



ANSAL HOUSING & CONSTRUCTION LTD.

An ISO 9001:2008 Company

Regd. Office : 15 UGF, INDRA PRAKASH, 21 BARAKHAMBHA ROAD, NEW DELHI - 110 001
PHONES : 43577100, 43577112, 41519394 E-mail : ahcl@ansals.com FAX : 011-43577420

INVITES FIXED DEPOSITS

HIGHLIGHTS

- Post dated interest warrants in advance for each Financial Year.
- Interest Warrants & Principal Amounts payable at par at all centers of acceptance of deposits.
- Refund of deposit money at any time before the maturity date as per the rules.
- Deposits will be accepted in multiples of Rs. 1,000/- subject to minimum amount mentioned under each scheme.
- Interest compounded monthly, in quarterly and cumulative deposit scheme.
- Nomination facility u/s 58A(II) of the Companies Act, 1956 is provided under the Scheme.

SCHEME 'A' QUARTERLY INCOME DEPOSIT *

Period	Interest % (Per Annum)	Minimum Amount (Rs.)	Yield (Per Annum)
6 Months	10.00%	20,000	10.08%
1 Year	11.00%	20,000	11.10%
2 Year	11.00%	20,000	11.10%
3 Year	11.50%	20,000	11.61%

SCHEME 'B' CUMULATIVE INCOME DEPOSIT *

Period	Minimum Amount (Rs.)	Amount repayable on maturity (Rs.)	Yield (Per Annum)
6 Months	10,000	10,511	10.22%
1 Year	10,000	11,157	11.57%
2 Year	10,000	12,450	12.25%
3 Year	10,000	14,097	13.66%

SCHEME 'C' MONTHLY INCOME DEPOSIT *

Period	Minimum Amount (Rs.)	Rate of Interest (Per Annum)
6 Months	20,000	10.00%
1 Year	20,000	11.00%
2 Year	20,000	11.00%
3 Year	20,000	11.50%

Manager to the Fixed Deposit



RR Investors Retail Services Pvt. Ltd.
47, M.M. Road, Rani Jhansi Marg, Jhandewalan,
New Delhi - 110055 Tel- 011- 23636362/ 63

Ahmedabad : 401 - Abhijit Bldg. -1, Opp. Bhuj Mercantile Bank, Mithakali Six Road,
Navarangpura Ahmedabad -390009 Gujarat Tel- 079-26467260/26404241

Bangalore : S-111, Manipal Centre, 47, Deckenson Road, M. G. Road, Bangalore-560042,
Karnataka Tel- 080-42477177/101-03

Chandigarh : SCO-222-223, Gr. Floor, Sector-34A, Opp. State Library, Chandigarh-160034
Punjab Tel- 0172-2624796/4620067

Chennai : 3rd Floor, Precision Plaza, New #397, Teynampet, Annasalai, Chennai-600018,
Tamilnadu Tel- 044-42077370/42077371

Dehradun : 56, 1st Floor, Rajpur Road, Opp. Madhuban, Dehradun-248001 Uttranchal
Tel- 0135-3258181

Jaipur : 7, Katewa Bhawan, Opp. Ganapati Plaza, MI Road, Jaipur-302001, Rajasthan
Tel- 0141-3235456/ 5113317

Kolkata : 704, Krishna Bldg., 224, AJC Bose Road, Kolkata- 700017, West Bengal
Tel- 033-22802963/22806878

Lucknow : G-32, Shriram Tower, 13, Ashok Marg, Lucknow-226001, Uttar Pradesh
Tel- 0522-4057615-6

Mumbai : 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Fort, Mumbai-400023
Maharashtra Tel- 40544201 & 22642688

Vadodara : 222, Sidharth Complex, R. C. Dutta Road, Alkapuri, Vadodara-390007 Gujarat
Tel- 0265-3256190/2353195

* These rates of interest on Fixed Deposit Schemes are effective from 1st November 2010.

TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT SCHEME

1. **Acceptance of Fixed Deposits will be subject to the Companies (Acceptance of Deposits) Rules, 1975, as amended from time to time.**

2. DEPOSIT SCHEMES

SCHEME 'A' QUARTERLY INCOME DEPOSIT

PERIOD	6 Months	1 Year	2 Years	3 Years
Rate of Interest per annum				
Payable quarterly.	10.08%	11.10%	11.10%	11.61%

i) Interest on Deposits Compounded Monthly will be payable quarterly on 30th June, 30th September, 31st December and 31st March subject to Deduction of Tax at Source, wherever applicable.

ii) Deposits will be accepted in multiple of Rs. 1,000/- subjects to a minimum of Rs. 20,000/-.

iii) Post dated interest cheques for each financial year will be sent in advance.

SCHEME 'B' - CUMULATIVE INCOME DEPOSIT

Period	Minimum Deposit	Amount Repayable On Maturity
6 Months	Rs. 10,000/-	Rs. 10,511/-
1 Year	Rs. 10,000/-	Rs. 11,157/-
2 Years	Rs. 10,000/-	Rs. 12,450/-
3 Years	Rs. 10,000/-	Rs. 14,097/-

i) Interest Compounded monthly shall be paid on maturity along with principal amount subject to deduction of tax at source wherever applicable.

ii) Additional Deposits will be accepted in multiple of Rs. 1000/- only having a maturity value of Rs. 1051/-, Rs. 1116/-, Rs. 1245/-, and Rs. 1410/- for 6 months, 1, 2 and 3 years respectively subject to deduction of tax wherever applicable.

SCHEME 'C' - MONTHLY INCOME DEPOSIT

Period	Minimum Deposit	Rate of Interest (p.a.)
6 Months	Rs. 20,000/-	10.00%
1 Year	Rs. 20,000/-	11.00%
2 Years	Rs. 20,000/-	11.00%
3 Years	Rs. 20,000/-	11.50%

i) Additional Deposits will be accepted in multiples of Rs. 1,000/- only.

ii) Post dated cheques towards interest payments for each month from the date of commencement of Fixed Deposit upto 31st March following, will be sent in advance along with Fixed Deposit Receipt subject to deduction of tax at source wherever applicable. Interest for fraction of a month will be included with the interest of the next month.

3. PAYMENT OF INTEREST

a) All payments of interest shall be made by means of "Account Payee" cheque(s)/Draft(s) drawn on company's bankers payable at par at all centres of acceptance of deposits.

b) Interest will be calculated from the date of realisation of cheque(s)/Draft(s). Interest will cease on the date of maturity; unless the deposit is renewed through receipt of written request in the prescribed application form.

c) On the fresh deposits, interest of broken period of one month or less will be paid along with the interest of next quarter.

4. TAX DEDUCTION AT SOURCE

a) No tax shall be deducted if the total amount of interest payable/credited does not exceed Rs. 5,000/- for any financial year for any one individual. For issue of TDS Certificate, the Depositor shall inform in writing his/her PAN/GIR No.

b) Income Tax at the appropriate rate will be deducted therefrom, if the total interest payable/credited for any financial year exceeds Rs. 5000/- unless the depositor files with the Company declaration on the prescribed Form No. 15-H/15G to the effect that his/her income is less than minimum amount liable to tax. The declaration in respect of each financial year (i.e. for the period beginning on the 1st April and ending on 31st March of the succeeding year) should be received by the Company by 1st March of each year and at least one month before the date of maturity/credit of interest in case of Scheme 'A'. If no such certificate is received well in time, tax deduction at source shall be made without reference to deposit holder and the Company will issue the tax deduction certificate to the Depositor.

