

JK PAPER LTD.

Regd. Office : P.O. Central Pulp Mills, Fort Songadh, Distt. Tapi - 394 660, Gujarat
Admn. Office : Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002



INVITES FIXED DEPOSITS

FIXED DEPOSIT SCHEMES

✌ TWO SCHEMES TO OPT FROM ✌

Revised Interest Rates w.e.f. 14.09.2010

SCHEME 'A' (Non-cumulative)	
Period	Rate of Interest per annum (%) payable quarterly
1 Year	8.00
2 Years	8.25
3 Years	8.50

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	8.00	10,000	10,824	8.24
2 Years	8.25	10,000	11,774	8.87
3 Years	8.50	10,000	12,870	9.57

HIGHLIGHTS

- ✌ MINIMUM AMOUNT OF DEPOSIT : Rs. 10,000/-
- ✌ 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 September, 31st December and on maturity.
- ✌ SCHEME 'B' (CUMULATIVE) : Interest will be Compounded Quarterly and paid on maturity.

IN SCHEME 'A' - (NON-CUMULATIVE) POST DATED INTEREST WARRANTS FROM THE DATE OF ACCEPTANCE OF DEPOSIT UPTO THE FOLLOWING 31ST MARCH WILL BE SENT IN ADVANCE AND FOR SUBSEQUENT YEARS BY 20TH MAY.

HOW & WHERE TO APPLY

- ✌ Kindly fill in the Application Form contained herein following the instructions noted thereon.
- ✌ Payment should be made by means of an 'A/C payee' Cheque/Bank Draft drawn in favour of 'JK PAPER LTD. FD Collection A/c.'
- ✌ 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/Songadh at the respective branch offices.
- ✌ Depositors may also directly deposit their cheques with any of the IDBI Bank Ltd. Branches mentioning our Account No.- 127103000004220 and send the Counter foil of the pay-in-slip along with the Application form duly filled in to the company at its New Delhi Address.
- ✌ It is mandatory to mention PAN in the application form.



"Creating lasting impressions"

★ **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 PAPER LTD.

DATE OF INCORPORATION : 4th JULY, 1960

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

The Company is managed by Chairman, Managing Director and Whole-time Director of the Company 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 Harsh Pati Singhania Managing Director	20, Jorbagh, New Delhi-110 003	Industrialist
Shri O.P. Goyal Whole-time Director	B-50, Sector XIV, Noida - 201 301 (U.P.)	Company Executive
Shri Arun Bharat Ram	1, Silver Oak Avenue, Westend Green Farms, Ph.-I Rajokari, New Delhi-110 038	Industrialist
Shri Dharendra Kumar	11, Mandevilla Gardens, Kolkata - 700 019	Business
Shri M.H. Dalmia	20 F, Prithviraj Road New Delhi-110 011	Industrialist
Shri R.V. Kanoria	A-45, Vasant Marg, Vasant Vihar, New Delhi-110057	Industrialist
Shri S.K. Pathak	Saeeddin Md B Kamdoh's Villa 332-8, Street DM 35, Galadari Villas, Post Box-2393, Dubai, (U.A.E.)	Industrialist
Shri Shailendra Swarup	127, Sunder Nagar, New Delhi-110 003	Advocate
Shri Shailesh Haribhakti	Flat No. 228 'B' Wings Kalpataru Habitat, 22nd and 23rd Floor Dr S S Rao Road, Lower Parel, Mumbai-400 012	Practicing Chartered Accountant
Shri Udayan Bose	34A, Sterling Apartment Pedder Road, Mumbai-400 026	Banker
Smt. Vinita Singhania	101, Friends Colony (East), New Delhi-110 068	Industrialist

★ **BUSINESS CARRIED ON BY THE COMPANY** Manufacture and sale of Writing and Printing Papers, Speciality Papers and Packaging Board.

★ **UNITS AND OFFICES**
Plants :

J.K. Paper Mills
Jaykaypur - 765 017, Rayagada (Orissa).

