sole discretion, issue a duplicate receipt on request of the depositor, subject to compliance with the terms and conditions including indemnity from the depositor(s) in such form as the Company may require. All expenses in this connection will be borne by the depositor.



## General

- 30) The Company will not accept or recognize any lien or assignment on Fixed Deposit and/or interest thereon.
- 31) Where the first named depositor becomes a non resident, the principal and interest will not be credited to any non resident external account or allowed to be repatriated out of India.
- 32) The brokerage on Fixed Deposit will be paid only to the Managers to the Fixed Deposit Schemes whose name is given in the Application Form.
- 33) In case of loss of refund / interest cheque, a duplicate thereof will be issued only 3 months after the expiry of the validity of the cheque and on production of an indemnity bond duly signed by all depositors. All expenses in this connections will be borne by the depositors.
- 34) Any change in address, name etc. must be notified to the Registrar at least 30 days before the date on which any payment falls due.
- 35) Fixed Deposits will be subject to Companies (Acceptance of Deposits) Rules, 1975, as amended from time to time.
- 36) The Company reserves the right to discontinue the acceptance or renewal of Fixed Deposits at any time at its sole discretion and to amend / alter any of the conditions stipulated above or to reject any Application without assigning any reason thereof.
- 37) In order to prevent fraudulent encashment, it is mandatory for the depositor to furnish the bank account particulars in the space provided in the Application Form.
- 38) Deposits are subject to Mumbai Jurisdiction only.
- 39) These rules form part of the prescribed Application Form.



# ZENITH BIRLA (INDIA) LTD.

(Formerly known as Zenith Ltd.)

Registered Office : Dalamal House, 1st Floor, Nariman Point, Mumbai - 400 021.

MANAGER'S NAME & ADDRESS

**RR INVESTORS CAPITAL SERVICES PVT. LTD.**  
47, MM ROAD, RANI JHANSI MARG,  
JHANDEWALAN, NEW DELHI-55

## APPLICATION FORM FOR FIXED DEPOSIT

This deposit is subject to the terms and conditions governing the acceptance of deposits printed alongside.

(Please write in block letters and tick (✓) the appropriate box.)

I / We the undersigned apply for the placement of fixed deposit as under :

Date \_\_\_\_\_

FIRST NAME	MIDDLE NAME	SURNAME
Mr./Mrs./Miss		
Mr./Mrs./Miss		
Mr./Mrs./Miss		
NAME OF THE GUARDIAN (in case of minor) Mr./Mrs./Miss		

DATE OF BIRTH (In case of minor) \_\_\_\_\_

Address of first Depositor : \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

PIN \_\_\_\_\_  
 (Please ensure that PIN code is entered)

Tel. No. \_\_\_\_\_

Deposit Details : Amount Rs. \_\_\_\_\_  
 Rupees \_\_\_\_\_ )

Cheque/Draft No. \_\_\_\_\_

Drawn on \_\_\_\_\_

Dated \_\_\_\_\_ Branch \_\_\_\_\_

Renewal of FDR No. \_\_\_\_\_

Bank Details : (Refer to Point No. 36)

Bank Account No. \_\_\_\_\_

Type :  Saving  Current

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_

Scheme Details : Period  12 months  24 months  36 months  
 Scheme  Non Cumulative  Cumulative

Particulars of other Deposits with the Company

FDR No.(s) \_\_\_\_\_

Tax to be deducted PAN/GIR No. \_\_\_\_\_  
 \_\_\_\_\_

Tax not to be deducted (Form 15 G enclosed)  
 Refer point No. 15 in terms & conditions.

Status of Depositor :  Resident Individual  Others (pls. specify)  
 Domestic Company Specify \_\_\_\_\_

Category of Depositor :

Public  Shareholder of the Company  
 Folio No./Client ID & DP ID \_\_\_\_\_

Employee of Yash Birla Group  
 Senior Citizen

Others \_\_\_\_\_

Deposit to be repaid to :  Sole/First Depositor  
 Either or Survivor  
 Anyone or Survivor

Nomination :

Name of Nominee \_\_\_\_\_

Relationship of the Nominee (with first depositor) \_\_\_\_\_

Name of the Guardian \_\_\_\_\_  
 (in case the nominee is minor)

Address of nominee \_\_\_\_\_

\_\_\_\_\_

**Declaration**

I/We hereby declare that I am / are persons resident of India.

I/We hereby declare that the money being deposited is not out of funds acquired by me / us borrowing or accepting deposit from another person.

I/We declare that the first named depositor mentioned in this Application is the beneficial owner of the deposit. I/We hereby declare that in absence of PAN No., my/our Income tax liability in the current financial year is nil.

Signature(s) of the Applicant(s) :

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

### FOR OFFICE USE ONLY

Date of realization of cheque	Renewal of old FDR	New FDR
dd / mm / yy		
	F N	F N
	F C	F C





# ZENITH BIRLA (INDIA) LTD.

(Formerly known as Zenith Ltd.)

Registered Office : Dalamal House, 1st Floor, Nariman Point, Mumbai - 400 021.

