

## FIXED DEPOSIT SCHEMES

SCHEME 'A'		
QUARTERLY INTEREST SCHEME (INTEREST PAYMENT QUARTERLY)		
PERIOD	RATE OF INTEREST (p.a.)	MINIMUM AMOUNT Rs.
12 Months	11.00%	20,000/-
24 Months	11.50%	20,000/-
36 Months	12.00%	20,000/-

SCHEME 'B'				
CUMULATIVE INTEREST SCHEME (INTEREST COMPOUNDED QUARTERLY)				
PERIOD	RATE OF INTEREST (p.a.)	MINIMUM AMOUNT Rs.	MATURITY VALUE Rs.	ANNUALISED YIELD
12 Months	11.00%	20,000/-	22,292/-	11.46%
24 Months	11.50%	20,000/-	25,090/-	12.72%
36 Months	12.00%	20,000/-	28,516/-	14.29%

For Senior Citizens / Share Holders / Employees of the Company, the rate of Interest will be 0.25% more.

### SCHEME HIGHLIGHTS

- The deposits will be accepted in multiples of Rs 1000/- subject to a minimum of Rs. 20,000/-.
- For Scheme 'A', interest will be paid quarterly, on 31st March, 30th June, 30th September, 31st December & on maturity.
- For Scheme 'B', interest will be compounded at quarterly rest & paid on maturity.
- Interest Warrants will be payable at par at major centres all over India. Facility to receive interest by NECS (National Electronic Clearing Service).
- Post dated Interest Warrants will be issued in advance for each financial year.
- Option to Renew deposits at principle amount or adding additional amount in it in multiples of Rs 1000/-

### COMPANY HIGHLIGHTS

- World's largest Pharmaceutical Packaging Company, makers of 'Bilcare,' India's leading barrier film brand for packaging requirements of the Pharmaceutical Industry. The customer list includes Novartis, GSK, Wyeth, Pfizer, Aventis, Ranbaxy, Cipla, Johnson & Johnson, Dr Reddy's, Merck & number of other leading players in the industry.
- Presence in more than 20 countries in the world, & growing. • Patented nCID Technology under commercialisation.
- Focus on Research & Technology. • Strong Balance sheet & Profitability numbers.

Application Forms can be submitted at the selected offices of the Authorised Managers of the scheme.

### AUTHORISED MANAGERS TO THE FIXED DEPOSIT SCHEME



**Bajaj Capital Ltd.** : 97, Bajaj House, 5<sup>th</sup> Floor, Nehru Place, New Delhi - 110019.  
Tel. : (011) 3988 1010 / 4169 3000 • E-mail : [info@bajajcapital.com](mailto:info@bajajcapital.com)



**Enam Securities Pvt. Ltd.** : Hari Chamber, Ground Floor, 58/64, Shahid Bhagat Singh Road, Fort, Mumbai - 400001. Tel: (022) 2267 7901/05, Fax: (022) 2266 5613  
Contact : Mukesh Kachalia / Latha • E mail : [mukesh@enam.com](mailto:mukesh@enam.com)



**India Infoline Ltd** : Office No-1A, Bldg No-105, Mumbai Samachar Marg, Near BSE, Opp. Bharat House, Fort, Mumbai - 400001.  
Tel.: 8898073617, (022) 49142100 • Email : [vinita.shenoy@indiainfoline.com](mailto:vinita.shenoy@indiainfoline.com)



**Integrated Enterprises (India) Limited** : 15, 1st Floor, Modern House, Dr. V.B.Gandhi Marg, Fort, Mumbai - 400023. Tel: (022) 4066 1800.  
Contact : Bhakti V. Mestry • E-mail : [bhakti@integratedindia.in](mailto:bhakti@integratedindia.in)



**KARVY STOCK BROKING LTD.** : "Karvy House", 46, Avenue 4, Street No.1, Banjarahills, Hyderabad -500004 Phone : (040) 2331 2454 / 4467 7528 / 4467 7545  
Email : [ramapriyanpb@karvy.com](mailto:ramapriyanpb@karvy.com)



**R.R. INVESTORS CAPITAL SERVICES PVT. LTD.** : 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Fort, Mumbai-400023, Maharashtra.  
Tel : (022) 4054 4201 & 2264 2688 • E-mail : [fd@rrfcl.com](mailto:fd@rrfcl.com)

