

PARTICULARS REQUIRED BY THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975 AS AMENDED UPTO DATE AS UNDER

a) Name of the Company: Gitanjali Gems Limited
b) Date of incorporation: August 21, 1986

c) Business carried on by the Company and its subsidiaries with details of branches and units:
Nature of Business:
Gitanjali Gems Ltd is one of largest integrated diamond and jewellery manufacturer and retailer in India. The company enjoys 'Sightholder' status with the Diamond Trading Company Ltd., London. Gitanjali Gems is engaged in sourcing of rough diamonds from primary and secondary source suppliers in the international market, cutting & polishing the rough diamonds for export, and manufacturing & selling of diamonds & other branded & unbranded jewellery. They also manufacture and sell diamond and other jewellery through retail outlets in India. The company sells their branded jewellery under the names Nakshatra, Asmi, Gili, D'Damas and others.

Brands:
The Group's portfolio comprises of key brands such as 'Nakshatra', 'Asmi', 'Gili', 'D'Damas'. These major brands are supported by supplementary brands such as 'Maya', 'Diya', 'Sangini' to name a few. The Group has also launched new brands such as 'Amore' and 'GDivas' in India as part of its constant endeavour to extend its product range thereby.

Retail Network:
In core diamond jewellery segment, the group has strategically integrated across the value chain. It has a strong presence at every level of the business, right from sourcing diamonds to retailing its products through a vast network of over 4,000 points of sale of self owned, franchised and retailled stores across retail formats such as Multi-branded and single-brand outlets spanning a retail space of around 17 lakh sq ft. in India. Gitanjali is strategically present in the global leading jewellery markets of the world, viz., USA, Japan, China, and Mid-East. Gitanjali enjoys direct access to the US retail market through 111 high end stores under Samuels Jewelers Inc. which is the 5th largest specialty retail chain in US.

Manufacturing Facilities:
The Group has modern manufacturing facilities located at Survey No.1/1, Raviryala Village Road, Maheshwaram Mandal, R.R. District, Hyderabad – 501510. Further, they have modern jewellery manufacturing facilities at MIDC in Andheri, Mumbai and also at the Santacruz Electronic Export Processing Zone (SEEPZ) in Andheri, Mumbai. The Group has also recently come up with manufacturing facility at Export Promotion Industrial Park, Sitapura Industrial Area, Jaipur.

Subsidiaries:
The company has 17 subsidiary companies and 28 step-down subsidiaries engaged in the business as aforesaid. For the sake of brevity, the names of these subsidiaries are not produced here, however the same can be verified/inspected at the Registered Office of the Company during business hours.

d) Brief particulars of management of the Company:
The day to day affairs of the company is managed by the Managing Director subject to the superintendence, control and direction of the Board of Directors of the Company. Except for the Managing Director and the Whole Time Director, all the other directors are appointed in a non executive capacity.

e) Names, Addresses and Occupation of Directors:

Name	Address	Occupation
Mr. Mehul C. Choksi Chairman & Managing Director	9th & 10th floor, 99, Gokul Appts, Near White House, Walkeshwar, Mumbai – 400 006	Business
Mr. Sunil Varma Whole Time Director	29, 3rd Floor, Manav Mandir, Worli Hill Road, Worli, Mumbai – 400 018	Service
Mr. Nehal Modi Non-Executive Director	271 West 47 ST 47A, New York – 10036. USA	Business
Mr. Dhanesh Sheth Non-Executive Director	5, Ganpat Bhuvan, 1st floor, Morvi Lane Chowpatty, Mumbai – 400 007	Service
Mr. Nitin Potdar Independent Director	2A/402, Sumer Trinity Tower, New Prabhadevi Road, Mumbai – 400 025	Professional
Mr. Sujal Shah Independent Director	9, Ganesh Bhuvan, Natwar Nagar Road No. 2, Jogeshwari (East), Mumbai – 400 060	Professional
Mr. S. Krishnan Independent Director	569, HMT Layout, First Block, Vidyaranyaपुरa, Bangalore – 560 097	Professional
Mr. M.S. Sundararajan Independent Director	Ashwarooda, Flat no. 11, 2nd Floor, Building No. 248, Ambujammal Street, T.T.K. Salai, Alwarpret, Chennai – 18	Professional

