

# TOTAL SERVICE CENTRE - 1508



## SAHARA INDIA FINANCIAL CORPORATION LIMITED (RESIDUARY NON-BANKING COMPANY)

Command & Regd. Office : Sahara India Bhawan, 1, Kapoorcha Complex, Lucknow - 226 024

"Approved text of statutory advertisement in accordance with para 16 of Residuary Non-Banking Companies (Reserve Bank) Directions, 1987".

- 1. **NAME:** SAHARAINDIAFINANCIALCORPORATIONLIMITED.
- 2. **DATE OF INCORPORATION:** 7th August, 1987 under the Companies Act, 1956.
- 3. **OBJECT:** The Company runs savings schemes, as per Residuary Non-Banking Companies (Reserve Bank) Directions, 1987, sponsor of Sahara Mutual Fund and co-promoter of Sahara India Life Insurance Company Limited.
- 4. **OFFICES:** Sahara India Tower, 7, Kapoorcha Complex, Lucknow; Sahara India Parivar, Sahara Trade Centre, 3rd Floor, Indira Nagar, Lucknow; Sahara India Parivar, 117/AN8, Kakadeo, Kanpur; Sahara India Complex, C-2-C-3-C, Sector X, Noida; Sahara India Sadan, 24, Shaheedee Sarani, Kolkata; Sahara India Point, CTS 40/4, S.V. Road, Goregaon (W), Mumbai; Sahara India Parivar, 25-26 Atlanta, Nariman Point, Mumbai; Sahara India Parivar, 2nd Floor, Rashtriya Sahara Complex, Park Road, Gorakhpur; Sahara India Vihar, Boring Canal Road, Patna; Sahara Chambers, Tonk Road, Jaipur; Sahara India Kashi Niketan, B-8/90-91, Baha Gambhir Singh, Sonarpura, Varanasi; Sahara India Kurni, Plot No. 195, Zone I M.P. Nagar, Bhopal; Sahara India Parivar, Anandmayee Bhawan, 16, Purnia Road, Ranchi; Sahara Manzil, Opp P.S. Secretariat, Hyderabad; Sahara India Parivar, 202 Niharika-2, R.C. Dutt Road, Alkapuri, Baroda; Sahara India Parivar, ABC Town, Bhatnagar, Muzaffarpur; Sahara India Parivar, Mangalvi Commercial Complex, Sastar, Nagpur; Sahara India Parivar, Kusum Menson, Raigarh Road, Bhanagangah, Guwahati; Sahara India Parivar, 2nd Floor, Plot No. 4, Palasani Rasulgang, Bhubaneswar; Sahara India Parivar, 46, D. Sundari Mohan Avenue, Kolkata; Sahara India Parivar, 2nd Floor, Raj Bahadur Bazar, M.G. Hospital Road, Jodhpur; 431-432, Solitaire Corporate Park, 167, Guru Harogovind Ji Marg, Chhatrapati (E), Mumbai; Sahara India Parivar, D.No.33-5-33/2, Pappi Street, Sethuparthampur, Vijayawada. \*Total deposit taking service centres are 1508

### 5. MANAGEMENT - MANAGED BY THE BOARD OF DIRECTORS.

NAME	ADDRESS	OCCUPATION
(a) Shri Subrata Roy Sahara Managing Worker & Chairman	Sahara Shafer, Gomti Nagar Lucknow-226010.	Business
(b) Shri Om Prakash Srivastava Whole Time Director	A-706, Sector C, Mahanagar, Lucknow-226006.	Business
(c) Shri Joy Broto Roy Director	F-170 A Sahnik Farm, New Delhi-110063.	Business
(d) Shri H. N. Sinor, Director	764-F, Sarosh Court, Tilak Road, Mumbai - 400 014	Ex-Chief Executive, Indian Banks' Association Dadar,
(e) Shri A. K. D. Jadhav Director	409, Shalaka, Maharsih, Karve Road, Coopersage, Mumbai - 4000 021	I. A. S. (Retd.), Former Secretary to Govt. of India (Ministry of Mines)
(F) Shri T. N. Mancharan Director	No. 27, Subramaniam Street, Abramampur, Chennai - 600 018.	Practicing Chartered Accountant, Former President The Institute of Chartered Accountants of India.

