

**PUDUMJEE**

Pudumjee Paper Products Ltd.

Registered Office : Thergaon, Chinchwad, Pune - 411 033. **Tel:** +91-20-40773333/30613456/8793029651**CIN:** L21098PN2015PLC153717, **Website :** www.pudumjee.com; **E-mail :** investors.relations@pudumjee.com**Mumbai Office :** Jatia Chambers, 60, Dr. V. B. Gandhi Marg, Kalaghoda, Mumbai - 400 001. **Tel:** 022-43553333/22674485

FIXED/CUMULATIVE DEPOSIT SCHEMES

FIXED DEPOSIT SCHEME - I		
Period Years	Minimum Deposit ₹ 25,000/-	Frequency of Interest Payment
3 Years Only	7.25% p.a.	QUARTERLY

CUMULATIVE DEPOSIT SCHEME - II		
Period	Minimum Deposit	Amount Payable on Maturity
3 Years Only	₹ 25,000/-	₹ 31,014/-
For every Additional deposit of		₹ 5,000/-
you will get on maturity		₹ 6,203/-

ATTRACTIVE FEATURES

- 1) Interest payable quarterly from the date of realization.
- 2) Credit Rating obtained from CRISIL: CRISIL A/Positive Indicates the degree of safety regarding timely payment of Interest and principal is satisfactory.
- 3) Premature withdrawal permissible subject to statutory guidelines.

HOW TO APPLY

- 1) Please fill in the attached Application Form appropriately in Block Letters.
- 2) The cheque/bank draft should be made payable to "Pudumjee Paper Products Limited" and crossed "A/c Payee Only". The cheque/bank draft should be drawn on a Scheduled Bank and payable at par at Mumbai or Pune. No outstation cheques will be accepted.
- 3) The Application Form along with the necessary remittance should be sent to the above mentioned offices of the Company or to the Managers to the Fixed Deposit Scheme as per addresses mentioned below.
- 4) In case of Joint Depositors, all the Depositors must sign the Form. In case of Deposits in the name of Minors through their guardians, the guardian must sign the Form. Partnership Firms may Deposit in the names of the Partners.

Note : Interest and maturity amount on new deposits and renewals accepted shall be made through the Cheque/ECS/NECS/NEFT/RTGS system.

MANAGERS TO THE FIXED DEPOSIT SCHEMES

APPLICATION WILL BE ACCEPTED AT THE FOLLOWING OFFICES OF THE MANAGERS

**WESTERN FUND PVT. LTD.****MUMBAI**

: Office No-104, K Building
1st Floor, Walchand Hirachand Marg,
Near GPO, Fort, Mumbai- 400001
Tel. No.: 022 4666 8329
Email: fd@wfpl.co.in

**RR INVESTOR'S CAPITAL
SERVICES LIMITED****MUMBAI**

: 82/1, Apollo House, Ground Floor,
Opposite Jammu & Kashmir Bank,
Mumbai Samachar Marg, Fort,
Mumbai-400 001.
Phone : 22-40544201
Mobile : 9350316010
E-mail : fd@rricl.com

