

FIXED DEPOSIT SCHEMES

SCHEME HIGHLIGHTS

- ❖ Interest compounded monthly resulting in Effective yield ranging from 8.50% to 12.66%.
- ❖ Unique Flexibility- CHOOSE "ANY PERIOD" of Deposit ranging from 6 month to 36 month.
- ❖ Premature withdrawal facility as per guidelines.
- ❖ Deposit accepted in multiples of 1000/- subject to minimum amount mentioned under each scheme.
- ❖ Full refund of outstation deposits without deduction of bank charges
- ❖ Nomination Facility available
- ❖ Better investor services by in-house management of depositor's Account.

COMPANY HIGHLIGHT

- ❖ **EDIBLE OIL BUSINESS:**
One of the biggest Integrated unit of Edible Oil Business comprising of Oil Crushing Unit, Solvent Extraction Unit, Refinery, Vanaspati & Rice Sheller etc. and the products i.e. Edible Oils, Vanaspati Ghee, Refined Vegetable Oils etc. are sold under the brand name of Home Cook, Do Khajoor & Murli.
- ❖ **DISTILLERY BUSINESS:**
Unit having Installed capacity of 200 KLPD Alcohol Manufacturing Plant with wide range of Liquors.
- ❖ **REAL ESTATE BUSINESS:**
The company has Residential Flats At D D Mittal Towers I & II, Ganpati Enclave Colony at Bathinda (Pb.)
- ❖ Profit making dividend paying Listed company.
- ❖ The company's share is listed/traded on BSE and its Average Market Price for the last 1 month come to Rs. 43.22.

Refinery & Vanaspati Unit



Distillery Unit



Real Estate



"A" MONTHLY INCOME SCHEME

Period (in Months)	Minimum Amount	Rate of Interest P.A.
6	50000	8.50%
12	40000	10%
24	40000	10.25%
36	40000	10.50%

"B" Cumulative Option

Period (in Months)	Minimum Amount	Effective Yield per annum (In %)	Amount Payable on Maturity
6	50000	8.71%	52691
12	20000	10.57%	22536
24	20000	11.55%	25521
36	20000	12.66%	29043

"C" Non-Cumulative Option

Period (in Months)	Minimum Amount	Effective Yield per annum (In %)		
		Quarterly	Half Yearly	Yearly
6	50000	8.59%	8.71%	---
12	20000	10.10%	10.25%	10.57%
24	20000	10.35%	10.51%	10.84%
36	20000	10.61%	10.78%	11.12%

BCL Industries & Infrastructures Ltd.

Regd. Office : Hazi Rattan Link Road, Post Box No. 71, Bathinda-151 005, India

Tel. : +91 164 2240163, 2240443, 2211628 Fax : +91 164 2240424

E-mail : bclfd@mittalgroup.co.in | Website : www.mittalgroup.co.in

Form DPT-1

CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS

(Pursuant to section 73(2)(a) and 4(1) and 4(2) of the companies (Acceptance of Deposits) RULES, 2014)

GENERAL INFORMATION

- Name of the Company : BCL Industries and Infrastructures Limited
- Address : Hazi Rattan Link Road, Post Box No. 71, Bathinda - 151005 (Punjab)
- CIN : L24231PB1976PLC003624
- Web Address : bcl@mittalgroup.co.in
- Telephone No. : +91 1642240163, 2240443, 2211628
- Fax No. : +91 164 2240424
- Date of Incorporation of the company : 03/02/1976
- Business carried on by the company and its subsidiaries with the details of details of branches or units, if any;

A. EDIBLE OIL BUSINESS One of biggest integrated unit of Edible Oil Business comprising of Oil Crushing Unit, Solvent Extraction Unit, Refinery, Vanaspathi & Rice Sheller etc. And the products i.e. Edible Oils, Vanaspathi Ghee, Refined Vegetable Oils etc. Are sold under the brand name of Home Cook, Do Khajoor & Muri.

B. DISTILLERY BUSINESS: Unit having installed capacity of 100 KLPD Alcohol Manufacturing Plant with wide range of Liquors.

C. REAL ESTATE BUSINESS: The company has Residential flats at DD Mittal Towers I & II, Ganpati Enclave Colony at Bathinda (Pb.) and a Five Star Hotel at Gurgaon (Hry.)

- Brief particulars of the Management of the Company : The affairs of the Company are being managed by the Chairman and Managing Director of the company under supervision and Control of the Board of Directors of the Company

10. Details of Board of Directors

S.No.	Name	DIN	Residential Address	Occupation	Designation
1.	Shri. Rajinder Mittal	00033082	5-A, Civil Lines, Bathinda, 151001, Punjab	Business	Managing Director
2.	Shri. Sat Narain Goyal	00050643	17233, Street No. 1, Aggarwal Colony, Bathinda, Punjab	Business	Whole Time Director
3.	Shri. V.K. Nayyar	00992880	51, Sukhdev Enclave, Rajguru Nagar, Ludhiana, 141001, Punjab	Business	Independent Director
4.	Smt. Meenu Mittal	06994277	Chemical Colony, Hazi Rattan Link Road Bathinda, Punjab-151005	Business	Independent Director
5.	Shri. R.C. Nayyar	02945713	House No. 2169, Sector 21C, Chandigarh	Business	Chairman & Independent Director