All Communications with regard to Fixed Deposit should be addressed to the Registrars to the Fixed Deposit Scheme, at the address mentioned below :

### REGISTRARS TO THE FIXED DEPOSIT SCHEMES

**KISU CORPORATE SERVICES PVT. LTD.** : 186, Khetwadi Main Road, 1st Floor, Near Pitale Maruti Mandir, (8th Lane Corner), Mumbai - 400 004. • Tel.: (022) 2381 0486, (022) 2388 6255 • E-mail : [kisucorporate@gmail.com](mailto:kisucorporate@gmail.com)

## TERMS & CONDITIONS

### 1. APPLICATIONS

Deposits will be accepted only from Residents, including individuals, minors (acting through their guardians) Association of Persons, Domestic Companies, HUFs (through Karta) and Societies/Trusts registered in India. Applications should be made in the Company's prescribed form along with a cheque/demand draft and lodged with anyone of the Company's Authorised Managers / Brokers to the scheme. Cheque/Demand Draft should be made in favour of "Bilcare Ltd. Fixed Deposit Collection Account" and payable at par in their respective cities of lodgement. Cash will not be accepted by the Company.

### 2. MINIMUM AMOUNT OF DEPOSIT

Deposits will be accepted in multiples of Rs.1,000/- subject to a minimum of Rs.20,000/-

### 3. PERIOD AND INTEREST

- Deposits will be accepted for 12 months, 24 months and 36 months with an interest payable @ 11.00% p.a., 11.50% p.a. and 12.00% p.a. respectively.
- 0.25% more Interest for Senior Citizens (1st applicant, completed 60 years & above, giving age proof) / Shareholders of the Company (holding minimum 10 shares, on the date of application of the deposit, (statement from the depository, showing the holding, to be submitted, along with the application )) / Employee of the Company. If somebody is falling in more than one category, listed above, that person will still get only 0.25% more interest.
- Under Scheme 'A' interest will be paid quarterly i.e. 31st March, 30th June, 30th September and 31st December each year and on the date of maturity.
- Under Scheme 'B' interest will accrue on a quarterly basis at the applicable rate and interest for the full tenure of the deposit will be credited/paid to the account of the depositor on the date of maturity.
- Interest will cease on the date of maturity. Notice of the due date will be recorded on the Fixed Deposit Receipt to enable the Depositor to either receive payment of the amount due or to arrange for the renewal of the Deposit. No interest will be accrued on the Fixed Deposit after maturity nor shall interest be payable on interest warrants lost in transit or misplace. The Company will not be bound to give intimation of maturity of the deposits. Interest will be calculated from the date of realisation of the cheque / draft.
- Interest will be paid by an Account Payee Warrant payable at par in major cities in India and drawn in the name of the first named depositor or through National Electronic Clearing Service (NECS) facility as per the option exercised by the depositor on the application form. Please note that all payments for part period shall be made on pro-rata basis.
- All unclaimed interest and/or maturity proceeds for Fixed Deposit for more than seven years, shall be transferred by the Company to the credit of Investor Education and Protection Fund established by the Government of India and no claim from a depositor shall lie against the Fund or the Company in respect of any such unpaid / unclaimed amount.
- The deposit will not carry interest beyond the due date, unless they are renewed within 3 months from the due date.

### 4. TAX DEDUCTION AT SOURCE

- Income Tax will be deducted at source from the amount of interest payable to the depositor in accordance with the provisions of the Income Tax Act, 1961. At present, tax is deductible if the aggregate amount of interest payable to a resident during a financial year exceeds Rs.5,000/-. However, Income Tax will not be deducted if declaration in Form No. 15G/15H, in duplicate, as prescribed under the Income Tax, 1961, is furnished by the depositor to the Company. The declaration / certificate for the current financial year should be submitted alongwith the application and for each subsequent financial year during the month of April of that year.
- Company will issue Tax Deduction Certificate, in the prescribed form, specifying the amount of tax deducted on the interest paid within the stipulated period.
- Depositors placing deposits should furnish their photocopy of their Permanent Account Number (PAN) allotted to them by the Income Tax Department.

