

**THE K.C.P. LIMITED**  
 Registered Office: Ramakrishna Buildings-2, Dr. P.V.Chetian Crescent,  
 Egmore, Chennai - 600 008, INDIA Phone: 044 6677 2600  
 E-mail: Investor@kcp.co.in www.kcp.co.in  
 CIN: L65991TN1941PLC001128



**DEPOSIT SCHEMES**  
 (Unsecured)  
 For Public and Shareholders  
 w.e.f. 12.08.2025

Circular in the Form of Advertisement inviting deposits from Public and Shareholders pursuant to section 72(2)(a) and section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014, as amended)  
**The Company invites and accepts Deposits on the following broad terms:**

SCHEME 1 : FIXED DEPOSITS - INTEREST PAYABLE QUARTERLY			
Period	Rate of Interest P.A.*	Minimum Amount of Deposit	Interest Payable
1 year	7.50%	Rs.21,000/-	Quarterly
2 years	8.00%	Rs.21,000/-	Quarterly
3 years	8.50%	Rs.21,000/-	Quarterly

SCHEME 2 : CUMULATIVE DEPOSITS - INTEREST PAYABLE ON MATURITY COMPOUNDED QUARTERLY			
Period	Rate of Interest P.A.*	Minimum Amount of Deposit	Maturity Value
1 year	7.50%	Rs.21,000/-	Rs.22,620/-
2 years	8.00%	Rs.21,000/-	Rs.24,695/-
3 years	8.50%	Rs.21,000/-	Rs.27,027/-

\*Interest is payable subject to deduction of tax at source, wherever applicable.

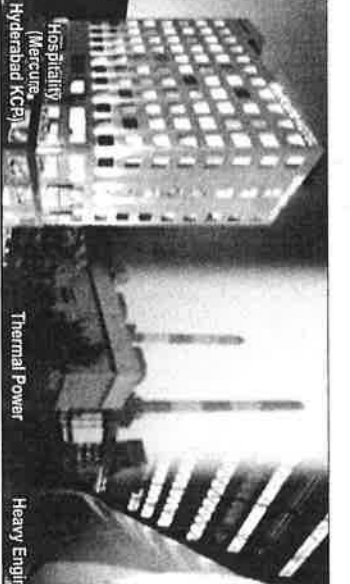
**1. GENERAL INFORMATION:-**

A. Name, address and other contact details of the Company:  
 THE KCP LIMITED Registered Office: Ramakrishna Buildings, 2 Dr. P.V. Chetian Crescent, Egmore, Chennai-600 008, INDIA. Ph. No. 66772600.  
 E-mail ID: investor@kcp.co.in Website: www.kcp.co.in  
 CIN : 65991TN1941PLC001128  
 B. Date of Incorporation of the Company: 03.07.1941  
 C. Business carried on by the Company and its subsidiaries with the details of branches or units, if any:  
 The Company is engaged in Manufacture of Cement, Heavy Industrial Machinery, Power Generation and Hospitality Business.  
 Details of branches or units  
 The Registered Office of the Company is situated at Ramakrishna Buildings, No.2, Dr P V Chetian Crescent, Egmore, Chennai- 600008.  
 (a) The Cement Production Units are located at  
 • Madhebari - 522426, Palnadu District, Andhra Pradesh  
 • Ramakrishnapuram, Mukkyala - 521 175, NTR District, Andhra Pradesh  
 (b) The Cement Packing Terminal is located at  
 • Mosur Road, Eknunagar, Anakapalle - 531004, Tamilnadu  
 (c) Heavy Engineering Unit is located at  
 • Tirunelveli, Chennai - 600 019  
 (d) The Power Generating Units are located at  
 • Hydel unit at B.No. A.E-1, NSP Colony, Nekkakalu - 522 615 in Palnadu District, A.P.  
 • Wind Mill at Uthunalla, Tirunelveli District, Tamilnadu.  
 • Thermal Power Plant (Waste Heat Recovery) at Madhebari - 522 426, Palnadu District, A.P.  
 • Thermal Power Plant at Mukkyala, Ramakrishnapuram, Mukkyala - 521 175, NTR District, Andhra Pradesh  
 • Solar Power Plant at Ramakrishnapuram, Mukkyala - 521 175, NTR District, A.P.  
 (e) The Hotel Division (Mercurie Hyderabad KCP) is located at  
 • No.3-35/1, Somaiguda, Hyderabad - 500 082, Telangana  
**Subsidiary and its business:-**  
 The Company has a subsidiary in Vietnam KCP Vietnam Industries Limited which is engaged in Manufacture of Sugar.  
**D. Brief Particulars of the Management of the Company:-**  
 The Company is being managed by Chairman & Managing Director, Joint Managing Director and Technical Director subject to the supervision, direction and control of the Board of Directors.