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APPLICATION FORM FOR FIXED / CUMULATIVE DEPOSIT

I / We request you to accept/renew the sum stated below as Fixed Deposit with you in accordance with the terms and conditions stipulated by you and printed in this form which I / We have read and understood and agree to abide by. I / We declare that this Deposit is not made out of funds acquired by me / us, by borrowing or by accepting deposits from any other person(s). I / We am / are person(s) resident in India within the definition of Section 2(v) of the Foreign Exchange Management Act, 1999, and am / are not depositing this amount as nominees of any non-residents. I / We declare that the first-named Depositor be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income-Tax Act, 1961. We declare that what is stated by me / us in this application is true and correct.		BROKER'S Name and Address Code	
PLEASE WRITE BELOW IN BLOCK LETTERS & TICK (3) AGAINST THE CORRECT DETAILS:			
Amount of Deposit	₹ _____ /- (Rupees _____)		
Payment Details	Cheque/ Draft No _____ dated _____ drawn on _____ Bank		
Bank Particulars for Interest and repayment (on submitting duly discharged fixed deposit receipt) Credit Through Electronic Clearing Service (ECS)/NEFT/ RTGS, MANDATORY. <i>(Also attach a cancelled Cheque leaf or a photocopy of a cheque for verification)</i>	Name & Address of Bank & Branch Details of Account No: _____ Type of Account: Saving/ Current L.F. No, if any _____ MICR BANK CODE (9 DIGITS) _____ as given on your Cheque Leaf IFSC Code: _____		
Renewal of Deposit Receipt No. If Any	Yes/No	If yes deposit receipt No. _____, dated _____ for which renewal is applied	
Type of Deposit / Term of Deposit	Scheme I-Fixed F ☐ 3 Years ☐		Scheme II-Cumulative Deposits C ☐ 3 Years ☐
Applicable rate of Interest	7.25 % p.a.		
Name of the each depositors and joint holders if any (in BLOCK LETTERS)	Full Name of the depositors 1. Mr. / Mrs. / Ms. 2. Mr. / Mrs. / Ms. 3. Mr. / Mrs. / Ms.		Address, Telephone, Mobile No. and E mail Details
In case of 1 st Depositor being minor, please provide Name of the Guardian.			
KYC requirements-self attested copy (any one)Compulsory Please tick ☒	Aadhar Card ☐ Valid Indian Passport ☐ Voter ID Card ☐ Ration Card ☐ Electricity Bill ☐ Land line Telephone Bill ☐		PAN No. (self attested copy)
In case of joint holders, Repayment of Deposit Should Be Made Payable To	First named depositor ☐ Either/Anyone or Survivor ☐ All Jointly ☐		
Status (First Named Applicant)	Resident Individual ☐ Domestic Company ☐		
Category	Shareholder ☐ Folio No./DPID/ Client Id _____ Employee ☐ Director ☐ Trust ☐ Others (Pl. specify)		
Particulars of other Existing Deposits In the Company In the Same Name or Name of the JOINT Holders	Yes / No In case of yes F.D.R.No./C.D.R. No. _____ Name of Joint Holders if any _____		Folio No.

Signature of the each depositor

Sole/First Applicant

Date :

Place :

Second Applicant

Third Applicant

FOR OFFICE USE ONLY

Deposit Number	Deposit Date	Date of Maturity

Nomination Form (to be filled in by individual applying singly or jointly)			
I/We.....and.....the holders of Deposit Receipt bearing number (s)of M/s. PUDUMJEE PAPER PRODUCTS LIMITED wish to make a nomination and do hereby nominate the following person in whom all rights of amount payable in respect of deposits shall vest in the event of my/our death. Name & Address of Nominee			
Name			
Address			
Date of Birth (if minor)			
In case Nominee is a minor name & Address of Guardian			
Signature of Nominee			
Signature deposit holders	1 st deposit holder	2 nd deposit holder	3 rd deposit holder
Name, Address & Signature of two Witnesses	Witness 1	Witness 2	

Instructions: See clause No. 21 of accompanying Terms and Conditions.

	Pudumjee Paper Products Ltd. Registered Office : Thergaon, Chinchwad, Pune - 411 033. Acknowledgment Slip (To be filled in by the Applicant if deposit is not through broker) Received a Deposit Application with Deposit Receipt / Cheque/Draft for ₹...../- (Rupees.....) from..... having Address at , towards fixed Deposit for 3 years at Interest of..... % Per Annum, maturity on..... For Pudumjee Paper Products Ltd. (Authorized Signatory) Note : Deposit Receipt will be sent to address mentioned in the application within 21 days of receipt of money/ realisation of cheque or date of renewal as the case may be.
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TERMS AND CONDITIONS GOVERNING FIXED/CUMULATIVE DEPOSIT SCHEMES

1. The Fixed and Cumulative Deposit shall be for a minimum of ₹ 25,000 and in multiple of ₹ 5,000 thereafter.
2. Fixed Deposits, including Cumulative Deposits, will be accepted only for a period of three years as under:

Scheme I - Fixed Deposits - Interest p.a.	Scheme II- Cumulative Deposits	
3 years Only	Minimum Deposit	Amount Payable at the end of 3 years
7.25 % Payable Quarterly	₹ 25,000/-	₹ 31,014/-

For every additional Cumulative Deposit of ₹ 5,000/-, the amount payable on maturity will be ₹ 6,203/-.

