

CARE (AA+) FD

Indicates High Quality by all Standards & High Investment Safety

BWR FAAA

Indicates Excellent Credit Quality

Dewan Housing Finance Corporation Ltd. (DHFL) DEPOSIT SCHEMES FOR INDIVIDUALS

DHFL HIGHLIGHTS

25 years of continuous growth • Strong Nationwide Presence • 77 Branches & 112 Convenience Centres all over India • Equity participation by Foreign Institutional Investors • Consistently Profit-making, Dividend Paying Company • TDS exemption on interest upto Rs. 5000/- in a financial year. • 0.25% extra interest for Senior Citizens (aged above 60 years), Widows, Armed Forces Personnel, Existing DHFL Home Loan Borrowers & DHFL Share holders (appropriate proof should be attached).
• Applicable to Deposit under cumulative / non cumulative Schemes.

CUMULATIVE SCHEME

Period in months	<Rs. 25 lac		Rs. 25 lac & above	
	Int. Rate in % Deposit	Annual Yield in %	Int. Rate in % Deposit	Annual Yield in %
12	9.00	9.20	9.25	9.45
24	9.10	9.75	9.35	10.03
36	9.25	10.38	9.50	10.70
48	9.00	10.55	9.25	10.90
60	9.00	11.06	9.25	11.43
72	9.00	11.60	9.25	12.01
84	9.00	12.17	9.25	12.61

CERTIFICATE SCHEME

Period in Months	<Rs. 25 lac			Rs. 25 lac and above		
	Int. Rate in % Deposit	Certificate scheme for Rs. 10000/- amount to be deposited	Annual Yield in %	Int. Rate in % Deposit	Certificate scheme for Rs. 10000/- amt. to be deposited	Annual Yield in %
12	9.00	9158	9.20	9.25	9137	9.45
24	9.10	8368	9.75	9.35	8330	10.03
36	9.25	7625	10.38	9.50	7670	10.70
48	9.00	7032	10.55	9.25	6964	10.90
60	9.00	6439	11.06	9.25	6363	11.43
72	9.00	5896	11.60	9.25	5812	12.01
84	9.00	5400	12.17	9.25	5311	12.61

Minimum Deposit Rs. 2000/-

Additional deposit in multiple of Rs. 1,000/-

Minimum Deposit Rs.2000/-

NON CUMULATIVE SCHEME

Period in months	Deposit < Rs. 25 lacs				Deposit Rs. 25 lacs & above			
	Rate of Interest (Payable yearly)	Rate of Interest (Payable half yearly)	Rate of Interest (Payable Quarterly)	Rate of Interest (Payable Monthly)	Rate of Interest (Payable yearly)	Rate of Interest (Payable half yearly)	Rate of Interest (Payable Quarterly)	Rate of Interest (Payable Monthly)
12-< 24	9.20	9.00	8.90	8.83	9.45	9.25	9.15	9.08
24-< 36	9.31	9.10	9.00	8.93	9.56	9.35	9.25	9.18
36	9.46	9.25	9.14	9.08	9.71	9.50	9.39	9.32
37- 84	9.20	9.00	8.90	8.83	9.45	9.25	9.15	9.08

**Rs. 1 lac
Free Accidental death
insurance
for all depositors**

■ Minimum deposit for monthly interest plan is Rs.20,000/-

■ Minimum deposit for others Rs.10,000/-

■ Amount of over the minimum will be in multiples of Rs 1,000/-

SMALL SAVINGS SCHEME

Monthly Deposit Rs.	Period of Months	Rate of Interest %
500	Upto 36 Months	9.25
500	Above 36 upto to 84 Months	9.00

- Recurring Deposit Amount per month can be flexible subject to a minimum of Rs.500/- and in multiples of Rs.100/-.
- Without any ceiling monthly installment can be stepped up in multiples of Rs.100/- above the chosen installment.
- It can also be stepped down but not below the chosen installment.

For all the above Schemes, except the Small Saving Scheme, additional interest of 0.25% will be paid to Senior Citizen, Widows, Armed Forces Personnel, Existing DHFL Home Loan Borrowers & DHFL Share Holders.

Registered Office :

Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai-400 001. Tel: 2202 9900 Fax : 2287 1985

Corporate Office :

Dheeraj Arma, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai-400051. Tel : 2658 3333 Fax : 022-2658 3344
E-mail : customercell@dhfl.com Website : www.dhfl.com

A. GENERAL TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

1. **Acceptance of Fixed Deposits:**
Fixed deposits will be accepted from Resident / Non-Resident Individuals, minors through guardians, HUF, Trusts and Co-op. Societies.

