



# RAJ OIL MILLS LTD.

Purity. Since 1943.

Regd. Office: 224-230, Bellasis Road,  
Mumbai-400008

- Tel. No. : 022 - 2302 1996-98 • Fax : 022 - 2301 5605
- E-mail : fd@rajoilmillsltd.com
- Website : www.rajoilmillsltd.com

## INVITES FIXED DEPOSITS



बूंद बूंद में विश्वास - कोकोराज नास्थिल तेल.

### FIXED DEPOSIT SCHEME

Earn upto  
**13.50%**  
Per Annum

#### SCHEME (A) NON CUMULATIVE

Period	Minimum Amount	Revised Rate of Interest % (P.A.)*
1 year	25000	10.50
2 years	25000	10.75
3 years	25000	11.50

- Interest would be payable on quarterly basis  
- Additional amount in multiple of Rs. 1000/-

#### SCHEME (B) CUMULATIVE (Quarterly Compounding)

Period	Minimum Amount (Rs.)	Revised Rate of Interest % (P.A.) *	Amount Payable on Maturity	Annual Yield %
1 year	10000	10.50	11092.07	10.92
2 years	10000	10.75	12363.48	11.82
3 years	10000	11.50	14051.35	13.50

- Interest compounded quarterly on deposit of one year or more and payable on maturity.  
- Additional amount in multiple of Rs. 1000/-

\* 0.25% extra interest shall be payable to senior citizens, employees and Shareholders of the Company (Deposit falling in more than one category will be entitled to an additional interest of 0.25% p.a. on only one category).

### COMPANY HIGHLIGHTS

- (A) The origination of Raj Oil Mills Limited goes back in the year 1943 starting with a proprietorship concern and later on it was converted into a Partnership firm and the business of the firm was taken over by Raj Oil Mills Limited in the year 2001.
- (B) Raj Oil Mills Limited is a leading Edible oil provider in Maharashtra. Presently the company has varied brands namely Cocoraj, Guinea, Mastraj, Palmraj, Soyaraj, Teelraj.

### DEPOSIT HIGHLIGHTS

- Nomination facility available
- Pre mature withdrawal of deposits as per rules applicable
- Interest payable on quarterly basis
- Payment of Interest would take place through NEFT facility and interest advice for the first financial year would be furnished in advance. In case of non availability of Bank Account details or NEFT facility, post dated cheques shall be sent along with the FDR in scheme A

### HOW TO APPLY

- Fully completed application form along with cheque/demand draft made in favour of "Raj Oil Mills Ltd- Fixed Deposit A/c" should be deposited at the Registered office of the Company or to the office of the Manager to the fixed deposit scheme
- In case of Deposit from a shareholder of the company, the shareholder should be holder of the shares on the date of deposit
- A deposit in joint names will be treated as a deposit from a shareholder if any one of the joint depositor is a shareholder.
- Thumb impression in place of signature will not be accepted unless duly attested by a Special Executive Magistrate or a Notary Public.
- Deposits shall be accepted from Resident individuals, Trusts & HUFs (through karta), shareholders of the Company, employees of the Company and Companies registered under the Companies Act, 1956.
- Deposits shall not be accepted from Non Resident Indians (NRI)

### MANAGERS TO THE FIXED DEPOSIT SCHEME AND BRANCH OFFICES



#### R.R. INVESTORS CAPITAL SERVICES PVT. LTD.

47, M. M. Road, RANI JHANSI MARG, NEW DELHI-110055,  
TEL: +91-11-23636363

**Ahmedabad Office :** 401 , Abhijit-1 , Opp. Bhuj Mercantile Bank, Mithakhali 6 Road, Navrangpura, Ahmedabad :380009, Tel: 079-26467260, 079-26404241, 09327037108  
**Bangalore Office :** S-111, Manjal Centre, 47 Deckinson Road, Bangalore-560042, Tel:080-09343795727,9448267617,080-25581513,09341940796,0943795727,30945047