3. Interest on Fixed Deposits will be computed from the date of the realization of Cheque/Demand Draft and will be paid on 1st October, 1st January, 1st April, 1st July each year and on maturity, initial interest for broken period on Deposit accepted during the months of September, December, March and June, will be added on to the interest payable for the following quarter.
4. Both the period of Deposit and the calculation of interest thereon will commence from the date of realization of the cheque/draft by the Company.
5. Unless renewed, interest will cease on the date of maturity.
6. Income tax will be deducted at source from the interest on Fixed Deposit in accordance with the provisions of Income Tax Act, 1961, unless the depositor furnishes a suitable certificate as required under the Income Tax Act, 1961 to the Company at least one month before the due date of payment of first interest, in each financial year. Interest amount in the case of Cumulative Deposit Scheme would be pro-rated each year at 7.25% p.a. compounded on a quarterly basis. The Company will issue certificates to the depositors specifying the amount of interest accrued and Income tax deducted/deductible at source at the end of each financial year from the date of deposit. Income tax will not be deducted from interest accrued if necessary certificate/document as prescribed under the Income Tax Act, 1961, is furnished to the Company at least one month before commencement of each financial year.
7. (a) The Deposit Receipt duly discharged on revenue stamp, must be surrendered to the Registered Office of the Company at least fifteen days before maturity for the repayment of the principal amount and interest to enable the Company to renew or refund the deposits as the case may be. The deposits may be renewed on the basis of fresh application to the Company but solely at the discretion of the Company.
- (b) The re-payment of principal amount will be made by the Company through ECS/NECS / NEFT/RTGS system or by crossed "Account Payee Only" cheque drawn on the Company's bankers which will ordinarily be sent to the depositor by ordinary post. The deposits will not carry interest beyond the due date unless renewal thereof is accepted by the Company.
- (c) To prevent fraudulent encashment of cheques, and to facilitate credit through ECS/NECS / NEFT/RTGS system applicants are mandatorily required to give details of the bank account (including MICR & IFSC code) of the sole / first-named depositor, into which the interest and refund will be credited, by submitting copy of cheque. Applications without this information will be deemed incomplete and are liable to be rejected.
- (d) Where the due date of repayment mentioned in the Deposit Receipt falls on a Sunday, public or bank holiday or on any other day on which the Registered Office of the Company is closed, repayment of the amount of the Deposit or interest thereon will be made by the Company to the depositor on the next working day or as soon thereafter as may be practicable.
- (e) **Interest and repayment (on submitting duly discharged fixed deposit receipt) on fixed deposits shall be paid only through the ECS/NECS/NEFT/RTGS system in favour of the sole/first-named depositor and no separate intimation will be sent to the Depositor in this regard.**
8. The deposits will be repaid only on maturity. However, Company reserves the right to repay the deposit prior to the date of maturity. In case of such premature repayment, Deposit receipt must be discharged by all the depositors as per specimen signature(s) registered with the Company. In accordance with rule 15 of the Companies (Acceptance of Deposits) Rules, 2014 fixed deposit may be repaid by the Company after the expiry of 6 months of its acceptance but before the expiry of the contracted period, in which case, the rate of interest payable shall be reduced by 1% of the rate which the Company would have paid, had the deposit been accepted for the period for which such deposit has actually run.
9. The deposits in joint names will be accepted provided the maximum is three names - :
 - (a) In the case of deposits in joint names all correspondence will be addressed to the person whose name bears first on the Application Form.