### 5. JOINT DEPOSITS

- Deposits will be accepted in joint names not exceeding three in number. Deposits will also be accepted in the name(s) of minor(s) through their natural guardians, who must sign the Application Form. In case of deposits in joint names, correspondence will be addressed to the person whose name appears first on Deposit Receipt. All Cheques / Warrants / NECS for payment of interest and principal amount will also be drawn in favour of the first named Depositor irrespective of any contrary instructions received from any of the depositors. However any one of the joint depositors would be eligible to give discharge of the receipt on maturity / prepayment which shall be binding on all the deposit holders.
- In the event of death of the first-named depositor, all payments on account of principal and/or interest will be made to the person first in the order of the Survivor(s) on production of the death certificate without reference to the heirs and / or legal representatives of the deceased. In a case where there are no joint holders or nominees as indicated below, payments will be made only on production of proper legal representation such as Probate of the Will, Succession Certificate or Letter of Administration by a Court of Competent Jurisdiction duly notarised and having effect.

### 6. NOMINATION

- If the deposit is held by more than one person, all the depositors may together nominate a person in the said manner, the nominee's right in the deposit shall vest in the event of death of all the joint holders. In case a minor is appointed as a nominee, the depositor(s) should appoint guardian other than himself/themselves.
- The depositors are advised to provide the specimen signature of the nominee to expedite the transmission of the deposit to the nominee in the event of death of the depositor(s).
- In the event of death of sole/joint depositor/s, the Company will deal with the nominee (or the appointed guardian in case of minor till the minor attains majority) without any reference

to the legal heir and/or legal representatives of the deceased depositor(s).

- Nominations stand rescinded upon repayment / renewal of the deposit.

### 7. FIXED DEPOSIT RECEIPT

- The Fixed Deposit Receipt will be issued by the Company in respect of all deposits accepted by the Company and will be forwarded by Courier / Post at the address given in the application form within 6 weeks of realisation of the cheque/draft/payment.
- In the event of loss, destruction or mutilation of Fixed Deposit Receipt, the Company may, at its sole discretion, issue a duplicate receipt subject to compliance of such terms and conditions, including indemnity, as the Company may stipulate. All expenses incurred in this connection will be borne by the depositor(s).
- Fixed Deposit Receipts are non-transferable.

### 8. RENEWAL / REPAYMENT OF DEPOSITS

- Deposit holders have an option to renew Scheme 'B' deposits at principle amount or adding additional amount in the principle in multiples of Rs.1000/- at the time of renewal. The date of new deposit will be the date of maturity of the existing deposit or the date of clearance of cheque / demand draft for additional amount, whichever is later.
- The Fixed Deposit Receipt duly discharged on a revenue stamp should be sent to the said Registrar to the Fixed Deposits schemes at least 30 days before the date of maturity to enable the Company to renew/repay the Deposit as the case may be on the due date. In case of renewal, the discharged Receipt should be accompanied by the Application Form, duly filled in. It is not obligatory on the part of the Company to give notice or advance intimation about the due date of the receipt.
- Repayment of Deposit will be made to the first-named depositor by an "Account Payee Cheque" payable at par in major cities in India.
- Where the due date of any payment falls on Saturday, Sunday, Bank Holidays or any other day on which the Company's Office remains closed, the repayment will be made on the next working day.
- Premature withdrawal will be permissible at the sole discretion of the Company. All such premature refunds shall be subject to such terms, including reduction in the rate of interest as prescribed in the companies (Acceptance of Deposits) Rules, 1975, as applicable. Further any Brokerage paid by the Company at the time of acceptance / renewal, will also be deducted on any premature repayment.
- Deposits will not be renewed automatically upon maturity unless expressly asked for by filling in the new application form at least 15 days before the date of maturity.
- No deposit shall be repaid before the expiry of three months from the date of deposit.
- Where the Deposit Receipt is not presented for renewal on or before the due date, the depositor will not be entitled to interest after the date of maturity. No change in the first name of the depositor is permitted at the time of renewal.

### 9. BROKERAGE

- Brokerage at the described rates would be paid to the Authorised Managers / Brokers of the scheme by the Company in accordance with the Companies (Acceptance of Deposits) Rules 1975.
- Company reserves the rights to appoint multiple Authorised Managers / Borkers.

