

Regd. Office: 6, Community Centre, Saket, New Delhi - 110017 | Call: +91-11-41664040, 9654888822
TOLL FREE: 1800 103 6622 | SMS: UNIFD to 53030 | E-mail: unifd@unitechgroup.com | www.unitechgroup.com



FIXED DEPOSIT SCHEMES

Scheme (A) - Non Cumulative*			Scheme (B) - Cumulative**				
Period	Minimum Amount (Rs.)	Rate of Interest (%p.a.)	Period	Minimum Amount (Rs.)	Rate of Interest (%p.a.)	Payable on Maturity (Rs.)	Yield (%p.a.)
1 Year	25,000/-	11.00%	6 Months	25,000/-	11.00%	26,375/-	11.00%
2 Years	25,000/-	11.50%	1 Year	10,000/-	11.00%	11,157/-	11.57%
3 Years	25,000/-	12.00%	2 Years	10,000/-	11.50%	12,572/-	12.86%
			3 Years	10,000/-	12.00%	14,308/-	14.36%

*Interest would be paid on a quarterly basis
*Additional amounts in multiples of Rs. 1,000/-

**Interest compounded monthly on deposits of one year or more and payable on maturity
**Additional amounts in multiples of Rs. 1,000/-

An additional interest of 0.5% per annum shall be given to the following categories

(A) Employees of Unitech Group (B) Senior Citizens above the age of 60 years (C) Shareholders (minimum holding of 100 shares) (D) Unitech property owners

COMPANY HIGHLIGHTS

- ✓ One of India's largest and respected names in Real Estate Development.
- ✓ Running Real Estate and Infrastructure Development business for over 3 decades.
- ✓ Market capitalisation* of approx Rs. 27,000 Cr., 2nd largest among listed Real Estate Developers.
- ✓ Over 7,500 acres of land acquisition across major economic hubs.
- ✓ Unitech Ltd. and Norway based Telenor (6th largest mobile communication group in the world) came together to build Uninor, a telecommunication service company to provide GSM services in 22 circles across India.

*As of 30th September, 2009

DEPOSIT HIGHLIGHTS

- ✓ Only Rs. 10,000 as minimum deposit amount.
- ✓ Additional amount to be in the multiples of Rs. 1,000 only.
- ✓ Nomination facility available.
- ✓ Payment of interest would take place through NEFT facility and interest advice for first Financial Year would be furnished in advance. In case of non-availability of Bank A/c details or NEFT facility, Post Dated Cheques will be sent along with the FDR, in case of Scheme A.
- ✓ Payment of Principal/Interest would take place through NEFT facility from designated IDBI Bank. Account payable cheques will be issued in case of absence of Bank details of Investors or non-availability of NEFT facility.
- ✓ Premature refund allowed as per Companies (Acceptance of Deposits) Rules 1975.
- ✓ Interest to be calculated monthly on deposits of 1 year and more in Scheme B.
- ✓ Interest to be calculated from the date of encashment of Cheque/Demand Draft by Unitech Ltd.

HOW TO APPLY

- Please fill in the attached application form completely and appropriately and ensure that all the columns are filled in carefully. Also please sign on every correction therein, if any.
- The Cheques/Demand Drafts should be made payable to "Unitech Ltd. - Fixed Deposit A/C" and should be crossed "A/C Payee Only".
- Only Demand Drafts/Cheques payable at par in Delhi NCR are acceptable.
- The completed application and Cheques/Demand Drafts are to be submitted through Managers or sent directly to any Unitech Ltd. office addresses.



Aykantik Safety Management Services

5/42, Suhatta Mall, 5th floor, Citycentre, Durgapur - 713216 West Bengal. Call: 0343 - 2548056, 2549205
samit.roy@aykantik.com | asms05072006@yahoo.co.in | www.aykantik.com

UNITECH LIMITED

Corporate Office: Unitech House, L - Block, South City - 1, Gurgaon - 122001, Haryana. Call: +91-124-4125200

TERMS & CONDITIONS

1. MINIMUM AMOUNT

Minimum acceptable deposit under Scheme A is Rs. 25,000/- & under Scheme B is Rs. 25,000/- for 6 months and Rs. 10,000/- for 1 year, 2 years & 3 years. Amount in excess of the above will be accepted in multiples of Rs. 1,000 only.