### 6. PROFITS :

	31st March 2009 (Rs. In Lacs)	31st March 2008 (Rs. In Lacs)	31st March 2007 (Rs. In Lacs)
Before Tax	597.50	3614.36	2137.66
After Tax	(310.57)	2285.71	1174.95
Dividend (on equity)	-	-	-

### 7. FINANCIAL POSITION :

	31st March 2009 (Rs. In Lacs)	31st March 2008 (Rs. In Lacs)
Liabilities		
Capital	91304.87	16304.87
*Reserve & Surplus	57542.50	79655.37
Secured Loan	-	-
Deposits	156680.02	108569.51
Deferred tax liability	4103.28	2240.84
Current Liabilities Prov.	25081.47	33357.74
<b>Total</b>	<b>1763082.14</b>	<b>1937127.95</b>

\*Includes Revaluation Reserve Rs.5058.06 Lacs (31.03.2008 Rs.5160.36 Lacs)

Figures of the previous year have been regrouped, rearranged and recast wherever felt necessary. Contingent liabilities Rs.1873.50 Lacs (previous year Rs.4965.31 Lacs)

8. The Company has no lending limit on amount for acceptance or renewal of deposits as per RNBC Directions. However, RBI's order dated 17.2.2008 has prescribed the ceiling limits as under -

"The Aggregate Liability to Depositors (ALD) will not exceed Rs.15,000 crore (rounded off) as of June 30, 2009. Rs. 12,600 crore (rounded off) as of June 30, 2010 and Rs. 9,000 crore (rounded off) as of June 30, 2011 and Nil by 2015 with the repayment of deposits at maturity." Further as per affidavit order of RBI, company is able to accept new deposits upto June 2010 only.

9. On 31.03.09 the total unpaid and unclaimed (overdue) deposits accounts were 5357111 amounting to Rs.462.61 crore, out of which, as on 31.07.2009, 4291118 of, of accounts amounting to Rs.203.02 crore are unclaimed and 880517 of, of accounts amounting to Rs.138.12 crore are claimed but unpaid due to depositors did not turn up for receiving their payment.

10. (a) The company has complied with the provisions of Residuary Non Banking Companies (Reserve Bank) Directions, 1987 except shortfall in maintenance of Direct Investments.

(b) The compliance with the directions does not imply that the repayment of deposit is guaranteed by the Reserve Bank of India.

(c) The Deposits accepted by the Company (other than the secured deposit), if any, accepted under the provisions of the directions, the aggregate amount of which is indicated) are unsecured and ranking pari passu with the other unsecured liabilities.

(d) Deposits are being accepted and repaid in cash and/or cheque.

11. For our Daily Deposit Scheme - Sahara Minor, the interest rate is 3.5% p.a. for tenure of 12 to 21 months.

The nominee of the deceased depositor shall be entitled to receive the Death Claim from Sahara India Life Insurance Company Limited subject to the compliance of conditions mentioned in the Deposit Application Form.

12. Residuary Non Banking Company, at its sole discretion or on the request of the depositor as per the terms of contract between the Hon'ble depositor and the Company, as the case may be, repays a deposit after 12 months from the date of its acceptance but before its maturity (including pre-maturity) payments, in case of death of the depositor, shall pay interest upto 2% lower than the interest rate applicable to a deposit for which the deposit has run or in absence of specified rate for the period upto 3% lower than the minimum rate at which deposits are accepted by the Residuary Non Banking Company as per RNBC directions.

13. TDS shall be applicable as per provisions of Income Tax Act, 1961.

14. The deposits solicited are not insured.

15. Deposits are being accepted as per the Terms & Conditions specified in the Application Form.

The subject matter of this advertisement is approved by the Board of Directors in their meeting held on 25th August, 2009.