Name and DIN of the Director	Residential Address	Occupation
Dr. V.L. Indira Dutt Chairperson & Managing Director DIN: 001393883	No.2, Dr. P.V. Chetian Crescent Egmore, Chennai 600 008.	Business
Smt. V. Manjitha Dutt Joint Managing Director DIN: 001393274	No.7, First Crescent Park Road, Gandhi Nagar, Ayoyar, Chennai 600 020.	Business
Sri Ravi Chitturi Technical Director DIN: 003283964	No.7, First Crescent Park Road, Gandhi Nagar, Ayoyar Chennai 600 020.	Business
Smt. Janaki Pillai Director DIN: 000873172	Flat No.6, Sangula Apartments No.5 Our Oor Road, Besant Nagar, Chennai 600 090	Company Director
Sri Thiruvengadam Parthasarathi Director DIN: 00163375	No.201, Vedugait Nest, No.80 11th Main Road, Maleswaram, Bangalore-560 003.	Company Director
Sri Harish Lakshmanan Director DIN: 0012622	No.617, Crescent Street, ADM Avenue, Raja Anantharamapuram Chennai 600 028.	Company Director
Sri Chikhalakalyani Pandurang Rao Director DIN: 10012716	Flat No.A-32, Block A, Laneam Elana Apts. Next to Saranara Eye Hospital Pappagadda, Narsingi K V Rangadda, Dist. Telangana-500089	Company Director
Sri V. Chandrakumar Prasad Director DIN: 0008724154	11747, Preston Patis Ave, Northridge, US 91326	Company Director

**F. Management's perception of risk factors:-**  
 Both the classes of Deposits (Fixed/Cumulative) being Unsecured in nature but the Company has power track record in servicing the Depositors till date, without any defaults either in repayment of Deposit or payment of interest.  
 Pursuant to applicable provisions of the Companies Act, 2013 and rules made there under, as amended, the company undertakes to depositing, on or before the initial day of April each year, such sum which shall not be less than twenty percent, of the amount of the deposits maturing during the following financial year in deposit repayment reserve account maintained with a Scheduled Bank.  
 According to CRISIL rating rationale, our Financial risk profile is backed by steady cash accrual, healthy capital structure and comfortable debt protection metrics.

**Risks:**  
**Risk Performance of the Heavy Engineering:**  
 The engineering and capital goods industry is highly vulnerable to economic cycles owing to linkages to the capital expenditure/capex plans of customers, which are affected by slowdown in industrial growth. Despite healthy order book, profitability of the engineering division may remain subdued because of intense competition.  
 Although, performance in the aforementioned segment is expected to improve in fiscal 2026, but overall impact on the financial risk profile is expected to be minimal, as contribution from the segment is low in terms of revenue and profitability.  
**Susceptibility to business cycles and continuing demand supply mismatch in South Indian Cement Markets:**  
 The Company is having significant market footprint in Andhra Pradesh (AP) and Telangana with capacity utilisation of over 70% in the last few years. However, the capacity utilisation reduced to 66% in fiscal 2025 due to muted demand and the strategic decision to reduce sales in non-core markets amidst the weak pricing environment. Further, in the absence of any major capacity addition, volume may grow at moderate pace over the medium term.  
 Performance of the Sugar business remained healthy aided by increase in sugarcane area, healthy yields and higher realisation. The performance is expected to sustain in fiscal 2026 owing to increase in sugarcane area and continued government support to local producers in Vietnam.



