



INVITES UNSECURED FIXED DEPOSITS

(CREDIT RATING : "IND tA-" WITH INVESTMENT GRADE)

SCHEME 'A' - (NON-CUMMULATIVE DEPOSIT)

Period	Interest % (Per Annum)	Minimum Amount (Rs.)
6 Months	10.00%	40,000
1 Year	11.00%	40,000
2 Years	11.00%	40,000
3 Years	11.50%	40,000

SCHEME 'B' - (CUMULATIVE DEPOSIT)

Period	Minimum Amount (Rs.)	Amount repayable maturity (Rs.)	Yield (Per Annum)
6 Months	20,000	21,022	10.22%
1 Year	20,000	22,314	11.57%
2 Years	20,000	24,900	12.25%
3 Years	20,000	28,194	13.66%

FORM DPT-1

CIRCULAR OR CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS

[Pursuant to section 73 (2)(a) and section 76 and rule 4(1) and 4(2) of the Companies(Acceptance of Deposits) Rules, 2014]

The circular or circular in the form of advertisement shall contain the following:

1. GENERAL INFORMATION

a. Name, address, website and other contact details of the Company;	ANSAL HOUSING & CONSTRUCTION LTD. 15 UGF, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001, Ph. : 011-39913000, 39913112, 41519394 Website : www.ansals.com, E - mail : sect@ansals.com Contact Person : Mr. S.N. Grovar, Addl. V.P. & Company Secretary
b. Date of Incorporation of the Company	22nd October, 1983
c. Business carried on by the company and its subsidiaries with the details of branches or units, if any;	The Company and its subsidiaries are primarily engaged in the business of Real Estate Promotion, Development and Construction of High-rise Commercial Buildings and Residential Complexes etc.

SUBSIDIARY COMPANIES	
Housing & Construction Lanka Pvt. Ltd., A-85, Parth Paradise, Horana Ratanpura Road, Opp. - Bodyline Factory, Gurugoda, Horana.	
Maestro Promoters Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001	
GED 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 Buildcon 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	
Sunrise Facility Management Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001	
Enchant Constructions 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	
Indentity Buildtech Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001	
Cross Bridge Developers Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi-110001	
A. R. Paradise Pvt. Ltd., 11/1, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore - 452 010	
A. R. Infrastructure Pvt. Ltd., 11/1, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore - 452 010	
Fenny Real Estates Pvt. Ltd., 11/1, Scheme No. 54, Opp. Satya Sai School, Vijay Nagar, Indore - 452 010	
Andri Builders & Developers Pvt. Ltd., C/o Ansal Housing & Construction Ltd., 2nd Floor, Ansal Plaza, Veishali, Sector-1, Ghaziabad - 201010	
V.S. Infretown Pvt. Ltd., C/o Ansal Housing & Construction Ltd., 2nd Floor, Ansal Plaza, Veishali, Sector-1, Ghaziabad - 201010	
Shamia Automobiles Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001	
Oriane Developers Pvt. Ltd., 110, Indra Prakash, 21 Barakhamba Road, New Delhi - 110001	
Aavee Iron & Steel Works Pvt. Ltd., Opp. Model Town, Bal Rajeshwar Road, Mulund (W), Mumbai - 400 080	