### 10. GENERAL

- To prevent fraudulent encashment of cheques, applicants are mandatorily required to give details of the Bank Account (including MICR code) of the sole/first named depositor. In case of Multiple deposits of a depositor only one bank mandate will be accepted. In case of option to receive payment by NECS, it may be noted that the principal / interest on maturity may not be paid through NECS and in such cases a cheque would be sent indicating the bank details to the address of the first holder of the fixed deposit. Those depositors who wanted to receive the interest through NECS must submit photocopy of the cancelled cheque.
- Intimation regarding change of address / NECS information or death of the first depositor should be sent to the said Registrar to the Fixed Deposit Scheme atleast two months prior to the next date of interest payment for effecting changes thereof.
- Deposits will also be accepted in the name(s) of minor(s) through their natural guardians, who must sign the application form.
- The Company will not recognise any lien or assignment of the Deposit and/or interest thereon. The Company will not be responsible for delays or loss in courier transit of Deposit Receipts and cheques sent to Depositors. In the event of loss of cheques, duplicate will be issued on such reasonable terms as to indemnity & otherwise as the Company may think fit.
- Deposits will be subject to the Companies (Acceptance of Deposits) Rules, 1975, as amended.
- A thumb impression and signature in Vernacular language other than in Hindi, Marathi & Gujarati scripts must be attested by Magistrate, Notary Public or Gazetted Officer under his/her official seal. If the Principal depositor has any other deposits with the Company, the same shall be intimated alongwith depositors application form. Deposits are accepted subject to Pune Jurisdiction.
- The Company reserves the right (a) to alter or amend without notice any or all terms and conditions stipulated above. (b) to vary the terms and conditions of Deposits. (c) to discontinue acceptance of Deposits at anytime at its discretion. (d) to refund the existing Deposits prematurely before the due date (e) to reject any application for fresh Deposits or for renewal, without assigning any reason. These terms and conditions form an integral part of the Application form.
- Applications may be rejected on technical grounds. In such cases, the same would be returned alongwith the Company's cheque for principal amount to the first-named depositor within 15 days of acceptance.

## BILCARE LTD. (FIXED DEPOSIT SCHEME) ACKNOWLEDGEMENT SLIP

Received with thanks from Mr./Mrs./Ms.....Cheque / DD / FDR (in case of renewal) No.....

for Rs.....dated.....drawn on.....Branch.....

as Fixed Deposit under Scheme 'A' / 'B' for a period of.....month(s).

For BILCARE LTD.  
(Valid subject to realisation of cheque / draft)



Particulars of the Company as per the Companies (Acceptance of Deposits) Rules, 1975, as amended up to date are furnished below :

(a) Name of the Company : Bilcare Limited

(b) Date of Incorporation : 1st July, 1987

(c) The business carried on by the Company and its subsidiaries with the details of units, if any :

Company offers customer-centric innovation for pharmaceutical packaging, card solutions, specialty film solutions and clinical trial supplies management and has diversified operations spanning in India as also many other countries overseas through its subsidiaries and branches.

(d) Brief particulars of the Management of the Company : The Company is managed by the Chairman and Managing Director Mr. Mohan Bhandari, supported by the Board of Directors of the Company.

(e) Name, Addresses & Occupation of the Directors :

Names of the Director	Address	Occupation
Mr. Mohan H. Bhandari Chairman and Managing Director	604 Mantri lawn, Anand Park, Behind Anand Ban Club, Aundh, Pune - 411 008	Industrialist
Mr. Rajendra B. Tapadia Director	'Mauli', Plot No. 1, Bhosale Nagar, Pune - 411 007	Industrialist
Dr. Volker Huelck Director	Neue Heimat 20, 65779 Kelkheim, Germany	Professional
Dr. Kalyani Gandhi Director	'Khushi', 28, Classic Orchards Behind Meenakshi Temple, Bannerghatta Rd., Banglore - 560 076	Professional
Dr. R.V. Chaudhari Director	Deane E. Ackers Distinguished Professor Department of Chemical & Petroleum Engineering Center for Environmentally Beneficial catalysis The University of Kansas 1501 Wakarusa Dr. A, Suite 110 Lawrence, KS 66047, USA	Professional
Dr. Arthur J. Carty Director	331 Milla Court, Waterloo, Ontario CANADA - N2L6N4	Professional
Dr. Praful Naik Executive Director	D-101, ICS Colony, Kasturkunj, Off. Ganeskhind Road, Bhosale Nagar, Pune - 411 020	Company Executive
Mr. Robin Banerjee Deputy Managing Director & CFO	C-3 Orchid Bldg, Lane E Koregaon Park Pune 411 001	Company Executive