11. Management perception of risk factors;

- Details of default, including the amount involved, duration of default and present status, in repayment of-
 - Statutory Dues - Nil
 - Debentures and interest thereon - Nil
 - Loan from any Bank or Financial Institution and interest thereon - Nil

PARTICULARS OF THE DEPOSIT SCHEME

- Date of passing board resolution; 14.12.2016
- Date of passing of resolution authorizing the invitation of such deposits in AGM 13.09.2014 unsecured
- Type of deposits, i.e., whether secured or Unsecured; unsecured
- Amount which the company can raise by way of from public deposits as per the Act and the rules made thereunder Rs.31.05 Crore (i.e Rs. 22.18 crore & Rs. 8.87 Crore from members)
- Amount of deposits in aggregate actually held on the last day of the immediately preceding financial year; Nil
- Amount of deposits on the date of issue of the circular or Advertisement; Nil
- Amount of Deposits proposed to be raised Rs.31.05 Crore (i.e Rs. 22.18 crore from public & Rs. 8.87 crore from members)
- Amount of deposits repayable within the next Twelve months Nil

9. Terms of raising of Deposits:

S.No.	Duration	Rate of Interest	Mode of Payment	Mode of Repayment
1.	6 Months	8.50%	Cheques	Cheques
2.	12 Months	10.00%	Cheques	Cheques
3.	24 Months	10.25%	Cheques	Cheques
4.	36 Months	10.50%	Cheques	Cheques

10. Proposed time schedule mentioning

- Date of opening of the Scheme 14/01/2017
- Time period for which the circular or advertisement is valid Valid until the expiry of six months from the date of closure of the financial year in which it is issued i.e. 30th September, 2017 or until the date on which the financial statement is laid before the Company in Annual General Meeting, whichever is earlier.

12. Reasons or objects of raising the deposits to fund working capital requirement of the company and margin money expansion of distillery unit of the Company

- Credit rating obtained
 - Name of the Credit Rating Agencies Brickwork Ratings India Pvt. Ltd.
 - Rating obtained BBB - moderate degree of safety regarding timely servicing of financial obligations & moderate credit risk
 - Meaning of the rating obtained 16th February, 2016
 - Date on which rating was obtained NIL

14. Extent of deposits insurance

- Short particulars of the charge created or to be created Or to be created for securing such deposits, if any NIL

- Any financial or other material interested of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interest of other persons NO

DETAILS OF OUTSTANDING DEPOSITS AS ON 05.12.2016 (in Lacs)

1. Amount Outstanding	57.50
2. Total amount accepted	93.20
3. Rate of Interest	As Per Offer
4. Total number of depositors	35
5. Default, if any, in repayment of deposits and payment of interest thereon, if any	NIL
6. Any waiver by the depositors, of interest Accrued on deposits;	NIL

FINANCIAL POSITION OF THE COMPANY

1. Details of Profit of the Company

Particulars	2015-16	2014-15	2013-2014
Profit Before Tax	883.39	1020.64	762.16
Profit After Tax	845.42	691.59	593.17
Dividend Declared	Nil	10%	5%
Interest coverage ratio (Cash profit after tax interest paid plus interest paid or interest paid)	1.68	1.65	1.56

- A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement.

Particulars	2015-16	2014-15	2013-2014
Share Capital	1,415	1,415	1,415
Reserve & Surplus	7508.94	6865.03	6,345.19
Deferred Tax	748.66	730.46	680.82
Secured Loan	6168.88	4667.81	5,644.57
Long Term Liabilities	1162.63	1037.46	1,026.88
Unsecured Loan	NIL	NIL	NIL
Current Liabilities & Provision	22197.43	21490.89	17,399.07
Fixed Assets	9262.56	9972.98	10,327.61
Investment	375.93	375.93	878.89
Current Assets	28532.64	25725.49	21,144.66

- Audited Cash Flow Statement for the three years immediately preceding the date of circular or advertisement is available on website of the Company (www.mittalgroup.co.in)
- Any change in accounting policies during the last three year and their effect on the profits and reserve of the company. NA

DECLARATION BY THE DIRECTORS

The company hereby declares that:-

- The company has not defaulted in repayment of deposits accepted either before or after the commencement of the Act or payment of interest there on.
- The Board of Directors have satisfied themselves fully with respect to the affairs and prospects of the company and that they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of one year of issue of the circular or advertisement;
- The company has complied with the Act and the rules made thereunder;
- The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government.
- In case of any adverse change in credit rating, depositors will be given chance to withdraw deposits without any penalty.
- The Deposits shall be used only for the purpose indicated in the Circular or circular in the form of advertisement.
- The deposits accepted by the company (other than the secured deposits, if any, aggregate amount of which to be indicated) are unsecured and rank pari passu with other unsecured liabilities of the company.

For & on the behalf of the Board of Directors

Place: Bathinda (Pb.)

Date : 14/12/2016

Sd/-
S.N. Goyal
Whole-time Director
DIN: 00050643