Particulars	As at 31.03.2025	As at 31.03.2024	As at 31.03.2023
<b>1. ASSETS</b>			
1. Non-Current Assets			
(a) Property, Plant and Equipment	74,332.64	77,992.42	81,445.41
(b) Capital work-in-progress	15,702.37	543.72	602.16
(c) Investment Property			
(d) Other Intangible Assets	473.77	499.63	499.47
(e) Financial Assets			
(i) Investments	2,516.80	2,710.86	2,701.26
(ii) Trade Receivables	160.31	498.86	434.14
(iii) Loans			
(iv) Others financial assets	16.97	2,870.22	3,002.47
(v) Deferred tax Assets (Net)	5,693.93	3,329.51	1,921.00
(vi) Other Non-current Assets	17,309.95	15,966.96	20,731.39
2. Current assets			
(a) Financial Assets			
(i) Investments	6,430.88	6,687.01	7,546.01
(ii) Trade Receivables	32.29	29.22	34.94
(iii) Cash and cash equivalents	11,950.47	12,785.99	11,645.77
(iv) Bank balances other than (iii) above	689.95	4,680.90	3,417.66
(v) Other financial assets	1,406.46	1,091.67	1,346.83
(vi) Current Tax Assets (Net)	8,182.68	8,664.80	7,425.46
(vii) Other Current Assets			
Assets held for Sale			
<b>Total Assets</b>	<b>1,44,996.47</b>	<b>1,37,916.37</b>	<b>1,42,753.97</b>
<b>II. EQUITY AND LIABILITIES</b>			
<b>Equity</b>			
(a) Equity Share Capital	1,289.21	1,289.21	1,289.21
(b) Other Equity	69,534.22	71,425.58	67,075.93
(c) Deferred Government Grant	20.45	22.44	24.44
<b>Liabilities</b>			
1. Non-current liabilities			
(a) Financial Liabilities			
(i) Borrowings	14,612.44	8,398.33	13,097.58
(ii) Lease Liabilities	229.93	238.15	243.90
(iii) Trade Payables			
(iv) Due to Micro and Small Enterprises			
(v) Total outstanding dues of creditors other than micro enterprises and small enterprises	7.28	1,921.25	2,082.11
(vi) Other financial liabilities	2,462.22	1,584.31	1,445.32
(vii) Provisions	1,756.37	3,249.37	3,643.12
(viii) Deferred Tax Liabilities (Net)	8,296.32	8,779.70	8,179.69
(ix) Other non-current liabilities			
2. Current liabilities			
(a) Financial Liabilities			
(i) Borrowings	16,594.97	14,509.02	16,769.63
(ii) Lease Liabilities	8.22	5.75	4.67
(iii) Trade payables			
(iv) Total outstanding dues of micro enterprises and small enterprises	458.59	492.18	252.60
(v) Total outstanding dues of creditors other than micro enterprises and small enterprises	6,691.25	6,426.54	9,571.96
(vi) Other financial liabilities	19,715.84	18,329.57	18,329.57
(vii) Other current liabilities	2,037.93	3,249.37	3,643.12
(viii) Provisions	1,178.26	720.28	744.26
(ix) Current tax liabilities (Net)			
<b>Total Equity and Liabilities</b>	<b>1,44,996.47</b>	<b>1,37,916.37</b>	<b>1,42,753.97</b>