(f) & (g) Profits and Dividends :

For the Financial Year ended	Profit before Tax (Rs. In Lacs)	Profit after tax (Rs. In Lacs)	Dividends
31/03/2010	11288.55	7547.33	25%
31/03/2011	12584.76	8704.37	30%
31/03/2012*	11318.87	7475.30	20%

\* Subject to approval of Shareholders in the ensuing Annual General Meeting.

(h) Summarized financial position of the company as in the two audited balance-sheets immediately preceding the date of advertisement in the following form, namely 12/07/2012

Liabilities	As on 31/03/2012*	As on 31/03/2011	Assets	As on 31/03/2012*	As on 31/03/2011
	(Rs. In Lacs)	(Rs. In Lacs)		(Rs. In Lacs)	(Rs. In Lacs)
Share Capital	2,354.52	2,354.52	Fixed assets	60,819.02	51,110.25
Reserves and surplus	93,129.47	87,683.43	Investments	67,935.20	65,710.32
Secured loans	62514.11	53116.01	Current assets	55,167.60	45,457.19
Unsecured loans	2382.97	1156.16	Loans and advances	4,546.66	1,648.16
Deferred Tax	11253.81	10176.59	Miscellaneous expenditure	--	--
Current liabilities and Provisions	16833.60	9439.21	Profit and loss account	--	--
<b>Total</b>	<b>188,468.48</b>	<b>163,925.92</b>	<b>Total</b>	<b>188,468.48</b>	<b>163,925.92</b>

\* Subject to approval of Shareholders in the ensuing Annual General Meeting.

**Brief particulars of Contingent Liabilities.**

Particulars	As on 31/03/2012* (Rs. In Lacs)	As on 31/03/2011 (Rs. In Lacs)
i. Claims against the company, not acknowledged as debts:		
Corporate Guarantees given	61,954.55	69,251.05
Disputed Income Tax matters in appeal	--	165.39
ii. Estimated amount of contracts remaining to be executed on capital account not provided for (net of advances)	2,086.95	823.00

\* Subject to approval of Shareholders in the ensuing Annual General Meeting.

(i) The amount which the company can raise under the Companies (Acceptance of Deposits) Rules, 1975 as amended up to date

Particulars	Amount (Rs. In Lacs)
25 % of the aggregate of paid-up share capital and Free Reserves from public	23,871.00
10 % of the aggregate of paid-up share capital and Free Reserves, Deposits against unsecured debentures or any deposits or any deposit guaranteed by any Director and from Shareholder	9,548.40

The aggregate of deposits actually held as on 31/03/2012	
A. From Public	12.89
B. From Shareholders & guaranteed by any Director	--
The Company proposes to utilise the money received as deposits for its current operations.	

(j) The Company has no overdue deposits other than unclaimed deposits as on 31/03/2012.

(k) The Company hereby declares that :

- It has complied with the provisions of the Companies (Acceptance of Deposit) Rules, 1975 as amended from time to time.
- Compliance with these rules does not imply that repayment of deposits is guaranteed by the Central Government and
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The Company is not in default in the repayment of any Deposits or part thereof and any interest thereupon in accordance with the terms and conditions of such deposit.

The above text has been approved by the Board of Directors at its meeting held on July 12, 2012 and a copy signed by a majority of the Directors of the Company as constituted at the time the Board approved the advertisement, has been filed with the Registrar of Companies, Maharashtra, as required by the Companies (Acceptance of Deposits) Rules, 1975 as amended.

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

Place : Pune  
Date : 12/07/2012

By Order of the Board  
For Bilcare Limited

Mohan H. Bhandari  
Chairman & Managing Director