2. APPLICATIONS

Application for Fixed Deposit in the prescribed form accompanied by Cheques/Bank Drafts on a scheduled bank in New Delhi should be submitted to the Company's registered office at New Delhi or the offices of the Managers/Authorised Brokers to the Fixed Deposit Scheme at the addresses given in the application form. The Cheques/Bank Drafts should be drawn in favour of "Unitech Ltd. - Fixed Deposit Account" and should be crossed "A/c Payee Only." Cheques/Bank Drafts outside the purview of Delhi clearing will not be accepted. Payments will not be accepted in cash; deposits on behalf of minors should be made through their natural/legal guardian who must sign the application form.

3. PERIOD AND RATE OF INTEREST UNDER DIFFERENT FIXED DEPOSIT SCHEMES

Scheme A (Quarterly Income Scheme)

PERIOD	Minimum amount (Rs.)	Rate of Interest (%p.a.)
1 Year	25,000/-	11.00%
2 Years	25,000/-	11.50%
3 Years	25,000/-	12.00%

Scheme B (Compounded Monthly & Payable on Maturity)

PERIOD	Minimum amount (Rs.)	Rate of Interest (%p.a.)
6 Months	25,000/-	11.00%
1 Year	10,000/-	11.00%
2 Years	10,000/-	11.50%
3 Years	10,000/-	12.00%

Interest payment will take place through NEFT facility. In case of non-availability of Bank A/c details or NEFT facility, Post Dated Cheques will be sent along with the FDR for the Financial Year.

4. PAYMENT OF INTEREST

SCHEME A (Where interest is payable quarterly)

Deposit placed under this Scheme will carry interest from the date of realisation of Cheque/Bank Draft and will be payable quarterly on 31st March, 30th June, 30th September and 31st December each year and on maturity, subject to deduction of tax at source where applicable. Interest will cease to accrue from the date of maturity.

SCHEME B (Where interest is compounded monthly & payable on maturity)

Deposit placed under this Scheme will carry interest from the date of realisation of Cheque/Bank Draft and the incremental amount compounded monthly on the last date of each month and payable on maturity represents interest for 1 year @ 11%, 2 years @ 11.50%, 3 years @ 12% (compounded monthly) and for 6 months @ 11% (simple interest) p.a., subject to deduction of tax at source, where applicable. Interest will cease to accrue from the date of maturity.

5. DEDUCTION OF TAX

Under the regulation currently in force, if the interest credited or paid or likely to be credited during a Financial Year exceeds Rs. 5,000/- to any person against one or more deposits in the same name(s), tax at the appropriate rates will be deducted there from. For Scheme B interest will be deemed to accrue every year & tax where applicable will be deducted in each Financial Year as per the Income Tax Law. Tax will not be deducted if a suitable declaration or certificate from the concerned authorities, as required under the Income Tax Law is furnished to the Company alongwith the application form and in April for subsequent years.

6. ACCEPTANCE OF DEPOSIT

- Deposits will be accepted from resident individuals (either in single name or in joint names, not exceeding three in number), firms, minors through their guardians and from trusts. Deposits will not be accepted from Non-Residents and Foreign Nationals.
- In case of deposits in joint names, all correspondence will be addressed to the person whose name appears first on the deposit receipt. All cheques for payment of interest and principal amount will also be drawn in favour of the first named depositor irrespective of option for repayment exercised by the depositor. Any discharge given by such person for payment of interest and the principal amount shall be valid and binding on all the joint holders.

III. In the event of the death of the first named depositor, all payments on account of interest and principal will be made on the production of a death certificate, to the second named depositor as mentioned in the fixed deposit receipt and similarly in the event of his death to the next named surviving depositor without reference to the heirs and/or legal representatives of the deceased. It implies that the Fixed Deposit Scheme is not on either or survivor bases.

IV. In the event of death of the sole named depositor, all payments on account of interest and principal will be made to the legal representatives of the deceased on production of proper legal representation such as probate of the will, succession certificate, administration granted by the Court of competent jurisdiction. However, the Company at its sole discretion may dispense with production of probate of the will, succession certificate or the letter of administration upon such terms as to indemnity or otherwise as it considers adequate.

7. FIXED DEPOSIT RECEIPT

- Fixed Deposit Receipt will be forwarded by registered post/courier service at the address given in the application form within eight weeks from the date of realisation of Cheques/Bank Drafts.
- In the event of loss of a Fixed Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with such Terms and Conditions including indemnity by the depositor(s) as the Company may require. All expenses in the connection will be borne by the depositor(s).
- Fixed deposit receipts are non-transferable.