2. **Non-Resident Indians**
Deposits from non-resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from would NRIs. Deposit would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO Account. Income tax at source will be deducted as applicable to non-residents.

3. **Application:**
The prescribed application form, duly accompanied by cash (less than Rs. 20,000/- and within the Provision of the Income Tax Act) / cheque / demand draft in favour of Dewan Housing Finance Corporation Ltd. should be sent to our respective branches.

Signature by thumb impression must be attested by a Magistrate or a Notary Public under their Official Seal. In case an application is made under Power of Attorney or by a Body Corporate or by a Trust, the relevant Power of Attorney or Resolution must be lodged with the Company at the time of application.

4. **Payment of Interest**
Interest will be calculated from the date of realisation of cheque / demand draft on the basis of 365 days in a year and will cease on the date of maturity.

5. **Deduction of Tax at Source:**
Income Tax will not be deducted at source on interest payment upto Rs. 5000/- per Branch in a financial year subject to changes / alterations in the said provisions by the relevant authorities.

6. **Joint Deposit Holders:**
Deposit will be accepted in joint names not exceeding three in number. In case of deposits in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor. Any discharge given by the same person or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposit.

In the event of death of the first joint holder, the repayment of deposit and payment of interest shall be made to the person next in order of joint / holding on submission of death certificate without reference to the heirs and / or legal representative of the deceased. In any other Case it will be necessary for the legal representative of the deceased to produce the following, as applicable:

- a) Succession Certificate
b) Letter of Administration
c) Probate of the Will

7. **Nomination:**
Depositors can, singly or jointly, nominate other person under this facility. The nominee shall be recognized as the Holder of the title of the Fixed Deposit on death of all the depositors. Power of Attorney holder or a guardian applying on behalf of a minor cannot nominate. Depositors are advised to provide the specimen signature of the nominee to expedite the transmission of the deposits to the nominee in the event of demise of the depositors.

8. **Deposit Receipt:**
The deposit receipt and interest warrants will be sent by Post / Courier by the Company to the address given in the application form and the Company shall not be held responsible for any loss or delay in transit.

If the deposit receipt is not received by the depositor within 4 weeks from the application date, the depositor should write to enquire with the Corporate office of the Company. In the event of loss / destruction / mutilation of deposit receipt, the Company may at its sole discretion issue a duplicate receipt upon receiving an indemnity from the depositor in the form prescribed by the Company.

The deposit receipt is not transferable, the Company will not recognise any lien or assignment of the deposit or interest thereof.

9. **Renewal and Repayment of Deposits:**
In case of renewal of the Fixed Deposit, a fresh application form duly filled should accompany the discharge deposit receipt. In case of repayment, the duly discharged deposit receipt should be surrendered at least 15 days before the date of maturity. The deposit would be payable at the city / town where the deposit is placed or any city / town where DHFL has its offices.

10. **Premature Withdrawal:**
a) No premature withdrawal will be allowed before the completion of three months from the date of deposit, as per National Housing Bank (NHB) guidelines. In case of request for premature withdrawal after the expiry of three months, the rates given in the table below shall apply.
b) In the event of the deposit holder already having / received interest at a higher rate, the difference in the total interest paid and revised interest payable would be adjusted against the interest / principal amount.

- c) Outstanding post-dated interest cheque / warrants in custody of the depositor should be surrendered to DHFL. The Brokerage payable to authorised agents is for the period completed and excess brokerage paid will be recovered from the depositor / broker.

Sr. No.	Period completed from date of deposit	Rate of Interest payable (% p.a.)
1.	After 3 months but before 6 months	No Interest.
2.	Above 6 months before 12 months	3% less than the minimum rate at which the public deposit is accepted.
3.	12 months and above	2% less than the rate applicable to the deposit run period

11. **Loan on Deposits:**
Loans may be granted on Fixed Deposits upto 75% of the deposit amount carrying interest @2% per annum (at half yearly rest) above the interest rate and other additional charges as applicable on such deposit, provided such deposit has run for a minimum period of three months. The outstanding loan together with the interest shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit. However, the granting of loan will be at the sole discretion of the Company.

12. **For Authorised Agents:**
Agents are not authorised to accept cash or issue receipt on behalf of DHFL. Please ensure that agent name and code number is clearly mentioned in the Application Form to enable payment of brokerage. Application Forms received without name and code number will not be considered for payment of brokerage. Brokerage will be paid to registered agents at the rate decided by the management as per RBI / NHB regulations / guidelines.

