



Fixed Deposit Matrix

Scheme-A (Non Cumulative Deposit)

Period (Yrs)	Minimum Investment (Rs.)	Interest Rate
1	10000	10.50%
2	10000	11.00%
3	10000	11.50%

Interest payable half yearly

Scheme-B (Cumulative Deposit)

Period (Yrs)	Minimum Deposit (Rs.)	Maturity Value (Rs.)	Int. Rate (p.a.)	Yield (p.a.)
1	10000	11078	10.50%	10.78%
2	10000	12388	11.00%	11.94%
3	10000	13986	11.50%	13.29%

Highlights:

- Interest compounded half yearly & payable on maturity.
- Minimum amount of deposit is of Rs.10000 and in multiples of Rs.1000 there after.
- An additional interest of **0.50%** p.a. will be paid on deposits from shareholders of the company.
- In case of single deposit of Rs. 100000 and above additional interest of **0.25%** will be given.

Who can Apply:

- Resident Individual
- Domestic Company
- Registered Trust
- Registered Societies
- HUF

How to Apply:

- Payments should be made by means of an A/c Payee cheque/ Draft on scheduled bank in favour of "**Birla Power Solutions Ltd.**" payable at collection centre of the lead manager Company's banker.
- The banking of the applications shall be done in **HDFC Bank CMS CODE "BPSLFD"**

Note:

- TDS as applicable will be deducted if interest income is more than Rs. 5,000, however no TDS will be levied if a duly filled Form 15 G/H is submitted.

Company Profile

Birla Power Solutions Ltd., (BPSL), a Rs.2500 Crore **Yash Birla Group** Company, established in April 1984 in collaboration with globally renowned Yamaha Motor Co. JAPAN by dynamic visionary late Shri Ashok Birla. The Company has many a firsts to its credit It was the first Company to manufacture portable generators in India in 1986. The Company has the expertise of manufacturing 2 stroke as well as 4 stroke engines.

The Company is presently producing a wide range of Generators catering to the power requirements of 500W to 40K.W being fuelled by variety of fuel options like Kerosene, Petrol, Diesel, LPG, CNG, Biogas etc. It was the 1st Company to roll out Self Start Gensets and became the 1st Company to launch emission compliant Generators under the brand name – BIRLA ECOGEN The present domestic market share of BPSL Generators is around 32%. BPSL got ISO 9002 certification in October'1998, and has also been awarded ISO14001 certification

Financial Performance

Yearly: Net profit for the company declined 58.99% to Rs 1.30 crore in the year ended March 2010 as against Rs 3.17 crore during the previous year ended March 2009. Sales rose 5.94% to Rs 238.12 crore in the year ended March 2010 as against Rs 224.77 crore during the previous year ended March 2009. Operating margin declines by 111bps yoy.

Quarterly: Sales decline 21.93% to Rs 52.59 crore. Net profit of the company rose 0.74% to Rs 1.36 crore in the quarter ended June 2010 as against Rs 1.35 crore during the previous quarter ended June 2009. Sales declined 21.93% to Rs 52.59 crore in the quarter ended June 2010 as against Rs 67.36 crore during the previous quarter ended June 2009.

The company has appropriate interest coverage ratio of 1.53 that is up to the benchmark level with the priority to pay its debt obligations on fixed deposits and bonds.

Company Outlook

In the long run the Company visualise itself as one stop shop for all sort of power solutions with variety of products with different capacities to cater all segments of economy. In a power starved developing Country, there is tremendous potential for power generation & storage devices. With inverter manufacturing facility already made operational, the Company is in a position to capture larger market share.

It is expected that in liberal economy, due to increased pressure on Government's exchequer, subsidy on petroleum product will be rationalized in near future pushing prices of diesel upward and making petrol based Gensets competitive with Diesel generators leading to increased opportunities for the Company. Due to comparatively low cost of production there are huge potential for wind energy.

Industry Overview

The Company is engaged in the production of Portable Gensets, Higher KVA generators, Multipurpose Engines, Pump sets, Sprayers, inverters, power tillers and wind energy. In the recent years inverter because of its advantages of easy, automatic, noise less operation and relatively low running cost is cutting sales of petrol/kerosene based portable Gensets. Portable Gensets industry is also facing stiff competition from cheaper Chinese products. Multipurpose engines manufactured by the Company are useful particularly to small / medium scale farmers having small land holdings. The products are extremely compact, light weight, portable and efficient and are becoming popular in the farming community because of their reliability, low maintenance and low running costs.

There are number of branded/unbranded players of electrical appliances having cut throat competition among them. Despite cheaper cost of production, wind energy is not very much popular in the Country and the industry is passing through initial years of its evolution. So its product mix will get benefited by industry growth.