8. RENEWAL AND REPAYMENT OF DEPOSIT

- The Fixed Deposit will be repaid only on maturity and not on demand or notice. The Company, however, at its sole discretion, may permit the depositor to withdraw the Fixed Deposit prior to the maturity date on such terms as to rate of interest, recovery of brokerage etc, as the Company may stipulate and as per provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time.
- The Fixed Deposit Receipt duly discharged on a revenue stamp should reach the Registered Office of the Company at least 21 days before the date of maturity to enable the Company to renew or refund the deposit as the case may be. In case of renewal, a fresh application form duly filled in should accompany the said discharged receipt. The application form can be obtained from the Company's Registered Office, its regional offices and from the Offices of the Managers/Authorised Brokers to the Fixed Deposit Scheme. Where the Deposit Receipt not presented for repayment or renewal within the aforesaid time of maturity, the retrospective renewal to the deposit will be entirely at the discretion of the Company.
- Payment of interest on deposit will be directly credited to the furnished bank account details in the application form through NEFT facility from designated IDBI Account. The interest advice for first Financial Year will be sent to the investors in advance along with the FDR (Scheme A) by courier/registered post on the given address. In case of absence of Bank Account details in the application form, payment will be made through A/c Payee cheque of IDBI Bank payable at par at all its branches.
- Repayment of deposit will be made by NEFT facility or A/c Payee cheques payable at par with IDBI in case of non-availability of Bank account details.
- Where the due date of any payment falls on a Sunday, bank holiday or any other day on which the Company's Registered Office remains closed, the payment will be made on the next working day.

9. GENERAL

- The Company will not recognise or accept any lien on Fixed Deposits and/or interest thereon.
- The Company reserves
 - The right to vary the above Terms and Conditions.
 - To accept deposits only for such period as it may decide from time to time.
- Deposits/renewals/repayments/interest will be subject to the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time.
- The Company reserves the right to alter or amend without giving notice any of the conditions aforementioned.
- Notification to the Company regarding change in address etc., must be lodged at least 30 days before the date on which repayment of principal amount falls due.
- The amount of deposit received, if any, from body corporate shall be treated as "Inter-Corporate Deposits".

All future communication in connection with deposits is to be addressed to:

UNITECH LIMITED

Fixed Deposit Division: 6, Community Centre, Saket, New Delhi - 110017

UNITECH LIMITED

Regd. Office : 6, Community Centre, Saket, New Delhi - 110017
 Call: +91-11-41664040, 9654888822 | Toll Free: 1800 103 6622
 SMS: UNIFD to 53030 | Email: unifd@unitechgroup.com | www.unitechgroup.com



FOR OFFICE USE ONLY	
A/C No. _____	Date of despatch _____
F.D.R. No. _____	Number of F.D.R. _____
D.O.D _____	_____
D.O.M _____	_____

Application Form for Fixed Deposit

I/We undersigned apply for the placement of Deposit as stated below: (Please write in block letters in English and tick in appropriate columns)

1. DEPOSIT AMOUNT	Rs. _____ Rupees _____					
	(In Figure)	(In Words)				
2. MODE OF DEPOSIT	Fresh Deposit			Renewal of F.D.R.		
	Cheque No./Draft No.	Date	Bank's Name and Branch	Amount (Rs.)	Number	Principal Amount (Rs.)
3. CHOICE OF SCHEME	<input type="checkbox"/> SCHEME A (Interest Payable Quarterly)			<input type="checkbox"/> SCHEME B (Interest Payable on Maturity)		
	<input type="checkbox"/> 1 Year	<input type="checkbox"/> 2 Years	<input type="checkbox"/> 3 Years	<input type="checkbox"/> 6 Months	<input type="checkbox"/> 1 Year	<input type="checkbox"/> 2 Years
4. CATEGORY	General <input type="checkbox"/>		Share Holder <input type="checkbox"/>		Employee <input type="checkbox"/>	
	No. of Shares held _____		Emp. Code _____			
	Senior Citizen <input type="checkbox"/> (Attach photocopy of age proof)		Quote Master Folio/ DP ID _____		Unitech Property Owners <input type="checkbox"/>	
Client ID _____		Customer Code _____				

5. TAX STATUS OF THE FIRST NAMED DEPOSITOR

<input type="checkbox"/> At applicable rates	<input type="checkbox"/> Form 15 G enclosed	PAN. _____
<input type="checkbox"/> No Income Tax to be deducted (Interest below Rs. 5,000/- in a Financial Year)	<input type="checkbox"/> Form 15 H enclosed (In case of Sr. Citizen aged 65 years & above)	(Attach photocopy of PAN Card) (PAN is mandatory in case of deposit of Rs. 50,000/- or more)

