



JK LAKSHMI

C E M E N T L t d.



Regd. Office : Jaykaypuram-307 019, Basantgarh, Distt. Sirohi (Rajasthan)
Corporate Office : Nehru House, 4, Bahadur Shah Zafar Marg, New Delhi-110 002

INVITES FIXED DEPOSITS

FIXED DEPOSIT SCHEMES

TWO SCHEMES TO OPT FROM

CREDIT RATING
CARE Ratings Limited
CARE AA (FD); Stable
[Double A (Fixed Deposit);
Outlook: Stable]
CRISIL Ratings Limited
FAA+/Stable
[F Double A plus;
Outlook: Stable]

T E R M S						
SCHEME 'A' – (Non-Cumulative)		SCHEME 'B' – (Cumulative)				
Period	Rate of Interest Per Annum (%) Payable Annually	Period	Rate of Interest Per Annum (%) Compounded Annually	Minimum Amount of Deposit (₹)	Amount Payable of Maturity (₹)	Effective Yield Per Annum (%)
1 Year	6.75	1 Year	6.75	1,00,000	1,06,750	6.75
2 Years	7.25	2 Years	7.25	1,00,000	1,15,026	7.51
3 Years	7.35	3 Years	7.35	1,00,000	1,23,710	7.90

0.50% additional interest to senior citizen (above 60 yrs.), Employees, and Sahareholders - (Max 0.50%)

Deposits shall be for a minimum amount of Rs 1,00,000/- and in multiples of Rs 50,000/- thereafter.

HIGHLIGHTS

- MINIMUM AMOUNT OF DEPOSIT : ₹ 1,00,000/- (Rupees One Lac only)
- HIGHER AMOUNT : In multiples of ₹ 50,000/- there after.
- PAYMENT OF INTEREST
 - SCHEME 'A' (NON-CUMULATIVE) : Interest will be paid annually on 31st March, and on Maturity
 - SCHEME 'B' (CUMULATIVE) : Interest will be Compounded annually and paid on maturity.

HOW & WHERE TO APPLY

- Kindly fill in the Application Form contained herein following the instruction noted thereon.
- Payment should be made by means of an 'A/C payee' Cheque/ Bank Draft/ RTGS/ NEFT drawn in favour of 'JK LAKSHMI CEMENT LTD.'
- 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 at the respective branch office.
- Depositor may also directly deposit their cheques with any of the branches of HDFC Bank Ltd. mentioning our **Account No. 00032210007039, IFSC Code : HDFC0000003** and send the Counter foil of the pay-in-slip along with the Application form duly filled in to the Company at its Delhi Address.
- It is mandatory to mention PAN of first FD Holder in the application form. (Please furnish a copy of PAN Card)

JK LAKSHMI
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