**Particulars as per the Companies (Acceptance of Deposit) Rules, 1975 as amended to Date:**

a) **Name of Company** : Zenith Birla (India) Ltd.

b) **Date of Incorporation** : 05.08.1960

c) **Business of the Company and its subsidiaries with details of branches of our units if any:**

The Company is a part of the very well known Yash Birla Group & the Company is engaged in manufacturing of Steel Pipes. The Company has units at the following places: a) Khopoli, b) Murbad and c) Tarapur.

The Company is engaged in manufacturing of Black and Galvanized Pipes, which are mainly used in Building Construction, Agriculture and Industrial Sector.

Business of the subsidiaries: The Company is having two subsidiaries viz. Zenith (USA) Inc. and Zenith Middle East FZE. Zenith (USA) Inc. was incorporated in the State of Delaware. The Company is general trader in steel pipes and other products. Generally it imports steel pipes from India and sells them to various customers through out the United States of America. Zenith Middle East FZE was incorporated under the laws of Jabel Ali Free Zone Authority, Dubai. The Company is importer and exporter of steel pipes and other products.

d) **Brief particulars of Management:** The Company is managed by Managing Director, subject to the superintendence, direction and control of the Board of Directors.

e) **Board of Directors:**

NAME	ADDRESS	OCCUPATION
Mr. Yashovardhan Birla (Chairman)	Birla House, 21, Mount Pleasant Road, Mumbai - 400 006.	Industrialist
Mr. M. S. Arora	601, Dayashreeji Apartments, Gokuldharm, Goregaon (East), Mumbai - 400 063.	Managing Director
Dr. D. V. Kapur	405, Aradhana Apartments, Sector-13, R.K. Puram, New Delhi - 110 066	Retired Government Executive
Mr. Augustine P. Kurias	Villa Kurias, 5 Cosmos Gardens, 460, SVP Road, Borivali (West), Mumbai - 400 103.	Retired Bank Executive
Mr. Anirudha R. Barve	B-1, Bageshree, Shankar Ghanekar Marg, Prabhadevi, Mumbai - 400 025.	Retired Bank Executive
Mr. P.V.R. Murthy	401, Clayton Apartments, Rizvi Complex, Near Rizvi College, Bandra (West), Mumbai - 400 050.	Company Executive

f & g) **Total Income, Profit of the Company before and after making provisions for tax for the three financial years immediately preceding the date of advertisement:** (Rs. in Lacs)

For the accounting year ended	Period	Total Income	Profit/(Loss) before taxation	Profit/(Loss) after taxation	Dividend declared (%)
31st March, 2008	12 months	47900.79	2293.84	1920.68	7%
31st March, 2009	12 months	58425.70	2077.04	1537.48	6%
31st March, 2010	12 months	50485.37	1996.63	1195.86	20%

h) **Summarised Financial positions of the Company as appearing in the two latest audited Balances Sheets:** (Rs. in Lacs)

Liabilities	As at 31.03.2010	As at 31.03.2009	Assets	As at 31.03.2010	As at 31.03.2009
Share Capital	5374.28	4007.25	Fixed Assets (Net)	12262.76	11956.85
Res. & Surplus	13103.61	18529.77	Investments	260.59	759.89
Secured Loans	10439.41	9956.65	Current Assets	24741.42	19098.28
Unsecured Loans	1503.59	1393.57	Loans & Advances	19537.12	20482.72
Current Liab. & Prov.	25921.09	18251.80			
Deferred Tax Liability	459.91	158.70			
<b>TOTAL</b>	<b>56801.89</b>	<b>52297.74</b>	<b>TOTAL</b>	<b>56801.89</b>	<b>52297.74</b>

Note : **Brief particulars of the contingent liabilities**

(Rs. in Lacs)

Sr. No.	Particulars	As at 31.03.2010	As at 31.03.2009
1.	Disputed Sales Tax Demand	NIL	12.49

i) **The amount which the Company can raise by way of deposit under the Companies (Acceptance of Deposit) Rules, 1975, as amended to date.** (Rs. in Lacs)

From Public	4619.47
From Shareholders	1847.79
Aggregate amount of deposit actually held on the last day of immediately preceding financial year i.e. 31st March, 2010	1209.92

j) **The Company has no overdue deposit other than unclaimed deposit, on the date of advertisement.**

a) The Company is not in default in the repayment of deposit or part thereof or any interest thereon to any small depositors.

b) Except for the waiver of interest of Rs. 75 lacs granted by BIFR vide its order dated 8th January, 1996, no small depositor have waived any interest accrued on deposit.

k) **It is hereby declared that:**

i) The Company has complied with the provisions of the Companies (Acceptance of Deposit) Rules 1975 amended to date.

ii) The compliance with the aforesaid Rules does not imply that repayment of deposits is guaranteed by the Central Government and,

iii) The deposit accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.

The text of this Advertisement was approved by the Board of Directors in its meeting held on 2nd August, 2010.

This advertisement is issued on the authority and in the name of the Board of Directors of the Company.

The text of the advertisement was delivered to the Registrar of Companies, Maharashtra, Mumbai for registration, signed by majority of Director of the Company/their agent duly authorized in writing.

Under Authority of the Board of Directors

M. S. Arora  
(Managing Director)

Mumbai  
12th August, 2010