13. **General**
- Deposits will be subject to the rules / Guidelines framed from time to time by National Housing Bank (NHB) or any other statutory authority and or Central / State Government in connection with acceptance of deposits by Housing Finance Companies.
 - The terms and conditions form part of the prescribed form.
 - The Company reserve the rights to alter or amend from time to time the terms and conditions without assigning any reasons, if so required by NHB regulations / guidelines.
 - Brokerage will be paid to the third party (other than deposit Holders) as per NHB regulations / Guidelines.
 - The Company has an Investor Relations Cell at its Corporate Office to look into any investor grievance regarding deficiencies, if any, in the services provided by any of the branches of the Company.
 - In case the depositor is not satisfied with the service provided or grievance redressal of, the depositor may approach the National Consumer Disputes Redressal Forum or the State Level Consumers Disputes Redressal Forum for relief.
 - The Board of Directors certify that all the relevant information regarding the Schemes as well as the financial position of the Company is corrected declared.
 - As required by NHB guidelines, it is to be distinctly understood that the Fixed Deposit Application Form should not in any way be deemed or construed to have been cleared or approved by NHB. NHB does not undertake any responsibility either for the financial soundness of any scheme or for the statements made in the Fixed Deposit Application Form.
 - In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.
 - FDR & Cheques / Warrants will be sent to the first depositor by post / courier / DHFL will not be responsible for non-receipt / loss or any delay in transit.
 - In case of loss / misplacement of FDR / Cheque by the depositor, relevant legal procedures will have to be followed.
 - Change of address of first depositor should be intimated to DHFL.
 - All disputes relating to acceptance of deposits shall be subject to Mumbai jurisdiction only.
 - All the trust, depositors must mention PAN / GIR No. and other deposit holders placing deposit in excess of Rs. 20,000/- must mention PAN / GIR No. along with jurisdiction.

B. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT RULES) 1977 AS AMENDED

- a) Name of the Company : **Dewan Housing Finance Corporation Limited (DHFL)**
- b) Date of Incorporation : 11th April, 1984.
- c) Business carried on by the Company with its subsidiary with details of branches : The Company is primarily carrying on the business of providing finance for purposes of construction / purchase of residential houses. The addresses of the Registered and Corporate offices of the Company are as under:
- i) Regd. Office : Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai - 400 001.
- ii) Corporate Office : Dheeraj Arma, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai - 400 051.
- iii) Branches & Service Centre : As Mentioned overleaf.
- iv) Subsidiary Companies : 1) DHFL Vyasa Housing Finance Ltd., Bangalore, is engaged in the business of providing housing finance.
2) DHFL Property Services Ltd, Mumbai, is engaged in the business of property services, fee based activities like agents, brokers, lessors, lessees, licensors, licensees, etc.
- d) Brief particulars of the Company : The Company is managed by the Chairman & Managing Director subject to the superintendence, control and direction of the Board of Directors.

- h) Summarised financial position of the Company as appearing in the last two audited Balance Sheets (Rs. in Lac)

Liabilities	As at 31/03/2009	As at 31/03/2008
Share Capital	8352.30	6752.30
Share Application Money	5600.00	-
Reserves & Surplus	39401.74	37754.72
Secured Loans	574950.77	379252.87
Unsecured Loans	12687.53	17690.03
Current Liabilities & Provisions	11684.56	6659.12
Deferred Tax Liabilities	458.59	452.46
Total	651135.49	448561.50

(Rs. in Lac)

Assets	As at 31/03/2009	As at 31/03/2008
Housing Loans	580662.48	415807.16
Fixed Assets	4983.96	4567.84
Investments	10850.77	10252.67
Current Assets, Loan & Advance	54638.28	17933.83
Total	651135.49	448561.50

(Rs. in Lac)

Contingent Liabilities	31/03/2009	31/03/2008
	1084.55	214.55

- e) Name, address and occupation of Directors.

Name	Address	Occupation
Shri Kapil Wadhawan Chairman & Managing Director	"Wadhawan House" Plot No.32/A, Union Park Road No. 05, Bandra (W) Mumbai - 400 050.	Company Director
Shri Dheeraj Wadhawan Promoter Director	"Wadhawan House" Plot No.32/A, Union Park Road No. 05, Bandra (W) Mumbai - 400 050.	Business
Shri R P Khosla Independent Director	20A, Palm Marg, Vasant Vihar, New Delhi - 110 057.	Company Director
Shri R S Hugar Independent Director	"Pitambar" Kalyan Nagar, 10 Cross University Road, Dhanwar - 580 007.	Company Director
Shri G P Kohli Independent Director	1403/04, Dheeraj Enclave, (Tower), Off Western Express Highway, Borivali (E), Mumbai - 400 066.	Management Consultant
Mr. Anthony Hambro Nominee Director Caledonia Investment PLC	Cayzer House, 30 Buckingham Gate, London SW1E 6NN.	Nominee Director
Shri Ajay Vazirani Independent Director	Harani & Company Advocate & Solicitors, Ali Chambers, Ground Floor, Homi Modi, 2nd Cross Lane, Fort, Mumbai - 400 023.	Professional
Shri V K Chopra Independent Director	162, Kshitij Building, 47 Nepesnea Road, Mumbai - 400006.	Company Director