**CRISIL Rating: A+/ Stable**  
 The rating agency CRISIL Ratings Limited has re-affirmed rating for the Fixed Deposits of the Company as A+/Stable w.e.f. 11.03.2025 same as per last year Crisil Ratings letter of 12.03.2024.  
**G. Details of default, including the amount involved, duration of default and present status, if any, repayment of:-**  
 i) salary 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: 11.08.2014  
 b) Date of passing of resolution in the general meeting authorizing the invitation of such deposits: UNSECURED DEPOSITS  
 c) Type of deposits, i.e., whether secured or unsecured: UNSECURED DEPOSITS  
 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 provided to be raised and amount of deposit repayable within the next twelve months:  
 \* The aggregate amount of deposits repayable within the next twelve months as on the last day of the immediately preceding financial year, i.e., 31st March, 2025: Rs.35,78,80,000/- (which includes deposits matured and undrawn amounting to Rs.4,16,62,000/-). Out of said matured & undrawn deposits, the company has repaid: Rs.47,34,000/- and repaid for Rs.33,04,000/- deposits as on 30.04.2025  
 e) Terms of raising of deposits: Duration, Rate of interest, mode of payment and repayment: Refer Page 1 and Page 2 of the application form for acceptance of deposits.  
**MAIN TERMS AND CONDITIONS APPLICABLE FOR BOTH THE SCHEMES**  
**Minimum Amount of Deposit:** Rs.21,000/- and thereafter in multiples of Rs.1000/- only  
**Term of Deposit:** Deposits will be accepted for the Period of ONE/TWO/THREE Years.  
**Rate of Interest:** 7.50% for 1 Year, 8.00% for 2 Years, 8.50% for 3 Years  
**Interest payable:** Interest on deposits under Scheme I will be payable every quarter on 30th June, 30th September, 31st December, 31st March and under Scheme II, interest will be compounded quarterly and payable on Maturity through interest warrants which will be in the form of Account Payee cheques payable at par at specified branches of HDFC-Bank only. NECS & NEFT facility's also available for payment of interest.  
**Repayment of Principal Amount:** Deposits will be payable on maturity by way of A/c Payee Cheques payable at par only. Premature withdrawals are generally not permitted. However, under special circumstances they may be considered at the discretion of the company and subject to the Companies (Acceptance of Deposits) Rules, 2014, as amended.  
**Mode of Payment:** Remittance for deposits will be accepted only by A/c Payee CHECKS/ DEMAND DRAFTS drawn on Chennai Banks favouring the KCP Limited. Demand Drafts charges are not deductible from the Principal. Outstation cheques will not be accepted. No deposit will be accepted in Cash.  
**Renewal of Deposit:** Renewal will be considered on a fresh application accompanied with a duly discharged deposit receipt. Renewal will be accepted for the Principal amount only in case of renewal, where the principal amount is less than the minimum of Rs.21,000/-, the difference up to the minimum and the additional amount, if any, will be accepted in thousands by way of Cheque/ Demand Draft favouring "The K.C.P. Limited", payable at Chennai.  
 The duly filled in Application Forms along with the necessary remittance should be sent to the Company's Registrar Office at Ramakrishna Buildings, No.2, Dr. P.V Chetian Crescent, Egmore, Chennai-600 008  
**Detailed terms and conditions subject to which deposits are accepted by the Company are set out in the prescribed application forms for such deposits.**  
 Proposed time schedule mentioning the date of opening of the Scheme and the time period for which the circular or advertisements valid:  
 Opening Date is 12.08.2025 and the time period for which this circular is valid is until the expiry of six months from the date of closure of the financial year 2025-26 or until the date of the next Annual General Meeting whichever is earlier.  
 Reasons or objects of raising the deposits:  
 For meeting long term requirements of the Company and to augment the long term resources.  
 Credit rating obtained: Name of the Credit Rating Agencies: Rating obtained: Meaning of the rating obtained: Date on which rating was obtained:  
 Yes, CRISIL Ratings Limited A+/ Stable (Reaffirmed) dt.11.03.2025  
 Extent of deposit insurance: Name of the Insurance Company, terms of the insurance coverage, duration of coverage, extent of coverage, procedure for claim in case of default etc.  
**NOT APPLICABLE**  
 Short particulars of the charge created or to be created for securing such deposits, if any:  
**NOT APPLICABLE**  
 Any financial or other 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 interests of other persons.  
 Name of the Directors, Key Managerial Personnel and their relatives are concerned or interested.  
**DETAILS OF ANY OUTSTANDING DEPOSITS AS ON 31.03.2025:**  
 a. Amount Outstanding : Rs.89,98,23,000/-  
 b. Date of acceptance : Accepted on different dates  
 c. Total amount accepted : Rs.29,37,88,000/-  
 (Fresh/Renewal acceptance)  
 d. Rate of interest : 6.5%, 7%, 7.5%, 8%, 8.5%, 9%, 9.5%, 10%, 10.25%, 10.50%, 10.75%, & 11%  
 e. Total number of depositors : 2529 depositors  
 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 : NIL  
 g. Any waiver by the depositors, of interest accrued on deposits : NIL