Central Pulp Mills
Fort Songadh- 394 660, Distt. Tapi, Gujarat

Registered Office : **P.O. Central Pulp Mills**
Fort Songadh-394 660, Distt. Tapi - Gujarat

Administrative Office : Nehru House
4, Bahadur Shah Zafar Marg,
New Delhi - 110 002

Mumbai Office : Kasturi Building
Jamshedji Tata Road, Church Gate,
Mumbai-400 020

Kolkata Office : 7, Council House Street, Kolkata-700 001

★ **PROFITS & DIVIDENDS :**

Financial Year Ended	Rs. in Crore		Dividends on Equity Shares		Dividends on Preference Shares	
	Before Tax	After Tax	%	Rs. in crore	%	Rs. in crore
31.03.2010	126.96	91.03	20.00%	18.23#	10%\$	0.023#
31.03.2009	54.08	38.01	17.50%	16.00#	10% 10%-Interim	0.006# 0.048# 0.012#
31.03.2008 (9 Months)	34.92	34.71	15.00%	13.71#	10% 10%-Interim	0.035# 0.036#

\$ Recommended by the Board of Directors, subject to declaration at the ensuing Annual General Meeting.

Including Tax on Dividend.

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

(Rs./Crore)

Liabilities	As at 31.3.2010	As at 31.3.2009	Assets	As at 31.3.2010	As at 31.3.2009
Share Capital	78.35	78.56	Fixed Assets	900.38	942.67
Reserves & Surplus	397.39	330.30	Investments	41.94	2.75
Deferred Tax	134.56	109.94	Current Assets	239.25	258.48
Secured Loans	392.15	563.41	Loans & Advances	160.98	162.24
Unsecured Loans	156.06	132.45	Miscellaneous Expenditure	0.27	1.47
Current Liabilities & Provisions	184.31	152.95			
TOTAL	1342.82	1367.61	Total	1342.82	1367.61

★ **BRIEF PARTICULARS OF CONTINGENT LIABILITIES :**

	As at 31.03.2010 Rs./Crore	As at 31.03.2009 Rs./Crore
- Estimated Capital Expenditure Commitments	11.40	2.14
- Liabilities not accepted by the Company	16.53	21.05

★ **THE AMOUNT WHICH THE COMPANY CAN RAISE UNDER THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975 as amended from time to time :**

	Rs. / Crore
i) 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 Directors.	46.76
ii) 25% of the aggregate of the paid-up capital and free reserves from Public.	116.89
	163.65

The aggregate of deposits actually held on the last day of the immediately preceding financial year i.e. 31 March 2010.

28.99@

@ includes Rs. 0.48 Crore Unclaimed Deposits.

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

★ No default has been made in respect of small deposits accepted by the Company.

★ No interest accrued on deposits of the small depositors has been waived.

★ 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 thereupon 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 17th May 2010, and signed by the majority of Directors on the Board of Directors of the Company as constituted at the time the Board approved the text. A copy of the same has been delivered to the Registrar of Companies, Gujarat for registration.

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

By order of the Board
For JK Paper Ltd.

Place : New Delhi
Date : 17th May 2010

(S.C. GUPTA)
Company Secretary

**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



COMPANY HIGHLIGHTS

- One of India's largest Paper Companies.
- Continuously Growing, Profit making & Dividend paying.
- Diversified product range which includes office paper, coated paper, high quality packaging board, bond and cheque papers.
- Highest Market Share in Branded A4 Copier Paper in India viz. JK Copier.
- First Integrated Paper manufacture in India to be honoured with Award for TPM excellence.

TERMS & CONDITIONS OF FIXED DEPOSIT SCHEME

● AMOUNT OF DEPOSIT

1. Deposit shall be for a minimum of Rs. 10,000/- 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 Dec. and on Maturity.

Scheme 'B'
(Cumulative) : Interest will be compounded 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 PAPER LTD. FD Collection A/c.**' Outstation applicants should send demand draft or may also directly deposit their cheques with any of the IDBI Bank Ltd. Branches mentioning our account No.-12710300004220 and send the counter foil of the pay-in-slip along with the Application form duly filled in to the company at its New Delhi Address.
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. 5,000/- 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.

It is mandatory to mention PAN in the application form.

● SOLE

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, if will be necessary for the legal representative of the deceased depositor to produce successsion certificate, letter of administration, probate or the will etc. to the satisfaction of the company.

● FIXED DEPOSIT RECEIPTS

13. Deposit Receipt 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 six 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 from time to time 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 PAPER LIMITED, FD SECTION

Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi - 110 002
Phone : 011-33001132 Extn. 463
Fax : 011-23353708 E-mail : fdjkpaper@jkmil.com
Website : www.jkpaper.com