(f) & (g) Profits and Dividends

Year	Profit Before Tax	Profit After Tax	Dividend per share (Rs.)	Dividend %
2012-13	264.79	265.16	3.00	30%
2011-12	258.74	258.33	3.00	30%
2010-11	228.97	224.60	3.00	30%

Note: The figures are on standalone basis of the Company

h) Summarized Financial Position of the Company as appearing in the two latest audited Balance Sheets

LIABILITIES	As on 31/3/13	As on 31/3/12	ASSETS	As on 31/3/13	As on 31/3/12
Share Capital	92.07	91.12	Fixed Assets (net)	39.09	38.16
Reserves & Surplus	2,712.07	2,440.62	Non Current Investments	1,605.17	1,022.55
Money Received against share warrants	0.00	10.00	Long Term Loans & Advances	284.66	278.89
Non Current Liabilities	631.47	634.20	Current Assets	6,960.06	5,817.17
Current Liabilities & Provisions	5,453.38	3,980.82			
Total	8,888.98	7,156.77		8,888.98	7,156.77

i) The amount of deposits, which the Company can raise under the Companies (Acceptance of Deposit) Rules 1975, amended by the Companies (Acceptance of Deposits) Rules, 1978 and deposit held as on March31st, 2013 is given below:

	Limits	Deposits held
25% of the aggregate of the Paid-up Share Capital & Free Reserves from general Public as per Rule 3 (2) (i)	668.00	Nil
10% of the aggregate of the Paid-up Share Capital & Free Reserves from Share Holders and Directors as per Rule 3 (2) (i)	267.00	Nil
Total	935.00	

j) The Company has no overdue or unclaimed deposits.
a) The Total Number of small depositors and amount due to them in respect of which default has been made: NIL
b) The fact of waiver of interest accrued on deposits of the small depositors: NIL

k) The Company hereby declares that:
i) The Company has complied with the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended up to the date;
ii) The compliance with these Rules does not imply that the repayments of the deposits is guaranteed by the Central Government; and
iii) The deposits accepted/renewed by the Company are unsecured and rank Pari-Passu with the other unsecured liabilities;
iv) The Company is not in default in the repayment of any deposit or part thereof and any interest thereon in accordance with the terms and conditions of such deposits.

The text of this advertisement has been approved by the Board of Directors of the Company through circular resolution dated 21 June 2103 and is being issued on the authority and in the names of the Board of Directors of the Company. A copy of this advertisement duly signed by the majority of the Directors of the Company has been filed with the Registrars of the Company, Maharashtra, Mumbai.

By Order of the Board
For Gitanjali Gems Limited

Sd/-
Place: Mumbai
Date: 21 June 2013

Mr. Mehul C. Choksi
Chairman & Managing Director



GITANJALI

TRUST FOREVER



FIXED DEPOSIT SCHEMES

Pursuant to the provisions of the Companies (Acceptance of Deposits) Rules 1975 as amended up to date

Gitanjali Gems Limited
A-1, 7th floor, Laxmi Towers, Bandra Kurla Complex,
Bandra (E), Mumbai n̄ 400051
Tel.: +91-22-40354600 | FAX: +91-22-40354602
Email: fd@gitanjaligroup.com

REGISTRAR TO THE FIXED DEPOSIT SCHEMES



Link Intime India Pvt. Ltd.
C-13 Pannalal Silk Mills Compound,
L.B.S. Marg, Bhandup (West), Mumbai 400 078
Tel: (022) 2594 6960 Fax: 25946969
Email: gitanjalifd@linkintime.co.in

MANAGERS TO THE FIXED DEPOSIT SCHEMES



Bajaj Capital Limited
97, Bajaj House, 5th Floor,
Nehru Place, New Delhi – 110019
Tel: (011) 41693000 / 39881010
Fax: (011) 26476638
info@bajajcapital.com