Brief particulars of Contingent Liabilities: Contingent liability in respect of guarantee by the company aggregated to Rs.1084.55 lac (previous year Rs. 214.55 lac).

- i) The amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2001 is equivalent to 5 times of the net owned funds i.e. Rs. 2552.70 crore, whereas the total Public Deposits as on March 31, 2009 was Rs. 46.87 crore.
- ii) There are no overdue deposits other than unclaimed deposits.
- k) **We declare that**
- i) The Company has complied with the provisions of the above directions.
- ii) The compliance with these directions does not imply that the repayments of deposits are guaranteed by the Reserve Bank of India / National Housing Bank.
- iii) The fixed deposits accepted by the company are secured appropriately to the extent of floating charge created by way of Deed of Trust dated 25th March 2008.

The total amount of exposure, other than investments in shares, including the non-fund based facilities, to companies in same group or other entities or business ventures in which directors and / or the Company are holding substantial interest as on March 31, 2009 was Rs. 1.20 Lac.

The above text has been approved by the Board of Directors at its meeting held on July 28, 2009 and is being issued on the authority and in the name of the Board of Directors of the Company. A copy signed by a majority of the Directors of the Company has been filed with the National Housing Bank, New Delhi, and the Regional Office of Department of Non-Banking Companies of the Reserve Bank of India, Mumbai.

- f) & g) Profit and Dividend

(Rs. in Lac)

Financial Year Ended	Profit Before Tax	Profit After Tax	Dividend
31 st March 2009	12411.49	9176.49	25%
31 st March 2008	10572.74	8257.74	25%*
31 st March 2007	5945.53	4840.17	25%*

*Including 15% Interim Dividend paid during the year

By Order of the Board
For Dewan Housing Finance Corporation Ltd.

Sd/-

Date : July 28, 2009
Place: Mumbai

Kapil Wadhawan
Chairman & Managing Director

Agent Name: **RR INVESTORS RETAIL SERVICES PVT. LTD.**
47, MM ROAD, RANI JHANSI MARG,
JHANDEWALAN, NEW DELHI-110055
 Date :
 Signature :



FIXED DEPOSIT APPLICATION FORM
 Individuals Others

IMPORTANT:

1) Please use BLOCK Letters 2) Please tick wherever applicable 3) All details must be filled in, if not applicable, please write N.A.

Name of Scheme _____

■ For privilege customers appropriate proof should be attached

INDIVIDUALS

First Applicant Date of Birth Relation to First Holder
 Second Applicant
 Third Applicant
 In case First / Sole Applicant is minor : Date of Birth Guardian's Name

ADDRESS

Pin Code State Tel./Mob. City
 Email

AMOUNT OF DEPOSIT Rs.

Rupees (in words)
 Mode of Payment Cheque Cash DD/PO Renewal
IF CHEQUE/DD/PO: **IF RENEWAL :**
 No. Dt. Old FDR No.
 Bank Maturity Amount Rs.
 Branch Renewal Amount Rs.
 For Rs. Additional Amount Rs.

Crossed A/c Payee Cheques / DD should payable to
"Dewan Housing Finance Corporation Ltd."

PRIVILEGE

Widow Senior Citizen Armed Force Personnel
 Existing Home Loan Borrower Share holder
 Proof Attached

SCHEMES

(I) Cumulative (III) Small Savings
 (II) Non Cumulative
 Yearly Quarterly
 Half Yearly Monthly

PERIOD (MONTHS)

12 18 24 36 48 60 72 84

OCCUPATION Service Business Retired Housewife Other **INCOME** Rs. P.M.