6. NAME & ADDRESS IN FULL (All fields marked in * are mandatory)

Sole/ First Applicant *Name in Full	_____
*Guardian's Name (If first applicant is Minor)	_____
*Address in Full	_____
*Pincode	_____
Mob: _____	Signature _____

Date of Birth of First Applicant

Second Applicant Name in Full _____ Signature _____

Third Applicant Name in Full _____ Signature _____

7. BANK ACCOUNT DETAILS OF FIRST/SOLE APPLICANT (for ECS/NEFT mandate only)

Account No.	_____	Branch	_____
Name of the Bank	_____	Bank City	_____
IFSC Code	_____		
MICR Code	M I C R C O D E		

Account type (Please tick)

Savings Current

I/We hereby declare that the amount shown above is not being deposited out of the funds acquired by me/us by borrowing or by accepting deposit from any other person.

I/We have read the Terms and Conditions printed in this form, and agree to abide by the same.

I/We also declare that the first named depositor is the beneficial owner of the deposit and is to be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income Tax Act 1961.

I am/We are resident(s) of India and am/are not placing this deposit as a Nominee(s) of any Non-Resident.

Aykanik Safety Management Services
Sub-Broker Code

NOMINATION FORM (To be filled in by individual(s) applying singly or jointly)

I/We wish to make a nomination and do hereby nominate the following person to whom all right of the amount payable in respect of the deposit shall vest in the event of my/our death.

Nominee's Name
 Guardian's Name* Date of Birth* Relationship
 Address

(Signature of Nominee/Guardian*)

Signature of Depositor(s)

*In case the nominee is a minor

PARTICULARS AS PER COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975 AS AMENDED TO DATE

A. Name of the Company: UNITECH LIMITED

B. Date of Incorporation: 9TH FEBRUARY, 1971

C. Business carried on by the Company and its subsidiaries with details of branches or units, if any

The Company is presently engaged in the real estate development, hospitality, construction, property management and related consultancy services, directly and through its subsidiaries and joint venture companies and has recently made a substantial foray in the telecom sector. The Company has total three hundred fifty one subsidiaries (351) as of 31st March 2009 engaged in the business as aforesaid. For the sake of brevity, the name of these subsidiaries are not produced here, however the same can be verified/inspected at the Registered Office of the Company during business hours at any working day.

The Company has its Corporate office at Unitech House, South City-1, Gurgaon-122001 and branch offices at Noida, Lucknow, Chandigarh, Kolkata, Mumbai, Bangalore, Chennai (detailed herein below).

D. Brief particulars of the Management of the Company

The Company is managed by the Chairman and two Managing Directors with the assistance of well qualified and experienced, technical, managerial and administrative staff.

E. Name, address and occupation of Directors

S.No.	Name	Address	Occupation
1.	Mr. Ramesh Chandra Chairman	C-42, Mayfair Garden, New Delhi - 110016	Business
2.	Mr. Sanjay Chandra Managing Director	C-41, Mayfair Garden, New Delhi - 110016	Business
3.	Mr. Ajay Chandra Managing Director	C-41, Mayfair Garden, New Delhi - 110016	Business
4.	Mr. Ravinder Singhania Director	H-186, Sector -63, Noida - 201301	Professional
5.	Ms. Minoti Bahri Director	R-87, Greater Kailash - I New Delhi - 110048	Business
6.	Mr. G. R. Ambwani Director	C-34, Mayfair Garden, New Delhi - 110016	Business
7.	Mr. Anil Harish Director	13, CCI Chambers, 1st Floor, Dinshaw Wacha Road, Church Gate, Mumbai - 400020	Professional
8.	Mr. Sanjay Bahadur Director	Flat No. 901/3B, Green Acres, Lokhandwala Complex, Andheri (West), Mumbai - 400053	Business
9.	Dr. P.K. Mohanty Director	3-B, Monalisa, 17, Camac Street, Kolkata - 700017	Industrialist

F & G. Profits and Dividends

Year Ended	Profit Before Tax (Rs. in Lacs)	Profit After Tax (Rs. in Lacs)	Dividend on Equity Shares (Rs. in Lacs)	Dividend on Equity Shares (%)
31.03.2007	134483.25	98355.77	4058.44	25.00%
31.03.2008	136550.82	103067.66	4058.44	12.50%
31.03.2009	95664.45	73966.33	2388.80**	5.00%

**Dividend for the year ended 31.03.2009 is shown on the capital increased after said date and are entitled for dividend as on record date.