**Chennai Office :** 3rd Floor, Precision Plaza, New # 397, Teynampet, Anna Salai, Chennai-600 018, Tel: 044 - 42077370, 42077371, 09382330263, 09382330261

**Chandigarh Office :** SCO 222-223, Ground Floor, Sector 34-A, Opp. State Library, Chandigarh, Tel:0172-2624896, 2624796, 4620067, 3240150, 9316135518

**Dehradun Office :** 56 first floor, Rajpur Road, Opp. Madhuban Dehradun, Uttaranchal-248001, Tel: 0135-3258181, 09368141585, 09837069717

**Jaipur Office :** 7, Katewa Bhawan, Opp. Ganpati Plaza , M.I. Road, Jaipur -302001, Tel: 0141-3235456, 5113317, 9314639805

**Kolkata Office :** 704, Krishna Building, 224 A/C Bose Road, Kolkata-700017, Tel: 033-22802963, 30974687, 09339730866, 9339234900, Fax : 22802964

**Lucknow Office :** G-32, Shriram Tower, 13-A, Ashok Marg, Lucknow-226001, Tel: 0522-2286518, 2286110, 9335914247, 93505520417 Fax :2286110

**Mumbai Office :** 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Mumbai 400023, Tel: 022-40455222, 42130600, 9594647711

**Vadodara Office :** 222, Siddharth Complex, 2nd floor, RC Dutt Road, Alkapuri, Vadodara -390007, Tel: 09327037108, 9377355576

### REGISTRAR TO THE FIXED DEPOSIT SCHEME

#### KISU CORPORATE SERVICES PVT. LTD.

Unit : Raj Oil Mills Ltd.

186 Khetwadi Main Road, 1st Floor, Near Pitale Maruti Temple,  
Mumbai - 400 004.

• Tel : 022-23810486/23886255 • E-mail Kcs\_Pvt\_Ltd@rediffmail.com

All communication with regards to the Fixed Deposit should be addressed to the Registrar to the Fixed Deposit Scheme at the address given above.

# TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT SCHEMES

## APPLICATIONS

1. Deposit shall be for a minimum of Rs. 25,000/- under scheme A and in multiple of Rs.1000/- thereafter and for scheme B minimum application shall be of Rs10,000/- and in multiples of Rs. 1000/- thereafter.
2. Deposits from minors will be accepted. However, the name of the guardian of the minor should be mentioned and the guardian should sign for the minor. In case the guardian is a joint depositor, guardian should sign on behalf of the minor as well as for himself/herself.
3. Date of birth of the minor should be given in the application.
4. In case of deposits in the name of minors received through the guardian, the amount would be refundable to the person whose name is mentioned as the Guardian and whose signatures have been given on application form.
5. Deposits receipts duly discharged must be surrendered to the head office of the company for repayment of the principal amount and interest, if any, on maturity/withdrawal at least four weeks before the due date.

## DEPOSIT RECEIPTS

6. Fixed Deposit receipts will be sent to Depositors from the Company's corporate office at Mumbai within 8 weeks from the date of receipt of money or realisation of cheque/bank drafts.
7. Deposit Receipts are non-transferable and non-negotiable.
8. In the event of loss or mutilation of a Deposit receipts / interest Warrant, the Company may, at its discretion, issue duplicate receipts /interest warrant(s) subject to compliance by the depositor with such terms and conditions including indemnity as the Company may stipulate. All expenses incurred by the Company in this connection will be borne by the Depositor(s).

## INTEREST

### Scheme (A)

9. Interest under scheme A shall be payable quarterly on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December each year and on maturity calculated on 365 days basis.