STATUS Resident Individual Non - Resident Individual Others (Specify)

CATEGORY Public Shareholder Director / Relative of a Director Promoter Employee

DEPOSIT REPAYABLE TO First Depositor Either or Survivor Number one or Survivor/s Any one or Survivor/s

TAX STATUS Exempt Non Exempt 15G/15H/15AA Enclosed Order u/s 10 Order u/s 197

INTEREST PAYABLE BY Cheques Warrants **FDR SENT THROUGH** Agent Regd. Post Hand Delivery

PAN / GIR NO. :

Proof of Address to be provided by Applicant (Please submit ANY ONE of the following certified documents)

- Latest Telephone Bill of land line / Mobile
- Latest Electricity / Gas bill
- Latest Bank Account Statement
- Latest Demant Account Statement
- Registered Rent Agreement
- Ration Card
- Any other Address Proof (Subject to satisfaction of DHFL)

INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY) Introducer must be a DHFL existing depositor or an Agent

Introducer's Name : DHFL FDR No. / Agent Code No. : Signature :

If there is no introducer, submit a photocopy of any one of the following for the first depositor :

PAN Card Election Identity Card Passport / Ration Card Document evidencing creation / registration of the Trust.

NOMINATION

Name of Nominee : Address of Nominee :
 Guardian's Name (if nominee is minor) :
 Relationship of nominee with first depositor : Signature of Nominee (Optional) :

I / We the applicant(s) hereby apply for the placement / renewal of Fixed Deposit as per details given above in accordance with the terms and conditions and confirm that these are binding on me/us. I / We also declare that I / We have not acquired the funds being deposited with you by borrowing or accepting deposits from any other person. I / We declare that the first name Depositor is the beneficial owner and is to be treated as the payee for the purpose of deduction of tax under Section 194-A of the Income Tax Act, 1961.
 I / We have gone through the financial and other statements / particulars / representations furnished / made by the Company and after careful consideration, I / We am / are placing the deposit with the Company at my / our own risk and valuation.

Signature(s) of Applicant(s)

1.
 2.
 3.

FOR OFFICE USE ONLY

FDR NO.	RATE OF INTEREST	AMOUNT OF DEPOSIT
MATURITY DATE		MATURITY AMOUNT

Know Your Customer (KYC) Compliance Application Form (Individual)

Please fill the information in BLOCK Letters and ✓ in appropriate places.

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and NHB's guidelines on Anti Money Laundering. For existing Depositor, the Information furnished herein will supersede the information available in the records of DHFL. This information is to be furnished by all applicant(s) separately.

Name of the Applicant (as appearing in supporting identification document)

Mr. / Mrs. / Miss _____

Full Name of Father / Husband / Guardian

Mr. / Mrs. / Miss _____

Status Resident Individual Non-Resident Individual Hindu Undivided Family (HUF) Persons of Indian origin (PIO)

Date of Birth ____/____/____ Nationality _____

Income-tax Permanent Account Number (PAN) _____

Proof of Identity to be provided by Applicant. (Please submit ANYONE of the following certified documents)

- Passport Photo Pan Card Driving Licence Voter's Identity Card Photo Ration Card
- Photo Debit / Credit Card issued by Bank Any other identification with Photograph _____
(Subject to satisfaction of DHFL)

Present Address of Applicant for all communications

Flat No & Building Name _____

Road No. / Name _____ City _____

State _____ Pin Code _____ Country _____

Tel. (R): _____ STD Code _____ Fax: _____

Tel. (O): _____ Extn. No. _____

E-mail _____ Mobile _____

Proof of Address to be provided by Applicant. (Please submit ANY ONE of the following certified documents)

- Latest Telephone Bill of Landline / Mobile Latest Electricity / Gas Bill Latest Bank Account Statement
- Latest Demant Account Statement Registered Rent Agreement Ration Card
- Any other address proof (subject to satisfaction of DHFL) _____

OTHER DETAILS

1. **Gross Annual Income Details** (Please tick ✓)
- Upto Rs. 2,00,000 Rs. 2,00,001 to Rs. 5,00,000 Rs. 5,00,001 to Rs. 10,00,000 Rs. 10,00,001 to Rs. 25,00,000 Rs. 25,00,001 and above
2. **a. Occupation Details** (Please Tick ✓ any one)
- Private Sector Service Public Sector / Government Service Business Professional Agriculturist Retired Housewife Student
- Others (Please Specify) _____
- b. If the following is additionally applicable to you** Please tick (✓) one or more as applicable
- Civil Servant Bureaucrat Current or Former MP, MLA or MLC Politician Current or Former Head of State

DECLARATION

I / We hereby declare that above information is true and to the best of my / our knowledge and belief.
I / we further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / or is not designed for the purpose of contravention or evasion under any law.