**4. FINANCIAL POSITION OF THE COMPANY FOR THE LAST THREE YEARS**  
 (Rs. in Lakhs)  
**For the year ended 31.03.2025**  
 Profit/Loss before tax: 3,120.17  
 Profit/Loss after tax: 2,555.39  
**For the year ended 31.03.2024**  
 Profit/Loss before tax: 6,168.22  
 Profit/Loss after tax: 4,501.35  
**For the year ended 31.03.2023**  
 Profit/Loss before tax: 5,277.46  
 Profit/Loss after tax: 4,238.89

Dividends declared by the company in respect of the said three financial years interest coverage ratio for last three years (Cash profit after tax plus interest paid on interest paid)  
 31.03.2023: 100  
 31.03.2024: 100  
 31.03.2025: 23



**DECLARATION BY THE DIRECTORS**  
 The Board hereby declares:-  
 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 has not received any complaint with respect to the affairs and conduct of the Company and that there are no financial liabilities which are due to the creditors 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 the 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 Company has accepted joint deposit under the relevant provisions of the Companies Act, 2013 and rules made there under, as amended, in accordance with the Act and the rules made there under, and has been repaid such deposits and interest thereon in accordance with such provisions and will continue to repay such deposits and interest thereon on due dates for the remaining period of such deposits in accordance with the terms and conditions and period of such deposits.  
 f. 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.  
 g. Deposits without any adverse change in credit ratings, depositors will be given a chance to withdraw the deposits.  
 h. The deposits accepted by the company (other than the secured deposits, if any, aggregable amount for which to be included) are unsecured and rank pari-passu with other unsecured liabilities of the company.  
**NOTE:** The text of this advertisement has been approved by the Board of Directors of the Company in their meeting held on 28.05.2025.  
 A copy of this advertisement signed by a majority of the Directors on the Board of Directors of the Company has been filed with the Registrar of Companies, 2014, Chennai - 600 008 as per the provisions of Section 72(2)(a) of the Companies Act, 2013 and the rules made there under.  
 The advertisement is issued on the authority and in the name of Board of Directors of the Company.  
**(BY ORDER OF THE BOARD)**  
**FOR THE K.C.P. LIMITED**  
 (V. Vijayakumar)  
 COMPANY SECRETARY  
 May 28, 2025  
**APPLICATIONS FOR ACCEPTANCE AND RENEWAL OF DEPOSITS ARE ALSO AVAILABLE AT:-**  
 1. The K.C.P. Limited, Madhebari 522 426, Palnadu District, A.P., Phone No. 08642-222202/2305  
 2. The K.C.P. Limited, Ramakrishnapuram, Jagjyotsayi Mandali, Mukkyala - 521 457, NTR District, A.P. Phone No. 08654-296006/0608  
 3. The K.C.P. Limited, H.No.8-3-293/82N/L/D, Plot No.10, Road No.10C, M.A. & JP Colony, Y.R.Guda, Jubilee Hills, Hyderabad-500 033, Telangana. Phone No. 040-23255502/653  
 4. The K.C.P. Limited, D.No.60-2-7, 1 Floor, Padma Apartments, 4th Lane, Siddhartha Nagar, Vijayawada -5201010, NTR District, A.P. Phone No.99486 97824/825  
 All correspondence with regard to deposits should be addressed to Registrars to the Deposit Schemes:-  
**INTEGRATED SERVICES PRIVATE LIMITED**  
 No.1, Ramakrishna Street, 2nd Floor, Venkates Towers, No.1, Ramakrishna Street, Off. North Usman Road, T. Nagar, Chennai-600 017.  
 Phone No. - 91 44 21 0001 / 74540100 / 97971C114/66 Fax - 91 44 28 14 2419. CIN: U75401TN2015PTC114/66