 - (b) All cheques for payment of interest or the principal amount will also be drawn in favour of the said first named depositor.
 - (c) Subject to specific instruction to the contrary taken on records any discharge given by any one of the joint depositors for payment of the principal amount shall be valid and binding on the other joint depositors.
10. In the event of death of the first named joint depositor, all payments on account of interest or principal amount will be made to the surviving second joint depositor as given in the original application on production of death certificate without reference to the heirs and/or legal representatives of the deceased depositor whose name bears first on the deposit receipt. In any other case unless a valid nomination is made it will be necessary for the legal representative of the deceased depositor to produce Succession Certificate, Letter of Administration, Probates or the Will, etc., to the satisfaction of the Company.
11. Under the Company's Rules, deletion of the name of any Joint holder is not permissible at the time of renewal except in the event of death and on production of the relevant death certificate for registration. However, the Company may allow such deletion on production of a No Objection Letter from such joint holder and at the sole discretion of the Company.
12. Deposits will not be accepted from Non-Resident and Foreign Nationals, unless the depositor furnishes the necessary sanction of the Reserve Bank of India.
13. In case of deposit in the name of minor received through guardian the payment of interest and principal amount may be made to the person who is mentioned as the guardian and whose specimen signature has been given in the Application Form.
14. In the event of loss of Deposit Receipt, the Company may at its sole discretion, issue a duplicate receipt upon receiving an indemnity from the depositor(s) in the form to be prescribed by the Company. The Company reserves the right to direct the depositor(s) to publish notice of loss of Deposit Receipt in any leading English Language Newspaper and in one Vernacular Newspaper. All expenses in this connection will be borne by the depositor(s).
15. Deposit Receipts are NOT TRANSFERABLE and the Company will not recognize any lien on or assignment of Deposit and/or interest thereon.
16. The Application Forms can be obtained and deposits can be made at the offices of the Company at Pune or Mumbai or at the offices of Managers to the Fixed Deposit Scheme or can be downloaded from the website of the Company. The deposits shall be made by "crossed Account Payee" cheque or draft in favour of the Company payable at Mumbai or Pune drawn on any scheduled bank. No outstation cheque will be accepted.
17. Signatures on Application forms and endorsements on Deposit Receipts and Interest Warrants in scripts other than English, Gujarati and Devnagri must be authenticated by a Magistrate under his Official Seal.
18. The Company reserves the right to:
 - (a) reject any application for deposits or for renewal of deposits without assigning any reason therefor;
 - (b) alter or amend, without notice any or all the conditions stipulated above;
 - (c) accept deposits only for such period as it may decide from time to time.
19. Fixed/Cumulative Deposits will be subject to rules and regulations framed from time to time by the Central Government/State Government/Reserve Bank of India or any other competent authority.
20. The jurisdiction for all claims existing in respect of Fixed/Cumulative Deposits under the Scheme shall be at Mumbai.
21. Depositor(s) desiring to nominate a person including a minor may do so by filling in the relevant particulars in the application form in accordance with Section 72 of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014. Non individuals, Karta of HUF, Holder of Power of Attorney, Partnership Firms cannot nominate/be nominated. Incomplete Nomination will not be taken cognizance of. Nomination shall stand rescinded upon repayment/renewal of the Deposit. Repayment of Deposit to nominee shall be valid discharge by a Company against legal heir(s).