5. JOINT DEPOSITS

a) Deposits may be made in two or more names but not exceeding three in all.

b) In case of deposits made in joint names, all correspondence will be addressed to the person whose name appears first in the application form. All cheque(s)/Draft(s) for the payment of interest of Deposit and principal amount will be drawn in favour of the first named depositor. Any discharge given by the said depositor for payment of interest and principal amount shall be valid and binding on all joint depositors.

c) In the event of death of the first or joint depositor, all payments of interest and principal will be made to the person first in the order of survivor(s) on the production of Death Certificate without reference to the heir(s) and/or legal representative(s) of the deceased.

d) At the time of renewal of the Fixed Deposit Receipt, if any of the name(s) of joint depositor(s) is/are to be deleted, a consent letter from the outgoing depositor(s) is required.

6. DEATH OF THE SOLE DEPOSITOR

In the event of the death of the sole depositor, the deposit amount, together with interest due thereon till the date of death, will be paid to the

legal representative, on the basis of probate of the will, succession certificate or letter of administration granted by Court of the competent jurisdiction to the satisfaction of the Company.

7. NOMINATION FACILITY

Only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. The nominee shall have the right to receive the amount due in respect of the deposit and the payment by the company to the nominee shall constitute full discharge to the company of its liability in respect of the deposit.

8. FIXED DEPOSIT RECEIPT

a) Fixed Deposit Receipt will be forwarded to the depositor by registered post at the address given in the application form or by hand delivery to the applicant(s) or their representative(s) at the Registered Office of the Company, within 30 days from the date of realisation of Cheque(s)/Draft(s).

b) In the event of loss of Fixed Deposit Receipt, the Company may, at its sole discretion, issue a duplicate receipt upon receiving an Indemnity Bond from the depositor(s) in the form to be prescribed by the Company. All expenses in this connection will be borne by the depositor(s).

c) Fixed Deposit Receipt(s) are not transferable and/or negotiable.

d) Deposit once accepted under any one of the Schemes can not be interchanged before the expiry of the deposit period i.e. before maturity, under any circumstances.

9. RENEWAL OR REPAYMENT OF DEPOSITS

a) The Fixed Deposits will be repaid on maturity and not on demand or notice except under exceptional/emergent circumstances at the sole discretion of the Company.

b) The Fixed Deposit Receipt duly discharged on a One Rupee Revenue Stamp should be sent to the Registered Office of the Company at least 30 days prior to the date of maturity to enable the Company to repay/renew the deposit, as the case may be, on due date.

c) Repayment of the principal amount shall be made by means of an Account Payee Cheque(s) drawn on the Company's Banker and payable at par at all collection centres.

d) When the due date of any payment falls on Sunday, Holiday or any other day on which the Company's Registered Office remains closed, the payments will be made on the next working day.

e) The Company reserves the right to repay deposit before the date of maturity at its sole discretion without assigning any reason.

f) In the event of the Company agreeing to repay any Deposit under any Scheme before the maturity date, rate of interest payable on such deposit will be governed by the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time. Excess interest paid, if any, will be recovered from the principal amount at the time of payment.

g) In case of premature payment under Scheme 'A' or 'B' the same will be treated as deposit under Scheme 'C' and the amount deposited will be refunded with interest at the rate of accordance with the provisions of the Companies (Acceptance of Deposits) Rules, 1975.

h) Any change in the order of joint names of depositors shall be treated as premature repayment of deposit and accordingly lower rate of interest, as may be applicable under the Companies (Acceptance of Deposits) Rules, 1975, would be applicable in such cases.

10. GENERAL

a) The application for deposit/renewal must be on Company's prescribed application form.

b) Cheque(s)/Draft(s) must be drawn in favour of "ANSAL HOUSING & CONSTRUCTION LTD".

c) The Company will not accept or recognise any lien or assignment of the deposit or interest thereon.

d) The Company reserves the right to reject any application for a fresh deposit or for renewal without assigning any reason.

e) The Company reserves the right to alter or amend from time to time without notice and without assigning any reason, any of the terms and conditions mentioned herein above so long as such alterations or amendments are not inconsistent with the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time.

f) Disputes, if any, arising on any matter relating to or in connection with the Fixed Deposit will be subject to jurisdiction of Courts in the NCT of Delhi.