### Scheme (B)

10. Interest under Scheme B is compounded quarterly and shall be paid only on maturity.

## INCOME TAX

11. Tax at applicable rates will be deducted from the amount of interest paid/credited. However under the regulation currently in force, no tax would be deducted at source, if the amount of interest in respect of fixed deposit/ cumulative deposit paid, does not exceed Rs.5000/-(rupees five thousand only) in a financial year.
12. In case where the depositor has total income less than the minimum liable to tax, no tax will be deducted on their submitting declaration in the prescribed form 15G/15H\* ("in case of senior citizen aged 65 years and above). This declaration form should be submitted along with the application form. In case interest or aggregate amount of interest paid/credited by the Company exceeds maximum amount (Rs. 5000/- at present) in a financial year which is not chargeable to tax, no declaration form i.e. 15G shall be entertained and appropriate rate of tax at source shall be deducted. But in case of Senior Citizen aged 65 years and above 15H shall be entertained and no tax shall be deducted u/s 197A(1C). Further in case of deposits where interest in a financial year exceeds Rs.5000/- and the depositor has not submitted form 15G interest warrants would be issued after deduction of tax at source. For deduction of tax at source, in case the deposits are made in joint names, the company would proceed on the basis that only the first named depositor has a beneficial interest in the deposit.

## REPAYMENT/RENEWAL

13. Deposits can be renewed only on the basis of a fresh application to the Company alongwith the Deposits Receipts duly discharged but solely at the option of the company. The application form for renewal together with duly discharged deposit receipts should be lodged at least two weeks before the date of maturity. Interest will cease on maturity of the deposit. Further, where the deposits receipts is not presented for renewal within 3 months from the date of maturity, the renewal of deposits with retrospective effect will be at the option of the company. No intimation or notice will be given by the company with regards to due date of maturity of deposits.
14. Warrant for payment of interest and the principal amount payable at par at the following specified/ main branches of the Bankers to the Scheme.

## JOINT DEPOSITS

15. Deposits will be accepted by the Company in Joint names, not exceeding three in number
16. In case of deposits made in the joint names, all correspondence will be addressed to the person whose name appears first on the application form. All cheques/warrants for payment of interest or repayment of principal amount will also be drawn in favour of the first named depositor. Any discharge given by the first named depositor for payment of interest and principal amount shall be valid and binding on all joint depositors.
17. In case of deposits made in joint names, in the event of death of the first named depositor, all payment on account of principal amount and interest due thereon will be made to the person named first in the order of survivor(s) on production of death certificate without reference to the heirs and or legal representative(s) of the deceased. In the event of death of the sole depositor, it will be necessary for the legal representative(s) of the deceased depositor to produce Succession Certificate/Letter of Administration/Probate or will if any other legal representation to the satisfaction of the Company.

## NOMINATION

18. Nomination can be made by individuals only, applying singly or jointly. The nominee shall not be a Trust, Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, holder of a Power of Attorney.
19. Where the nominee has been appointed by the Depositor(s) in the application form, the nominee would receive payment of the deposit amount and/or interest, in case of death of all other Depositor(s) as appearing on the Application Form, on production of the relevant death certificate(s) without reference to heir and/or legal representatives of the deceased. The Company shall be absolved of its liability on such payment to the nominee.

## PRE-MATURE PAYMENT

20. The Company may at its sole discretion permit the depositor to withdraw the deposit amount prior to the 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. The premature withdrawal of the amount deposited can be entertained only after surrendering of all un encashed interest warrant, if any.

## GENERAL

21. Deposits will be subject to the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time, under section 58-A, 58-AA of the Companies Act, 1956 and any other regulations prescribed or that may be prescribed from time to time, by the Central/State Government or the Reserve Bank of India or any other statutory authorities.
22. The Company will not accept or recognize any lien or assignment of the deposits or interest thereon.
23. Person applying in the senior citizen category shall attach proof of age along with the application form.
24. Additional benefit of 0.25% interest shall be given to Employees/Senior Citizen and shareholders of the Company if they are the sole applicant or first applicant in case of joint application.
25. Two weeks notice is required to effect any change in the particulars of deposit, including address.
26. The company reserves the right to reject any application for acceptance and/or renewal of the deposit without assigning any reason thereof.
27. The Company reserves right to discontinue the acceptance or renewal of fixed deposit at any time at its sole discretion and to amend / alter any the conditions stipulated above or to reject any application without assigning any reason thereof.
28. If cheque/drafts are dishonoured, Fixed deposit application will be rejected. However, applicants may submit fresh applications with fresh cheque/drafts.
29. Deposits once accepted and/or renewed under of the scheme, cannot be interchanged before the expiry of the said deposit and/or such renewal.
30. The Company shall not be responsible for delay or loss in postal transit of deposit receipts/repayment/interest warrants that may be sent to the depositors.
31. All transactions are subject to jurisdiction of courts in Mumbai.