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Form DPT-1

Circular or Circular in the Form of Advertisement Inviting Deposits
[Pursuant to section 73(2) and section 76 and rule 4 of the Companies (Acceptance of Deposits) Rules, 2014.]

1.	GENERAL INFORMATION :														
a.	Name, address, website and other contact details of the Company	:	PUDUMJEE PAPER PRODUCTS LIMITED Thergaon, Pune 411 033. CIN:L21098PN2015PLC153717 Tel. : +91-20-40773333 Website : www.pudumjee.com E mail : investors.relations@pudumjee.com												
b.	Date of Incorporation of the Company	:	14 th January, 2015												
c.	Business carried out by the Company and its subsidiaries with the details of branches or units, if any.	:	The Company is engaged in the Manufacture and sale of Paper and Marketing of Hygiene Products. Pursuant to the Scheme of Arrangement and Reconstruction (Demerger) as per Hon'ble Bombay High Court Order dated 08.01.2016, the Paper Manufacturing business of Pudumjee Pulp & Paper Mills Limited and Pudumjee Industries Limited and Business of Hygiene Products stood transferred to the Company on 01.02.2016 with effect from the Appointed date i.e. 1 st April, 2014. The Company has its Registered Office and Factory at Thergaon, Pune 411033 and Corporate Office at "Jatia Chambers", 60, Dr. V. B. Gandhi Marg, Mumbai-400023.												
d.	Brief particulars of the management of the Company	:	Under the superintendence, control and guidance of the Board of Directors and Executive Chairman, the Company is managed by the Executive Chairman and Executive Director.												
e.	Names, addresses, DIN and Occupation of Directors	:	As provided below:												
	Names & addresses	DIN	Occupation												
	MR. A. K. JATIA – Executive Chairman Jatia Chambers, 60, Dr. V. B. Gandhi Marg, Fort, Mumbai - 400023.	01104256	Industrialist												
	MR. S. K. BANSAL – Director Pudumjee Paper Products Ltd., Thergaon, Pune-411033.	00031115	Company - Executive												
	DR. ASHOK KUMAR – Executive Director Pudumjee Paper Products Ltd., Thergaon, Pune-411033.	07111155	Company-Executive												
	MR. B. K. KHAITAN – Director Kalighat, Lake Gardens, Kolkata-700045, West Bengal.	00117129	Industrialist												
	MR. VED PRAKASH LEEKHA – Director Baner Raod, Near Mahableshvar Hotel, Pune – 411045.	00048568	Company Director												
	MR. SANJAY KUMAR SINGH – Director Medchal-Malkajgiri, Kukatpally, Hyderabad, Tirumalagiri - 500072	10168533	Consultant												
	MR. DILIP JAYANTILAL THAKKAR-Director Malabar Hill, Mumbai - 400 006	00007339	Chartered Accountant												
	MRS. SHAILAJA NAIR – Director Mohammadwadi, Pune - 411060	11343122	Consultant												
	MR. ANIL SHANKARLAL MITTAL – Director Peddar Road, Cumballa Hill, Mumbai 400026	00040337	Business												
f.	Management's perception of risk factors	:	Barring unforeseen circumstances, the management does not foresee any adverse situation which may affect the repayment of principal amount of deposits or any interest thereon except due to major slowdown in economy or force majeure cause.												
g.	Details of default including the amount involved and present status, in repayment of-	:													
	(i) Statutory dues	:	Nil												
	(ii) Debentures and interest thereon	:	Nil												
	(iii) Loan from any bank or financial institution and interest thereon	:	Nil												
2.	PARTICULARS OF THE DEPOSIT SCHEME :														
a.	Date of passing of board resolution	:	22 nd May, 2026												
b.	Date of passing of resolution in the general meeting authorising the invitation of such deposits.	:	30 th August, 2025												
c.	Type of deposits i.e. whether secured or unsecured	:	Unsecured												
d.	Amount which the Company can raise by way of deposits as per the Act and the rules made there under, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the Circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months		<table border="1"> <thead> <tr> <th></th> <th>(₹ In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>a. Maximum amount that can be raised (from Public)</td> <td>15,122.68</td> </tr> <tr> <td>b. Amount held as deposits as on 31.03.2026</td> <td>798.25</td> </tr> <tr> <td>c. Amount held as deposits as on the date of this circular 22.05.2026</td> <td>798.25</td> </tr> <tr> <td>d. Amount proposed to be raised (from Public)</td> <td>5,000.00 (Including deposits held already)</td> </tr> <tr> <td>e. Amount of deposits to be repayable within next 12 months (including unclaimed)</td> <td>218.75</td> </tr> </tbody> </table>		(₹ In Lakhs)	a. Maximum amount that can be raised (from Public)	15,122.68	b. Amount held as deposits as on 31.03.2026	798.25	c. Amount held as deposits as on the date of this circular 22.05.2026	798.25	d. Amount proposed to be raised (from Public)	5,000.00 (Including deposits held already)	e. Amount of deposits to be repayable within next 12 months (including unclaimed)	218.75
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e.	Terms of raising deposits: Duration, rate of interest, mode of payment and repayment		Maturity 3 years Rate of Interest (% p.a.): 7.25% Mode of Repayment:- By Cheque/NEFT/RTGS/ECS/NECS												
f.	Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisement is valid:		The Fixed Deposit Scheme shall be opened from the date of publication of this "circular in the form of advertisement" and that shall be valid till 30 th September, 2027 or the date of 13 th Annual General Meeting whichever is earlier.												