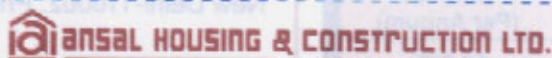
g) The Company shall not be responsible for delays or loss in postal transit of Deposit Receipts and interest cheque(s)/Draft(s) that may be sent to the depositors.

h) Intimation to the Company regarding change of address, interest mandate etc., must be lodged at least 15 days before the date on which next payment of interest fall due or before the due date of maturity.

i) In the event of rejection of any application for whatever reason, money received by the Company will be remitted to the applicant within 30 days from the date of receipt of application at the Registered Office of the Company, Managers, Advisors or Brokers to the Fixed Deposit Scheme.

j) The above terms and conditions form part of the prescribed application form.

k) All future communications in connection with deposits are to be addressed referring to the Application form No. and/or Fixed Deposit Receipt No. to : V.P. & Company Secretary: **Ansal Housing & Construction Ltd.** 15 UGF, Indra Prakash, 21, Barakhamba Road, New Delhi-110 001



ANSAL HOUSING & CONSTRUCTION LTD.

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Regd. Office : 15 UGF, Indra Prakash, 21, Barakhamba Road, New Delhi - 110 001

ACKNOWLEDGEMENT RECEIPT

Received from _____ Fixed Deposit for Rs. _____ Vide Cheque/draft/cash/Renewal _____

Ms./Mr. _____ Dated _____ drawn on _____

Address _____ as deposit for _____ Months under scheme A/B/C received on _____

Pin Code _____

Company's Stamp _____

Particulars required to be specified as per the Companies (Acceptance of Deposit) Rules, 1975 as amended till date.

- a) Name of the Company : ANSAL HOUSING & CONSTRUCTION LTD.
 b) Date of Incorporation : 22nd OCTOBER, 1983
 c) Business carried on by the Company and its subsidiaries with details of branches or units, if any. : The Company is engaged in the business of Real Estate Promotion Development and Construction of High-rise Commercial Buildings and Residential Complexes etc. The Regd. Office of the Company is situated at 15 UGF, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001

The Company has following Fourteen wholly owned subsidiary Companies:

- Housing & Construction Lanka Pvt. Ltd. having its Registered Office at Colombo, Sri Lanka.
- Maestro Promoters Pvt. Ltd., 110, Indra Prakash, 21, Barakhamba Road, New Delhi - 110001
- Geo Connect Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001
- Wrangler Builders Pvt. Ltd. 110, Indra Prakash, 21, Barakhamba Road, New Delhi - 110001
- Anjuman Buldocon Pvt. Ltd. 110, Indra Prakash, 21, Barakhamba Road, New Delhi - 110001
- Third eye Media Pvt. Ltd., 110, Indra Prakash, 21, Barakhamba Road, New Delhi - 110001
- A.R. Paradise Pvt. Ltd., 11/A, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore-452010, Madhya Pradesh
- Fenny Real Estate Pvt. Ltd., 11/A, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore-452010, Madhya Pradesh
- A.R. Infrastructure Pvt. Ltd., 11/A, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore-452010, Madhya Pradesh
- Sunrise Facility Management Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi-110001
- Aegee Iron & Steel Works Pvt. Ltd., Ansals Heights, Dr. G.M. Bhonsli Marg, Near Worli Naka, Mumbai-400018
- Echont Constructors Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi-110001
- Sonu Buildwell Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi-110001
- Rishu Buildtech Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi-110001

The Branch Offices of the Company are :