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Application No:

## APPLICATION/RENEWAL FORM FOR FIXED DEPOSIT

This deposit is subject to the terms and conditions governing the acceptance of deposits printed alongside

I/We the 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. (In figures)		Rupees (in words)			
2. MODE OF DEPOSIT	Fresh F.D.R			Renewal of F.D.R		
	Cheque / DD No.	Date	Banks Name & Place	Amount (Rs.)	Number	
3. BANK DETAILS	Bank Name				NEFT/IFSC Code	
	Bank Account No.				RTGS/IFSC Code	
4. CHOICE OF SCHEME	<input type="checkbox"/> SCHEME 'A' (Interest Payable Quarterly)			<input type="checkbox"/> SCHEME 'B' (Interest Compounded Quarterly)		
	<input type="checkbox"/> 1 Year	<input type="checkbox"/> 2 Years	<input type="checkbox"/> 3 Years	<input type="checkbox"/> 1 Year	<input type="checkbox"/> 2 Years	<input type="checkbox"/> 3 Years
5. CATEGORY	<input type="checkbox"/> PUBLIC	<input type="checkbox"/> SHARE HOLDER	No of Shares Held			
	<input type="checkbox"/> SENIOR CITIZEN (PAN)	<input type="checkbox"/> EMPLOYEE	Employee Code			
6. STATUS OF SOLE/FIRST APPLICANT	<input type="checkbox"/> Individual			<input type="checkbox"/> Trust	<input type="checkbox"/> HUF	<input type="checkbox"/> Others (Please Specify) <input type="text"/>
7. INCOME TAX EXEPTION	<input type="checkbox"/> YES			<input type="checkbox"/> NO (If Yes please attach FORM NO. 15G/15H In case of Interest of Rs. 5000 or More)		
8. NAME & ADDRESS IN FULL						
Email: <input type="text"/>						
(1) Applicant	(Mr./Mrs./Ms)					
GUARDIAN NAME		(If Minor)				
ADDRESS IN FULL						
PIN CODE		Ph.				
(2) Joint Holder No. 1	(Mr./Mrs./Ms)					
(3) Joint Holder No. 2	(Mr./Mrs./Ms)					
DATE OF BIRTH OF FIRST APPLICANT		D	D	/	M	M
First Applicants Father/Husband Name					Ph:	
Email Address:						
<b>NOMINATION FORM</b>						
(To be filled in by individual(s) applying singly or jointly)						
I/We hereby nominate the following person to receive the amount due to me, on my death.						
Nominee's Name			Guardians Name*			Relationship
Address			PIN			
(Signature of Nominee/Guardian)(*Other than applicant)						Signature of Depositor
*In case the nominee is a minor						

### DECLARATION

I/We hereby declare that the amount being deposited with you is not out of any funds acquired by me/us/by borrowing from any person. I/We declare that I am/we are resident(s) of India and am/are not depositing this amount as nominees of any person residing outside India. I/We declare that the first name depositor is the beneficial owner of this joint deposit and is to be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961. I/We also declare that the status as declared above is correct. I/We have read the terms and conditions and agree to abide by the same.