	g.	Reasons or objects of raising the deposits;	:	For meeting the working capital requirements.				
	h.	Credit Rating obtained : Name of the Credit Rating Agencies, Rating obtained, Meaning of the rating obtained, Date on which rating is obtained,	:	CRISIL RATINGS LIMITED "CRISIL A/Positive (Reaffirmed)" for Rs. 5,000.00 Lakhs. Indicates the degree of safety regarding timely payment of interest and principal is satisfactory. Changes in circumstances can affect such issues more than those in the higher rated categories. 10 th June, 2025				
	i.	Short particulars of charge created or to be created for securing such deposits, if any.	:	Not Applicable as the deposits are/will be unsecured.				
	j.	Any financial or material interest 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	:	NIL				
3.	DETAILS OF ANY OUTSTANDING DEPOSITS							
	a.	Amount Outstanding as at 31 st March, 2026	:	₹ 798.25 Lakhs				
	b.	Date of acceptance	:	Up to 31 st March, 2026				
	c.	Total amount accepted during 2025-26	:	₹ 2.10 Lakhs				
	d.	Rate of Interest	:	3 year- 9% p.a. and 7.25% p.a.				
	e.	Total number of depositors	:	457				
	f.	Default, if any, in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved;	:	No				
	g.	Any waiver by the depositors, of interest accrued on deposits;	:	No				
4.	FINANCIAL POSITION OF THE COMPANY		Financial year ending (₹ in lakhs)					
				31.03.2026	31.03.2025	31.03.2024		
	a.	Profits of the Company before making provision for tax	:	12,625.15	12,872.20	13,164.52		
		Profits of the Company after making provision for tax & including comprehensive income	:	9,229.86	9,627.43	10,005.74		
	b.	Dividend declared/proposed by the Company	:	60%	60%	60%		
		Interest coverage ratio	:	38.62	41.10	26.68		
	c.	Summary of Financial position as per Last Audited Balance Sheets (Rs. in Lakhs)	:					
Equity & Liabilities		31.03.2026	31.03.2025	31.03.2024	Assets	31.03.2026	31.03.2025	31.03.2024
Paid up Share Capital		949.50	949.50	949.50	Property, Plant & Equipments & Right of Use Assets	35,601.15	23,920.83	22,679.09
Reserves and Surplus		65,997.91	57,337.75	48,280.02	Goodwill & Intangible Assets	6,456.69	6,458.63	6,463.67
Provision for deferred Tax		3,000.32	2,734.32	2,731.32	Loans	11,586.15	5,184.78	2,109.49
Secured Loans:					Other Non Current Assets	1,618.51	3,502.24	2,433.10
a. Non Current		1,172.80	116.62	116.45				
b. Current		290.09	0.96	17.61				
Unsecured Loans					Other Current Assets	36,774.87	37,276.99	37,767.66
a. Non Current		579.50	775.75	197.10				
b. Current		242.29	24.83	1,156.58				
Other Current Liabilities		13,401.34	9,080.80	12,715.46				
Other Non Current Liabilities		6,403.62	5,322.94	5,288.97				
Total		92,037.37	76,343.47	71,453.01	Total	92,037.37	76,343.47	71,453.01
d.	Audited Cash Flow Statement (Three Years)			2025-26 (₹ in Lakhs)	2024-25 (₹ in Lakhs)	2023-24 (₹ in Lakhs)		
	Net cash flow from Operating Activities			12,109.36	8,236.92	13,273.01		
	Net cash used in Investing Activities			(13,593.87)	(3,496.80)	(9,478.39)		
	Net cash used in Financing Activities			221.99	(1,678.70)	(4,290.10)		
	Net increase in Cash & Cash Equivalents			(1,262.52)	3,061.42	(495.48)		

5.	A DECLARATION BY THE DIRECTORS THAT-	
	a.	The Company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest thereon;
	b.	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 from the date of issue of the circular or advertisement;
	c.	The Company has complied with the provisions of the Act and rules made there under;
	d.	The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
	e.	The deposits accepted by the Company before the commencement of the Act are being repaid as and when they fall due for payment as per the term(s) for which they were accepted and until they are repaid, they shall be treated as unsecured and ranking pari passu with other unsecured liabilities;
	f.	In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty;
	g.	The deposits shall be used only for the purpose indicated in the Circular or Circular in the form of advertisement.
	h.	The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.
6.	DISCLAIMER: It is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes.	

This circular in the form of advertisement is issued under the authority and in the name of Board of Directors of the Company. The text of this circular in the form of advertisement has been approved by a majority of the Directors on the Board of Directors of the Company as constituted at the time the Board approved the circular in the form of advertisement, has been filed with Registrar of Companies, Maharashtra State, Pune for registration as required by the Companies (Acceptance of deposits) Rules, 2014.

For and on behalf of Board
For Pudumjee Paper Products Ltd.

Date : 22nd May, 2026
Place: Mumbai

Shrihari Waychal
Company Secretary & Compliance Officer

MANAGERS TO THE FIXED DEPOSIT SCHEMES

APPLICATION WILL BE ACCEPTED AT THE FOLLOWING OFFICES OF THE MANAGERS



WESTERN FUND PVT. LTD.

MUMBAI : Office No-104, K Building
1st Floor, Walchand Hirachand Marg,
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