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

SCHEME 'A' (Non-cumulative)							
Period	Rate of Interest						
	per annum (c1/0)						
	payable quarterly						
1 Year	9.00						
2 Years	9.25						
3 Years	9.50						

SCHEME 'B' (Cumulative)										
Period Rate of Interest Amount										
	per annum (%)	Minimum	payable on	Effective						
	compounded quarterly	Deposit (₹)	Maturity (₹)	Yield P.A. (%)						
1 Year	9.00	25,000	27,327	9.31%						
2 Years	9.25	25,000	30,017	10.03%						
3 Years	9.50	25,000	33,133	10.84%						

HIGHLIGHTS

MINIMUM AMOUNT OF DEPOSIT : ₹ 25000/-

HIGHER AMOUNT : In multiples of ₹ 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 NC 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 YES Bank Ltd. Branches mentioning our
 Account No.- 013681000000013 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



JK PAPER LTD.

Brokers Stamp & Code

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RULES, 1975 as amended form 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 the 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	Nehru House(3rdFloor),4	Industrialist
Chairman	B S Z Marg,New Delhi-2	
Shri Harsh Pati Singhania	Nehru House(3rdFloor),4	Industrialist
Managing Director	B S Z Marg,New Delhi-2	
Shri O.P. Goyal	Nehru House(3rdFloor),4	Company
Whole-time Director	B S Z Marg,New Delhi-2	Executive
	1, Silver Oak Avenue,	
Shri Arun Bharat Ram	Westend Green Farms, PhI Rajokari, New Delhi-110 038	Industrialist
	11, Mandeville Gardens,	
Shri Dhirendra Kumar	Kolkata - 700 019	Business
	20 F, Prithviraj Road	
Shri MH. Dalmia	New Delhi-110 011	Industrialist
	A-45, Vasant Marg,	
Shri R.V. Kanoria	Vasant Vihar, New Delhi-110057	Industrialist
	Villa No. 19, Umm Al Sheif	
Shri S.K. Pathak	Street, Jumeirah-3, Dubai, (U.A.E.)	Industrialist
	Flat No. 228 B Wings	
Shri Shailesh Haribhakti	Kalpataru Habitat, 22nd and	Practicing
	23rd Floor Dr S S Rao Road,	Chartered
	Lower Parel, Mumbai-400 012	Accountant
Shri Udayan Bose	34A, Sterling Apartment Pedder Road, Mumbal-400 026	Danker
S Gadyan booc	Nehru House(3rdFloor),4	Banker
Smt. Vinita Singhania	B S Z Marg,New Delhi-2	Industrialist
	<i>J</i> ,	
Shri Wilhelmus Johannes Maria	Emmalaan 28(Woonadres),3581	Service
Wienk	HV,Utretch,The Netherlands	Service

* BUSINESS CARRIED

Manufacture and sale of Wr-ting and Printing ON BY THE COMPANY 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	₹ in (Crore	Dividend	s on Equity	Dividends on					
Year	PRO	FITS	Sh	ares	Preference Shares					
Ended	Before	After Tax	%	₹ in crore	%	₹ in crore				
31.03.2012	52.12	49.32	15.00%\$	23.82#	10%\$	0.01#				
					10%-Interim					
31.03.2011	148.45	106.42	22.50%	20.50#	10%	0.02#				
31.03.2010	126.93	91.03	20.00%	18.23#	10%	0.023#				
					10%-Interim	0.006#				

\$Recommended by the Board of Directors, subject to declaration at the ensuing A G M # including Tax on Dividend.

* INFORMATION AS PER THE COMPANIES (ACCEPTANCE OF DEPOSITS) * SUMMARISED FINANCIAL POSITION OF THE COMPANY AS APPEARING IN THE TWO LATEST AUDITED BALANCE SHEETS:

(₹/Crore)

,	Liabilities	As at 31.3.20122	As at 31.3.2011	Assets	As at 31.3.2012	As at 31.03.2011
ie ie	Reserves & Surplus Lo ng term Borr. Deferred Tax Liab.	845.56 121.82	78.24 510.66 291.36 128.40	Tan Fixed Assets Intangible F/Asst Cap work prog Non curr Invest	806.68 0.38 583 75 12.65	843.47 0.98 24.54 12.65
	Othr Long Term Lib Long Term Prov.	22.88 2.79	19.68 3.09	Other Non C/Ast Long term Loans Current Invst Inventories	47.75 229.02 60.31	1.75 123.87 70.12
	Short Term Borr Trade Payables Current Liabilities Short Term Prov	130.63 142.70 238.96 26.13	138.73 116.20 171.12 3.61	Trade Recv Cash & Cash Eq S/Term Loans Ad Other Current Ast	164.19 144.16 147.69 177.67 8.68	127.53 107.87 30.90 116.02 1.39
ľ	TOTAL	2382.93	1461.09		2382.93	1461.09

BRIEF PARTICULARS OF CONTINGENT LIABILITIES

	As at 31.03.2012	As at 31.03.2011
	₹/Crore	₹/Crore
Estimated Capital Expenditure Commitments	668.29	1107.06
Export Commitments against Import of Capital Goods	364.81	-
Under EPCG Scheme		
Liabilities not accepted by the Company	41.30	25.25

THE AMOUNT WHICH THE COMPANY CAN RAISE UNDER THE COMPANIES (ACCEPTANCE

OF DEPOSITS) RULES, 1975 as amended from time to time:

₹/ Crore 10% of the aggregate of the paid-up capital and free reserves as deposits against 81.74

unsecured debentures or any deposits from its shareholders or any deposits guaranteed by the Directors.

25% of the aggregate of the paid-up capital and free reserves from Public, 204.36 286.10

The aggregate of deposits actually held on the last day of the

immediately preceding financial year i.e. 31 March 2012.

@ includes ₹ 0.70 Crore Unclaimed Deposits.

21.95@

- 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 i) Deposits) Rules 1975, as amended from time to time;
 - that the compliance with these rules does not imply that repayment of ii) deposits is guaranteed by the Central Government;
 - that the deposits accepted by the Company are unsecured and rank pani 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 14th May 2012, 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 (S.C. GUPTA) Date: 14th May 2012 Company Secretary

TERMS & CONDITIONS OF FIXED DEPOSIT SCHEME

• AMOUNT OF DEPOSIT

1. Deposit shall be for a minimum of ₹ 25,000/- and in multiple of ₹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 S : 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.
- 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 YES Bank Ltd. Branches mentioning our account No.-013681000000013 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 ₹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 4

- 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 succession certificate, letter of administration, probate or the will etc. to the satisfaction of the company.

• FIXED DEPOSIT RECEIPTS

- Deposit Receipt are issued only from the New Delhi office of the Company.
- 14. Deposit Receipts are neither transferable nor assignable.
- 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 form 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.
 - 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

MIS. JK PAPER LIMITED, FD SECTION

Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi - 110 002 Phone: 011-33001132 Extn. 463, 30179463 (Direct) Fax: 011-23353708 E-mail: fdjkpaper@jkmail.com

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