Sole / First Applicant (Guardian in case of Minor)

Second Applicant

Third Applicant

FOR OFFICE USE ONLY

RECEIVED ON	<input type="checkbox"/> SCHEME 'A'	<input type="checkbox"/> SCHEME 'B'	INWARD NO.	FDR NO.
AMOUNT	Period in Years	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 Years	<input type="checkbox"/> 3 Years
WHETHER THROUGH BROKER	<input type="checkbox"/> Yes	<input type="checkbox"/> No	MODE OF PAYMENT (Cheque/DD)	BROKER CODE
			DATE OF ENCASHMENT OF CHEQUE/DD	

### Acknowledgement Slip (To be filed by the applicant)

RAJ OIL MILLS LIMITED

Received from Mr. / Mrs./Ms.  (Name of First/Sole Applicant) an application under Fixed Deposit

Scheme A  B  with Cheque/Demand Draft No.  Dated  Drawn on  for Rs.

Renewal of FDR No.  for the past 1 year  2 Years  3 years

Receipt shall be forwarded to you within 8 weeks from the date of realization of Cheque/Draft

Signature & Stamp of Receiving Office



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## SCHEME (A) NON CUMULATIVE

Period	Minimum Amount	Revised Rate of Interest % (P.A.)*
1 year	25000	10.50
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3 years	25000	11.50

- Interest would be payable on quarterly basis  
- Additional amount in multiple of Rs. 1000/-

## SCHEME (B) CUMULATIVE (Quarterly Compounding)

Period	Minimum Amount (Rs.)	Revised Rate of Interest % (P.A.) *	Amount Payable on Maturity	Annual Yield %
1 year	10000	10.50	11092.07	10.92
2 years	10000	10.75	12363.48	11.82
3 years	10000	11.50	14051.35	13.50

- Interest compounded quarterly on deposit of one year or more and payable on maturity.  
- Additional amount in multiple of Rs. 1000/-

\* 0.25% extra interest shall be payable to senior citizens, employees and Shareholders of the Company (Deposit falling in more than one category will be entitled to an additional interest of 0.25% p.a. on only one category).

### 1. Fixed Deposit Schemes:

#### Scheme (A)

Interest under scheme A shall be payable quarterly on 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December each year and on maturity calculated on 365 days basis.

#### Scheme (B)

Interest under Scheme B is compounded quarterly and shall be paid only on maturity.

### 2. Deposit shall be for a minimum of Rs. 25,000/- under scheme A and in multiple of Rs.1000/- thereafter and for scheme B minimum application shall be of Rs10,000/- and in multiples of Rs.1000/- thereafter.

### 3. Acceptance of the deposit(s) is subject to the other terms and conditions as mentioned in the application form.

### 4. Application forms are available at company's registered office/corporate office and the offices of the managers/brokers to the scheme.

Below is the information as required under the Companies (Acceptance of Deposits) Rules, 1975 as amended upto date:

A. Name of the Company: Raj Oil Mills Limited

B. Date of Incorporation: 17.10.2001

Date of Commencement of Business: 06.11.2001

### C. The business carried on by the company and details of branches or units, if any:

Raj Oil Mills Limited is a leading edible oil provider in Maharashtra.

The Company has no subsidiary Company.

#### Plant Locations:

i. Ten Village, Manor, Palghar, Thane-401404

ii. F-9, F-10 RIICO Industrial Area of Bagru Kalan Extn-Phase, II, Jaipur, Rajasthan-303007

Branch Offices: The Company has No Branch Office

### D. Brief Particulars of the Management of the Company: The Company is managed under the leadership of Mr. Shaukat Suleman Tharadra, Chairman & Managing Director subject to the superintendence, control and direction of the Board of Directors.