Place : _____ Signature of Depositor _____

Date : _____

For office use only

Date of Receipt : _____

Branch : _____ Customer No.: _____

Checked by : _____ Authorised by : _____

BRANCHES:

MUMBAI ZONE

BANDRA METRO: Dheeraj Arma, Gr. Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai - 400 051. Tel: (022) 2647 0338/39. **BORIVALI:** Shop No. 18 - 20, Dheeraj Regency, Opp. Bhor Industries, W.E. Highway, Borivali (e), Mumbai 400 066 Tel.: (022) 28875118 / 28851171 / 28867761 **FORT, MUMBAI:** Warden House, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400 001 Tel.: (022) 22029900 **KALYAN:** Riddhi Siddhi Complex, Shop No. 2, 3 & 4, Kalyan Murbad Road, Opp. ICICI Bank, Kalyan West 421301 Tel.: 0251-3258356 / 2328124 / 2320780 **NAVI MUMBAI:** Block no.7, Raigad Bhavan, 2nd floor, Sector -11 CBD Belapur, Navi Mumbai 400614 Tel.022-27571650. **THANE:** Arjun Tower, Gokhale Road, Naupada Thane 400 602 Tel.: 022-25382400/25382700 **VASAI:** Dewan Tower, Ground floor, Shop No 25/26, Opp. Parvati Theater, Vasai (W), Thane - 401202. Tel.: 0250 2334887 / 2349139

WEST ZONE

AHMEDABAD: 202 Ushadeep Complex, 2nd Flr, Nr. Navrangpura Rly. Crossing & Police Stn., Navrangpura, Ahmedabad 380009 Tel.: (079) 26449521, 26449564 **AHMEDNAGAR:** Office No.8, Amardeep Complex, Near Gogadeo Temple, Sarjapura, Ahmednagar 414001 Tel.: 0241-3295745, Telefax-2431677 **AKOLA:** Nakshtra Sankul, 1st Floor, Umri Road, Jatharpeth, Akola 444005 Tel.: 0724-2430597 **AURANGABAD:** Akshay Smruti, 1st floor, Garga Hospital, Opp. Hotel Ellora, Nutan Colony, Aurangabad 431001 Tel.: (0240) 2352643 **BHILWARA:** 9-S, 11 & 12, Basant Vihar, BSL Road, Near circuit House, Bhilwara 311001 Tel.: 01482-235013 & 01482-235014 **BHOPAL:** City Heart, Mezanine floor, plot no.1, Zone -1, M.P. Nagar, Bhopal 462001 Tel.: 0755-2555088, 4277088 **BIKANER:** 1-2 Yadav Complex, Rani Bazar, Bikaner 334001 Tel.: 0151 2206352 **INDORE:** 4A.Y.N. Road, Royal-Gold Building, Third Floor, Indore 452001 Tel.: (0731) 4043325 **ITARSI:** 1st Floor, 9th line, Sarafa Road, Dr.U.K. Shukla's Building, Near Tagore School, ITARSI, M.P. 461111 Tel.: 07572-406275 **JABALPUR:** 1627, 1st floor, Jaiswal Tower, Home Science College Road, Near Shashtri bridge, Napier town, Jabalpur 482001 Tel.: (0761) 4054911, 4054921 **JALGAON:** 11th Floor, Dhake Tower, Opp. G. S. Ground, Jaikisanwadi, Jalgaon 425001 Tel.: 0257-222253/54 **JODHPUR:** 101, 1st floor, Anupam Annexie, 4th A Road, Near Old Kohinoor Cinema, Sardar Pura, Jodhpur (Raj.) 342001 Tel.: 0291-5104297 **KHARGONE:** C-17, Radha Vallabh Market Khargone 451001 Tel.: (7282) 234732, 231674 **KOLHAPUR:** Office No. 6 To 8A, Akshar Plaza, 1st Floor, Opp. Sasane Ground, Tarabai Park, Kolhapur 416003 Tel.: (0231) 2660567, 2663664 **KOTA:** D-9/201, Deepshree Complex, Opp. Multipurpose School, Gumanpura, Kota 324007 Tel.: (0744) 2391928/ 2392028 **NAGPUR:** 4th floor, Bhiwapurkar Chambers, Opp. Yeshwant Stadium, Dhantoli, Nagpur 440012 Tel.: (0712) 2432448, 2429686 **NASIK:** S-3 2nd Floor Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road Nasik 422002 Tel.: 0253-2316771/72 **PANJIM:** 104, 1st Floor, Kamat Chambers, Opp. Hotel Neptune, Panaji, Goa 403 001 Tel.: 0832-2230410/11 **PARBHANI:** Mantri Complex, 1st Floor, Wasmat Road, Ramkrushna Nagar, Parbhani 431401 Tel.: (02452) 2276910 **RAJKOT:** Office No.1 & 2 - Pramukhswami Arcade-'A', First Floor, Malviya Chowk, Opp. Dist. Library, Off. Dr. Yagnik Road, At&dist. Rajkot 360001 Tel.: (0281) 2226458, 2226459 **SOLAPUR:** Shri Samarth Ramdas Sankool, 1st Floor, Dutta Chowk, Solapur 413007 Tel.: 0217-2322241 & 3297178 **SURAT:** M-9 Western Plaza, Nr. Bhulka Bhavan School, Adajan Hazira Road, Adajan, Surat 395009 Tel.: 0261-2731266 / 2 730508 **SWARGATE, PUNE:** 1st Floor Rukari building, Pune-Satara rd, Next to Swargate bus stand, Pune 411037 Tel.: 020 24271990 / (020) 32334548 **VADODARA:** 5, Upper ground Level, Prafric Center, Near Kalagodha Circle, Sayajigunj, Vadodara 390005 Tel.: (0265) 2226312/14 **VAISHALI NAGAR, JAIPUR:** Raisals Building, Plot D 244, Amarapalli Road, Hanuman Nagar, Vaishali Nagar, Jaipur 302021 Tel.: 9314880118 / 0141 - 2351997 / 2351987