- Agra** : Shop No. 1, Block No. 22/1 A, Emporium Block, Sanjay Place, Agra-282002, Uttar Pradesh Ph: +91-562-4002544, 2520792, 3201037
- Atwar** : 200 Ft. Tulara Road, Nr. Main City, Sadar Thana, Atwar Bypass Tulara Road, Rajasthan Ph: 0144-2370166
- Bhopal** : Bunglow No. 118, Ansals Pradhan Enclave, Near Dana Pani Restaurant, Bhopal (M.P.) Phone: 0755-2427153
- Chandigarh Ghaziabad** : SCO 817, First Floor, NAC Manimajra, Chandigarh-160 101 Ph: +91-172-4656123
 Village Mehrauli, Near Indian Oil Petrol Pump NH-24, Ghaziabad, Phone: 0120-6490180
 Near Chiranji Vihar, Shastri Nagar, Avantika Extension, Ghaziabad, Phone: 0120-6493180
- Indore** : FF-112A, Shivam, Corporate Suites Raj Nagar, Dist. Centre Ghaziabad-201001 Phone: 0120-2620636
 11/A, Scheme No. 54, Opp. Satya Sai School, Above IDBI Bank, A.B. Road, Indore-452010, Phone: +91-731-2551384
- Jammu** : Ansals Grace, Adjoining Sect-D, Nr. Heritage School, Sainik Colony, Sirnagar Bypass Road, Jammu, Ph: 0191-2469181/2469182
- Jhansi** : Shop No. 8, 1st Floor, Opp. MLB Medical College, Knapur Road, Jhansi (UP) Phone: 0510-2321531
- Karnal** : Sector-36, (Nr. Sector-4) Near Namaste Chowk, Karnal, Ph: +91-164-6450347/348
- Kurukshetra** : Ansals Herman City, HUDA, Sector-31, Opp. Sector 2/3, G.T. Road, Kurukshetra, Phone: 01744-232310
- Lucknow** : 3/101, Vishwas Khand, Gomti Nagar, Lucknow-226001
 Phone: 0255-2308303, 2308317
- Ludhiana** : 147, Sample House, Ansals Bachhilar Enclave, Bhomia Chandigarh Road, Village Kullawal, Ludhiana, Ph: 09872898816, 09914808910
- Muzaffarnagar** : Ground Floor, Opp. Gandhi Polytechnic, Phopa Road, Muzaffarnagar, Ph: 0219426303, 0219426304
- Mumbai** : Flat No. 02, Plot No. 07 Hill Crest Building, Gurusank Road, J.V.P.D. Scheme Mumbai-400018 Ph: 022-26226734, 26250409
- Meerut** : C-106, 1st Floor, Mtm Plaza, Delhi Road, Meerut, Ph: 0121-4009570
 Telefax: 0121-2402921
- Rewari** : Opp. Sector-4, By Pass Road, Sector-19, Rewari, Haryana-123401
 Phone: 01274-201622
- Yamuna Nagar** : SCO-174, Commercial Bldg, HUDA Sector-17, Jagadhari, Yamuna Nagar-135003
- Zirakpur** : Near PSEB Grid Nabha Road, Babhat, Zirakpur, Phone: 0176-2527711

- Overseas:**
 Sri Lanka : No. 10, Fonseka Terrace, Havelock Road, Colombo-6
- d) Brief particulars of Management of the Company : Shri Deepak Ansal is the Chairman & Managing Director of the Company. The day-to-day management of the company is looked after by Shri Deepak Ansal subject to the superintendence, control and direction of Board of Directors. He is assisted by a team of dynamic highly qualified and experienced professional executives from various disciplines.

e) Names, addresses and occupation of the Directors

Name & addresses	Occupation
Shri Deepak Ansal Chairman & Managing Director Villa 'B', 6 Aurangzeb Road, New Delhi - 110011	Industrialist
Shri Sham Lal Chopra C-3/13, Safdarjung, Development Area, New Delhi - 110018	Business Executive
Shri Pradeep Anand K-103, Hauz Khas New Delhi - 110016	Industrialist
Shri Ashok Khanna # 765, Sector - 8 B, Chandigarh	Industrialist
Shri S.L. Kapur 161, A-1, Western Avenue Sainik Farm, New Delhi	Retd. Govt. Service
Shri Kushagr Ansal Wholtime Director Villa 'B', 6, Aurangzeb Road, New Delhi-110011	Industrialist

f) Profits & Dividends (Rs. In lacs)