### E. Name, Address & Occupation of the Directors:

Sr. No.	Name and Address of Director	Occupation
1.	Mr. Shaukat Suleman Tharadra Avval Co op Housing Society, 6 <sup>th</sup> Floor, 61, Morland Road, Mumbai-400008	Business
2.	Mr. Azamkhan Fatehkhan Lohani Avval Co op Housing Society, 2 <sup>nd</sup> Floor, 61, Morland Road, Mumbai-400008	Business
3.	Mr. Abdulla K. Musla Avval Co op Housing Society, 3 <sup>rd</sup> Floor, 61, Morland Road, Mumbai-400008	Business
4.	Mr. Rashid I. Tharadra Flat NO. C-503, Muqarram Building, Momin Nagar, 205, Patel Estate, Jogeshwari (W) Mumbai-400012	Business
5.	Mr. Sunil Prakash Mistry B/10, Basant Court, Sion West, Mumbai 400 022	Profession
6.	Narotambhai V. Patel D-1, Gujrat Krishi U. Krishi Vigayan Kendra, Disa, 385535, Gujrat	Service
7.	Balsubramanya H. Rudrapatna, No. 601, Circot Qotrs, Adenwala Road, Matunga, Mumbai 400019	Profession
8.	Mr. Mohamedi T. Singaporewala, 302, Sarkar Tower, 3 Bldg. No. 50 Wing 3, Nesbit Road, Mazgon, Mumbai 400 010	Profession

### F. Profits of the Company before and after making provision for tax for the three financial years immediately preceding the date of the advertisement and Dividends declared by the Company in respect of the said years.

Year ended	Profit Before Tax (Rs in Lacs)	Profit After Tax (Rs in Lacs)	Dividend on Equity Shares (Rs in Lacs)	Rate (%)
31.12.2007	2840.64	1815.19	-	-
31.12.2008	4529.91	2961.87	-	-
31.03.2010 (15 Months)	5235.54	3589.48	-	-

### H. Summarized Financial Position of the Company as appearing in the two latest audited Balance Sheet i.e. as at 31<sup>st</sup> December 2008 and 31<sup>st</sup> March 2010.

Liabilities	As at 31 <sup>st</sup> December, 2008	As at 31 <sup>st</sup> March, 2010 (15 Months)	Assets	As at 31 <sup>st</sup> December, 2008	As at 31 <sup>st</sup> March, 2010 (15 Months)
Share Capital	265101000	360101080	Fixed Assets	196178442	423255169
Reserves and Surplus	738243368	2033165605	Current Assets	998136809	2403791137
Secured Loans	211956129	556275737	Investments	250000	250000
Unsecured Loans	10505983	30239775	Loans & Advances	312930741	238951536
Current Liabilities & Provisions	379936884	565990775	Misc. Expenditure	NIL	NIL
Deferred Tax Liability	19016000	2006000			

Brief particulars of the contingent liabilities not provided for in respect of:-

	As on 31.12.2008	As on 31.03.2010 (15 Months)
i) Bank Guarantee	NIL	57.00
ii) Disputed demands under Income Tax	271.19	34.72
iii) Disputed demands under excise (excluding interest & penalty)	NIL	1042.00
iv) Estimated amount of contract remaining to be executed on capital account and not provided for	261.69	628.89
i) The amount which the company can raise under the Companies (Acceptance of Deposits) Rules, 1975 as amended upto date.		
		<b>Rs in lacs</b>
i) 10% of the aggregate of the paid up capital and free reserves as deposits against unsecured debentures or any deposits from shareholders or any deposits guaranteed by a Director.		2393.26
ii) 25% of the aggregate of the paid-up capital and free reserves as deposits from public		5983.16
<b>TOTAL</b>		<b>8376.42</b>

J) The company has not accepted any deposits till date and has no unclaimed deposit as on the date of this advertisement.

K) The money to be received as deposits will be utilised for the operations of the company.

L) The company hereby declares:

- That the company has complied with the provisions of the Companies (Acceptance of Deposit) Rules, 1975.
- That 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 under the provisions of these rules are unsecured and shall rank pari passu with other unsecured liabilities.
- 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

This advertisement is issued on the authority and in the name of the Board of Directors of the Company. The text of the advertisement as also terms and conditions of the Fixed Deposits have been duly approved by the Board of directors in their meeting held on 14-October, 2010 and a copy thereof duly signed by majority of Directors on the Board has been filed with Registrar of Companies, Maharashtra, Mumbai.

By Order of the Board  
For Raj Oil Mills Limited

Sd/-  
Chairman and Managing Director

Place: Mumbai  
Dated: 14<sup>th</sup> October 2010