NORTH & EAST ZONE

BHUBANESWAR: 101, Aditya Plaza, 10-Bhouma Nagar, Unit-4, Bhubaneswar 751001 Tel: 0674- 2534142 / 0674-3265973 **CHANDIGARH:** Sco-50-51, Sector-34A, Near Mukut Hospital, Chandigarh 160022 Tel.: 0172-5007899 / 0172-5007787 **DEHRADUN:** 33, 1st floor, Opp. St. Joseph Academy, Rajpur Road, Above Cantable Showroom, Dehradun 248001 Tel.: 0135-2712143 / 9368720020 **GHAZIABAD:** C-15, First Floor, Milo Complex, Sector-15, Vasundhara, Ghaziabad, (U.P.) 201012 Tel.: 0120-2884393 / 94 **KOLKATA:** 1 & 1A of 8/1 Middleton Row, 1st Floor, Somenath Estate, Corner of Camac Street & Park Street, Kolkata 700071 Tel.: (033) 22275141 / 30220876 **LUCKNOW:** 27/6/1, Upper Ground Floor, Taj Plaza, Madan Mohan Malaviya Marg, Lucknow 226001 Tel.: 0522-2206113 / 2206114 **NEW DELHI:** 10, Ground Floor, Community Centre, East Of Kailash, New Delhi 110065 Tel.: 011-26470062/64/65 **RAIPUR:** 4/91, Dr. Naidu Complex, 2nd Floor, Zail Road Raipur 492001 Tel.: 0771-4092956 **RANCHI:** S-1, 11th Floor, Samudra Complex, 59B, Circular Road, Ranchi 834001 Tel.: (0651) 2563005 **REWARI:** S.C.O.- 7, 1st Floor, Brass Market, Opp. LIC of India, REWARI (HARYANA) 123401 Tel.: (01274) 202447, 202448 **ROHINI:** Unit No.201, 2nd floor, Plot no.4, LSC No.10, Agrawal Plaza, Sector 16, Rohini, Delhi. 110085 Tel.: (011) 27294371, 374 **TILAK NAGAR:** Kirpa Plaza, 4A/1, Above Axis Bank Branch, Tilak Nagar, New Delhi. 110018 Tel.: 011-25997555 / 28101203 / 9310638406