Year Ended	Profit Before Tax	Profit After Tax	Dividend on Equity Shares
31.03.2008	8249.96	5536.07	20%
31.03.2009	2193.88	1585.19	05%
31.03.2010	2630.78	1958.79	08%*

* recommended

g) Summarized Financial Position of the Company as appearing in the two latest audited Balance Sheets :

PARTICULARS	(Rs. In lacs)	
	As at 31.03.2010	As at 31.03.2009
LIABILITIES		
Share Capital	1856.40	1766.40
Reserves & Surplus**	25072.91	22340.67
Secured Loans	22793.38	24658.41
Unsecured Loans	7918.03	3829.15
Deferred Tax Liability	1773.87	1344.68
Current Liabilities & Provisions	19967.88	19973.86
Amount Received against Convertible Warrants	90.00	430.85
Total	79472.27	74343.82
ASSETS		
Fixed Assets	3299.47	2730.35
Investments	2503.96	2521.96
Current Assets, Loans & Advances	73668.84	69091.51
Misc. Expenses	-	-
Total	79472.27	74343.82

**including an amount of Rs. 689.70 lacs (Previous Year Rs. 706.40 lacs) on account of Revaluation of Immovable Assets.

NOTES

CONTINGENT LIABILITIES	(Rs. in lacs)	
	31.03.2010	31.03.2009
a) Guarantees given by the company in favour of Banks on behalf of other Companies.	3960.00	2500.00
b) Other claims against the company Not acknowledged as debts.	566.53	117.75
c) Claims by customers for refund of Amount Deposited/Interest	663.09	618.47
d) Estimate amount of contractors remaining to be Executed on capital account and not provided	20.44	0.00
e) Additional Income Tax disputed Demand matters pending in Appeals	453.31	281.67
f) Additional Sales Tax disputed demand Matters pending in Appeals	115.51	51.87
g) Disputed demand towards Deficiency in Stamps Duty	574.64	574.64
h) Disputed Service Tax demand	129.16	113.29
h) The amount which the Company can raise under the Companies (Acceptance of deposit) Rules, 1975 as amended to date.		
		(Rs. in lacs)
a) Upto 25% of the aggregate of The paid-up capital Free Reserves and balance in Profit & Loss Account from the Public.		6559.90
b) Upto 10% of the aggregate of the paid-up Capital, Free Reserves and Balance in Profit & Loss Account from Shareholders or Deposits guaranteed by any Director.		2623.96
Total		9183.86
The aggregate of deposits actually held as 31st March, 2010.		7994.93
i) As on date of the advertisement, the company has no overdue deposits other than unclaimed deposits.		
ja) The Company has not made default in respect of the amount due to the small depositors.		
b. There is no waiver of interest accrued on deposits of the small depositors.		
k) The Company hereby declares :		
i) That it has complied with the provisions of the Companies (Acceptance of Deposit) Rules, 1975 applicable to it.		
ii) That the compliance with the Rules does not imply that repayment of deposits is guaranteed by the Central Government.		
iii) That the deposits accepted by the Company are Un-secured and rank pari-passu with other un-secured liabilities.		
iv) 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 which was approved by the Board of Directors on 31st May, 2010. A copy of this advertisement signed by the majority of Directors on the Board of Company as constituted at the time of Board approved the advertisement has been filed with the Registrar of Companies, NCT of Delhi and Haryana for Registration.

By Order of the Board
 For ANSAL HOUSING & CONSTRUCTION LTD.

Place : New Delhi
 Dated : 31st May, 2010

(MOHINDER BAJAJ)
 V.P. & COMPANY SECRETARY