By Order of the Board  
Place : Lucknow Sd/-  
Date : 3.09.2009 Director

## ANDHRA PRADESH

1. AHMADABAD SECTOR, 1ST FLOOR, OPP APPSRCT BUS STAND, MAIN ROAD, ACHAMPETA, MAHBOOBNAGAR, 509103, 08541, 9490186988, ADDANKI, D.NO 9-463, OPP APPSRCT BUS STAND, N R T ROAD, BESIDE SBI(A&B), ADDANKI, PRAKASAM, 523201, 9886085801, ADHONI SECTOR, 13/467 IST FLOOR, GOSHA HOSPITAL ROAD, ADHONI, 518301, 08512, 2250771, AMDALAVALLI, D.NO. 8-2, 11st FLOOR, N R NAJA COMPLEX, ANDHRA BANK,AMDALAVALLA, SRIKAKULAM, 532185, 08982, 287044, AMLAPURAM, D.NO.3-4-921, PRASANTHI NILAYAM, COLLEGEROAD, AMLAPURAM, EAST GODAVARI, 533201, 08856, 234992, ANANTHAPUR COMPLEX, STATION ROAD, 15/130, MAIRAJ COMPLEX, 3RD FLOOR, OPP LKF SUBASH ROAD, ANANTHAPURAM, 515001, 08554, 274552, ANGANPUDI, K A R REDDY COMPLEX, BESIDE SBI, MAIN ROAD, AGANAMPUDI, VISAKHAPATNAM, 530046, 0891, 9912116799, ANKAPALLE SECTOR, D.NO.3-7-24, OPP M.R.O OFFICE, KASIMIKOTA ROAD, ANAKAPALLE, VISAKHAPATNAM, 531001, 08924, 222351, ARMOOR, D.NO. 1-2-35, BESIDE VYSA VAKA, MAIN ROAD, SHASTRI NAGAR, ARMOOR, NIZAMABAD, 503224, 08463, 223944, AWANIGADA, D.NO.8-38/15, T.V.R.COMPLEX, 1ST FLOOR, 2ND FLOOR, 3RD FLOOR, 4TH FLOOR, 5TH FLOOR, 6TH FLOOR, 7TH FLOOR, 8TH FLOOR, 9TH FLOOR, 10TH FLOOR, 11TH FLOOR, 12TH FLOOR, 13TH FLOOR, 14TH FLOOR, 15TH FLOOR, 16TH FLOOR, 17TH FLOOR, 18TH FLOOR, 19TH FLOOR, 20TH FLOOR, 21TH FLOOR, 22TH FLOOR, 23TH FLOOR, 24TH FLOOR, 25TH FLOOR, 26TH FLOOR, 27TH FLOOR, 28TH FLOOR, 29TH FLOOR, 30TH FLOOR, 31TH FLOOR, 32TH FLOOR, 33TH FLOOR, 34TH FLOOR, 35TH FLOOR, 36TH FLOOR, 37TH FLOOR, 38TH FLOOR, 39TH FLOOR, 40TH FLOOR, 41TH FLOOR, 42TH FLOOR, 43TH FLOOR, 44TH FLOOR, 45TH FLOOR, 46TH FLOOR, 47TH FLOOR, 48TH FLOOR, 49TH FLOOR, 50TH FLOOR, 51TH FLOOR, 52TH FLOOR, 53TH FLOOR, 54TH FLOOR, 55TH FLOOR, 56TH FLOOR, 57TH FLOOR, 58TH FLOOR, 59TH FLOOR, 60TH FLOOR, 61TH FLOOR, 62TH FLOOR, 63TH FLOOR, 64TH FLOOR, 65TH FLOOR, 66TH FLOOR, 67TH FLOOR, 68TH FLOOR, 69TH FLOOR, 70TH FLOOR, 71TH FLOOR, 72TH FLOOR, 73TH FLOOR, 74TH FLOOR, 75TH FLOOR, 76TH FLOOR, 77TH FLOOR, 78TH FLOOR, 79TH FLOOR, 80TH FLOOR, 81TH 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