SOUTH EAST ZONE

CHENNAI: New No : 260, Ground Floor, Mount Casa blanca, Annasalai, Chennai, Near Anand Theatre, Bus Stand. 600006 Tel.: 044 -28297248 / 28297541/28297553, 28297563 **CHENNAI METRO:** No : 2D, II Floor, Prince Arcade, New no : 29, Cathedral Road, Chennai 600086 (044)28297749 **COIMBATORE:** D. NO.316, Sri Devi Towers Ground Floor, 5th street Ext. Opp. to St. Mary's High School, 100 feet Road, Coimbatore 641 012 Tel.: 0422-2524891, 2524892, 2529299, 2522339. **HYDERABAD:** Flat NO:201&202, Mahavir Lok, Himayath nagar, Main road, Hyderabad 500029 Tel.: (040) 23260994, 23226277 **HYDERABAD METRO:** 1st Floor, Challa Estates, Opp. HIG- 222, Plot no: 3, MIG, Road No: 3, KPHB Colony, Kukatpally, Hyderabad 500072 Tel.: (040)23056400, 40101105 **KADAPPA:** D. no -4/822 / B, II Floor, CPVR Towers, Arvind Nagar, R.S. Road, Opp. New APSRTC Bus stand, Kadappa 516002 Tel.: (08562) 245400, 323666 **KARIM NAGAR:** 2-3/169/1, I floor, Vijamma Towers, Kaman Road, Karim Nagar 505001 Tel.: (0878) 3290878 **MADURAI:** Ra-gem Plaza, I Floor, 111-112, Alagarkoil Main Road, Tallakulam, Madurai 625002 Tel.: (0452) 3272727 **NELLORE:** Magna Super Market No : 16/3/210, II Floor, GSR Complex, I floor, Ramalingapuram Main Road, Opp to SBI Building, Nellore 524001 Tel.: (0861)2340243, 9346784192 **PUDUCHERRY:** No : 27, First Floor, 100 feet Road, Sundaraja Nagar, (Near Indira Gandhi statue), Puducherry. 605004 Tel.: (0413) 2200263, 2200203 **RAJAHMUNDRY:** 6-1-14 & 6-1-15, Ground Floor, Rangachari Street, T. Nagar, Rajamundry 533101 Tel.: (0883) 2441889, 6664700 **SALEM:** I Floor, AKM Complex, State Bank Colony, Five Roads, Salem 636004 Tel.: (0427) 2445144 **TIRUNELVELI:** No : 11/2, I floor, Thiruchendur Road, Near Murugan Kuruchi Signal, Palayamkottai, Tirunelveli 627002 Tel.: (0462) 2578090, 2578040 **TRICHY:** Tab Complex, I Floor, No.41, Bharthidasan Salai, Opp. American Hospital, Cantonment, Trichy 620001 Tel.: (0431) 2400030 **VIJAYAWADA:** #40-1-126, 4th Floor, Vasanth Plaza, Varun Motor Building, Benz Circle, Vijayawada 520010 Tel.: (0866) 6668918 **VISHAKHAPATNAM:** Eswara Plaza, I Floor, Door no :201, Dwaraka Nagar, Main Road, Vishakhapatnam 530016 Tel.: (0891) 2754985, 2707908

SOUTH WEST ZONE

BELGAUM: Floor-I Adarsh Arcade, S M Chowk, Khade Bazar Corner, Belgaum 590002 Tel.: (0831) 2424971, 2424972 & 2424973 **BENGALURU METRO:** No : 280/18-2, II Floor, "Holla Opal", 46th Cross, 7th Main Road, Jaya Nagar 5th Block, Bengaluru. 560041 Tel.: (080) 22354002 / 22444791 / 92 / 93 **BENGALURU:** No. S-401, 4th Floor, Brigade Plaza, Opposite Ganapathi, Temple, Anand Rao Circle, Bengaluru 560009 Tel.: (080) 22201791 / 92 (080)22375665, 23375667 **DAVANGERE:** No.350/16, & 350/17, KBR Complex, Near Thrishul Theatre, P.B. Road, Davangere 577002 Tel.: (08192) 257809, 258090 **HASSAN:** I Floor, Manjunatheshwara Complex, Near Picture Palace, Bus Stand Road, Hassan 573201 Tel.: (08172) 267081, 9343431921 **HUBBALLI:** 4/5, I Floor, Eureka Towers, Traffic Island, Hubballi 580029 Tel.: (0836) 2352929 / 2350066 **KALBURGI:** Plot No.1 & 2, II Floor, Dr. Jawali Complex, Main Road, Super Market, Kalburgi 585101 Tel.: (08472) 280630, 224906 **KANNUR:** D.no: TV-33/363N, II Floor, Grand Plaza Fort Road, Kannur 670002 Tel.: (0497)2707795, 3258234 **KOCHI:** I Floor, K M M Building, Palarivattoam, Kochi 682025 Tel.: (0484) 2334368, 2340689, 2340687, 2335369 **MANGALURU:** Karunadham Building, II Floor, K.S. Rao Road, Hampankatta, Mangaluru 575001 Tel.: (0824) 2441359, 2441801 **MAYSURU:** No.435, Shrinivas Complex, I floor, Near Ramaswamy Circle, Chamaraaja, Double Road, Maysuru 570004 Tel.: (0821) 2333358 **SHIVAMOGA:** Mahaveer Plaza, II floor, 3rd Cross Garden Area, Nehru Road, Shivamoga - 577 201 Tel.: (08182) 220152 **THIRUVANTHAPURAM:** Upper Ground floor, Parameswara Towers, Near Geethanjali Hospital, Vazhuthacaud, Thiruvanthapuram 695014 Tel.: 0471-2333077/2333088 **THRISSUR:** Ambika Arcade, First floor, M G Road, Thirissur 680001 Tel.: (0487) 2331661, 2331655