H. Summarised financial position of the Company as appearing in the two latest Audited Balance Sheet

Liabilities	As at 31.03.2009 (Rs. in Lacs)	As at 31.03.2008 (Rs. in Lacs)	Assets	As at 31.03.2009 (Rs. in Lacs)	As at 31.03.2008 (Rs. in Lacs)
Share Capital	32467.50	32467.50	Fixed Assets	15318.88	10072.89
Reserves & Surplus	253488.80	181914.36	Investments	195493.82	139798.95
Secured Loans	502775.59	460318.53	Current Assets	954975.01	820334.60
Unsecured Loans	174797.66	261300.23	Loan & Advances	548736.76	762223.26
Current Liabilities & Provisions	660474.52	705956.80			
Deferred Liabilities (Purchase of Land)	90326.79	90326.79			
Deferred tax Liabilities	193.61	145.49			
	1714524.47	1732429.70		1714524.47	1732429.70

I. Brief particulars of Contingent Liabilities:

	As at 31.03.2009 (Rs. in Lacs)	As at 31.03.2008 (Rs. in Lacs)
Outstanding Bank Guarantees	33018.00	28199.00
Outstanding Corporate Guarantees	422729.00	232569.00
Other claims from clients/customers	2060.00	555.00
a) The amount which the company can raise under the Companies (Acceptance of Deposits) Rules 1975 as amended to date:		(Rs. in Lacs)
i) FROM PUBLIC		71489.07
25% of the aggregate of the paid-up capital and free reserves as deposits from the public.		
ii) FROM SHAREHOLDERS		28595.63
10% of the aggregate of paid-up capital and free reserves as deposits against unsecured debentures or any deposits from its shareholders or any deposits guaranteed by any Director.		
Total		<u>100084.70</u>
b) Deposits actually held on 31.03.2009		734.76

J. The Company has no over due deposits other than unclaimed deposits on the day of the advertisement.

K. The Company hereby declares:

- that it has complied with the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended to date.
- that the compliance with these Rules does not imply that the repayment of deposits is guaranteed by the Central Government.
- that the deposits accepted by the Company are unsecured and rank *pari-passu* with other unsecured liabilities and
- that the Company is not in default in the repayment of deposit or part thereof and any interest thereon in accordance with Terms & Conditions of such deposits.

The advertisement is issued under the authority of and in the name of the Board of Directors of the Company. The Fixed Deposit shall be accepted subject to the Terms & Conditions of the Fixed Deposit Scheme of the Company as given in the application form.

The text of this advertisement has been approved on 20th August 2009 by the majority of the Directors of the Company as constituted at the time the Board approved the advertisement and has been delivered to the Registrar of Companies, Delhi & Haryana for registration.

New Delhi
Date: 29th August, 2009

By order of the Board for Unitech Ltd.
AJAY CHANDRA
(Managing Director)

COMPANY'S OFFICES

REGIONAL OFFICES:

GURGAON	: Signature Towers, Level-1, South City-1, NH-8, Gurgaon - 122001, Haryana. Call: +91-124-4552000
LUCKNOW	: 3rd Floor, Y.M.C.A Campus, 13 Rana Pratap Marg, Lucknow - 226101. Call: +91-522-4093900
KOLKATA	: Block C, 4th floor, 22 Camac Street, Kolkata - 70016. Call: +91-33-2289200
MUMBAI	: Om Shiv Sai CHS, Off Eastern Express Highway, Opp Sion Chunabhatti Signal, Sion East, Mumbai - 400022. Call: +91-22-66254100/300
BENGALURU	: No. 10/8, Umiya Landmark, Lavelle Road, Bengaluru - 560001. Call: +91-80-22117772/3/4
CHENNAI	: Malrojjapuram, Nellikuppam Road, Nallambakkam (Post), Off Vandalur-Kelambakkam Road (Near Kandigai), Chennai - 600048. Call: +91-44-27409848
VARANASI	: 2nd Floor, Tulsi Complex, C-19/134, M-B, Shastri Nagar, Sagra, Varanasi. Call: +91-542-2227695
NOIDA	: Grande Pavilion, Sector-96, Express Way (Near Amity Management School), Noida - 201305. Call: +91-120-3985100
CHANDIGARH	: 1st Floor, SCO 189-190-191, Sector 17-C, Chandigarh - 160017. Call: +91-172-4686200