

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* | | |
|------------------------------|----------------------|--------------------------|
| 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% |

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

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

**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.

MANAGERS TO THE FIXED DEPOSIT

- M/S. BAJAJ CAPITAL LTD.
- M/S. R.R. INVESTORS CAPITAL SERVICES LTD.
- M/S. JM FINANCIAL SERVICES (P) LTD.
- M/S. KARVY STOCK BROKING LTD.
- M/S. SMC GLOBAL SECURITIES LTD.
- M/S. BHARAT BHUSHAN & CO.

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

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 |