India Infoline Limited
1A, Building No-105, Opp. Bharat House,
Mumbai Samachar Marg. Fort, Mumbai – 400001.
Tel: 8898073617 / 8898073620 / (022) 49142100.
Fax: (022) 49142122
fdinfo@indiainfoline.com



Integrated Enterprises (India) Limited.
15, 1st Flr, Modern House,
Dr.V.B.Gandhi Marg. Fort,
Mumbai – 400023. Tel: (022) 40661800
Fax: (022) 22874676 Toll Free: 1800 425 0042
romumbai@integratedindia.in



Karvy Stock Broking Ltd
Karvy House, 46, Avenue 4
Street No.1, Banjarahills
Hyderabad – 500034
Tel: (040) 23312454 / 44677528 / 44677545



SMC Global Securities Ltd.
17 Netaji Subhash Marg,
Daryaganj, New Delhi – 110002
Tel: (011) 66070400
Fax: (011) 23263297
distribution@smcindiaonline.com

FIXED DEPOSIT SCHEME DETAILS

SCHEME A: NON-CUMULATIVE DEPOSITS		
Period	Minimum Amount (Rs).	Rate of Interest* (p.a.)
1 YEAR	25,000	11.50%
2 YEARS	25,000	12.00%
3 YEARS	25,000	12.50%

* Interest payable Quarterly

SCHEME B: CUMULATIVE DEPOSITS				
Period	Minimum Amount (Rs).	Rate of Interest** (p.a.)	Amount Payable on Maturity (Rs.)	Yield (p.a.)
1 YEAR	25,000	11.50%	28,001	12.01%
2 YEARS	25,000	12.00%	31,669	13.34%
3 YEARS	25,000	12.50%	36,167	14.89%

** Interest compounded Quarterly and payable on Maturity

SALIENT FEATURES OF THE SCHEMES

- Additional amount of deposits will be accepted in multiples of Rs. 1,000/-
- Payment of Interest and Repayment of deposit will be through Electronic Clearing Services (ECS) in the depositor's bank account or through warrants encashable at par as opted in the application form.
- Interest and maturity value payments are subject to deduction of tax at source, wherever applicable.
- Interest will be calculated from the date of realization of cheque and will be rounded off to the nearest Rupee.
- Deposits will be accepted from Individuals, Minors (through Natural Guardians), HUFs(through Karta), Domestic Companies, Registered Society, and Registered Trust, Employees and Shareholders of the Company.
- Nomination facility is available.
- Pre-mature withdrawal of deposits is as per Rules applicable

HIGHLIGHTS OF THE COMPANY

- Gitanjali Gems Ltd is one of largest integrated diamond and jewellery manufacturer and retailer in India.
- The company enjoys 'Sightholder' status with the Diamond Trading Company Ltd., London.
- It today owns and distributes eight out of the top ten jewelry brands in India including Gili, Nakshatra, Asmi, D'Damas, Sangini and Diya
- Regular dividend paying company since past 8 years. 30% dividend announced for the FY12-13. 30% dividend paid in the previous 2 financial years.
- 34% sales growth over the last 1 year from Rs. 7,755.47 Cr in FY12 to Rs. 10,380.67 Cr in FY13.
- Market Capitalization of the Company is Rs. 4,894.66 Cr as on June 13, 2013.

HOW TO APPLY

- Please fill in the attached Application Form completely in BLOCK LETTERS and ensure that all columns are filled in carefully and correction(s), if any, are countersigned.
- Application along with "A/C PAYEE" cheque/demand draft drawn in favour of "GITANJALI GEMS LTD – FIXED DEPOSIT ACCOUNT" should be deposited at any of the collection centres of the Managers to the Fixed Deposit Schemes.
- Depositors located at places where there is no branch of Managers may send their application along with demand draft payable at Mumbai directly to the Company's Registered Office. Outstation cheques are not acceptable.
- Application forms are available on company's website: www.gitanjaligroup.com, the Registered office of the Company and at the offices of the Managers to the Scheme.
- All future correspondence in connection with the Fixed Deposits should be addressed to the Registrar to the Scheme at the addresses mentioned cover of the form booklet.