BRANCH OFFICES	
AGRA : Shop No. 1 Block No. 22/1.5, Emporium Block, Sanjay Place, Agra - 282 002 (U.P.)	
Ansals Emerald Heights, Taj Nagar, Phase - II, Near Fatehabad Road, Agra (U.P.)	
AJMER : Ansal Town, Sikar Bye Pass Road, Opp. AIT College, Nr. Dhev Dham Hostel, Ajmer - 305 001 (Rajasthan)	
ALWAR : 200 Ft, Rajgarh Road, Near New Sadar Thana, Alwar, Rajasthan	
BHOPAL : Ansal Green Colony, Near Paragarh Chichli, Kolar Road, Bhopal (M.P.)	
GHAZIABAD : Ansal Plaza, 2nd Floor, Sector-1, Veishali, Ghaziabad - 201 010 (U.P.)	
Ansals Tenushree, Village Mehrauli, Near Indian Oil Petrol Pump, NH - 24, Ghaziabad (U.P.)	
Ansals Elegance, Aavantika Extn., (Nr. Ansals Chiranjiv Vihar), Ghaziabad (U.P.)	
FF 112A, Shivam Building, Raj Nagar Distt. Centre, Ghaziabad (U.P.)	
GURGAON : GNG Towers, 2nd floor, Building No. 10, Sector 44, Near HUDA City Centre Metro Station, Gurgaon - 122001 (Haryana).	
INDORE : Ansal Town, Ansal Club Royale, Talawali Chanda, A.B. Road, Indore - 453771 (M.P.)	
JAMMU : Ansals Grace, Adjoining Sector - D, Near Heritage School, Sainik Colony, Srinagar Bypass Road, Jammu - 180 011 (J&K).	
JHANSI : Ansals Palm Court, Shop No. 6, 1st Floor, Opp. MLB Medical College, Kanpur Road, Jhansi (UP)	
KARNAL : Ansal Town, Sector-36, (Adjacent Sector - 4), Near Namaste Chowk, Karnal (Haryana)	
KURUKSHETRA : Ansals Herman City, HUDA, Sector - 31, Opp. Sector 2/3, G.T. Road, Kurukshetra (Haryana)	
LUCKNOW : R-207, Nehru Enclave, Gomti Nagar, Lucknow - 228 010 (U.P.)	
LUDHIANA : 147, Ansal Bachittar Enclave, Bhamia, Chandigarh Road, Village Kullawal, Ludhiana (Punjab)	
MUZZAFFAR NAGAR : Ansal Town Muzaffar Nagar, Ground Floor, opp. Gandhi Polytechnic, Bhopa Road, Muzaffarnagar (U.P.)	
MUMBAI : Whispering Meadows Project, Gata No. 2, Bal Rajeshwar Road, near Govind Udyog Bhawan, Opp. Model Town Bangalov, Mulund (West), Mumbai - 400080 (Maharashtra)	
MEERUT : C-106, 1st Floor, Metro Plaza, Delhi Road, Meerut (U.P.)	
PANCHKULA : SCO - 34, Ground Floor, MDC, Sector - 5, Swastik Vihar, Panchkula (Haryana)	
REWARI : Ansal Town, Opp. Sector-4, Bypass Road, Sector - 19, Rewari, Haryana - 123 401	
YAMUNA NAGAR : Ansal Town, SCO-179, Ground Floor, Commercial Belt, Sec-17, HUDA Jegedhari, Yamuna Neger (Haryana) - 135 003	
ZIRAKPUR : Ansals Woodbury Apartments, Near PSEB Grid, Nabha - Pabhat Road, Zirakpur (Punjab)	
SRI LANKA : A-85, Parth Paradise, Dpp. Bodyline Factory, Horene Ratanpura Road, Gurugoda, Horana, Sri Lanka.	

d. Brief particulars of the management of the Company	The Company functions under the control of Board of Directors. At present the Company has seven (7) Directors on the Board of which two (2) are Executive Directors and four (4) Non-Executive Independent Directors and one (1) is Non-executive Non Independent Director. 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, DIN and occupations of the directors;	<table border="1"> <thead> <tr> <th>Names & Address</th> <th>DIN</th> <th>Occupation</th> </tr> </thead> <tbody> <tr> <td>Mr. Deepak Ansal (Chairman & Managing Director) Villa "B", 6, Aurangzeb Road, New Delhi - 110011</td> <td>00047971</td> <td>Business</td> </tr> <tr> <td>Mr. Kushagr Ansal (Wholesale Director) 82, JorBagh, New Delhi - 110003</td> <td>01216563</td> <td>Business</td> </tr> <tr> <td>Mr. Sham Lal Chopra (Director) C-3/13, Safdarjung Development Area New Delhi - 110018</td> <td>00183194</td> <td>Profession</td> </tr> <tr> <td>Mr. Ashok Khanna (Director) # 765, Sector 8 B, Chandigarh</td> <td>01510677</td> <td>Business</td> </tr> <tr> <td>Mr. Surinder Lal Kapur (Director) 161, A-1, Western Avenue Sainik Farm, New Delhi</td> <td>00033312</td> <td>Profession</td> </tr> <tr> <td>Mr. Maheraj Kishan Trisal (Director) V-9/3, DLF City, Phase-3, Gurgaon - 122001</td> <td>00059545</td> <td>Profession</td> </tr> <tr> <td>Mrs. Nisha Ahuja (Director) 23, Ring Road, Lajpat Nagar - 4, New Delhi - 110024</td> <td>00001875</td> <td>Business</td> </tr> </tbody> </table>	Names & Address	DIN	Occupation	Mr. Deepak Ansal (Chairman & Managing Director) Villa "B", 6, Aurangzeb Road, New Delhi - 110011	00047971	Business	Mr. Kushagr Ansal (Wholesale Director) 82, JorBagh, New Delhi - 110003	01216563	Business	Mr. Sham Lal Chopra (Director) C-3/13, Safdarjung Development Area New Delhi - 110018	00183194	Profession	Mr. Ashok Khanna (Director) # 765, Sector 8 B, Chandigarh	01510677	Business	Mr. Surinder Lal Kapur (Director) 161, A-1, Western Avenue Sainik Farm, New Delhi	00033312	Profession	Mr. Maheraj Kishan Trisal (Director) V-9/3, DLF City, Phase-3, Gurgaon - 122001	00059545	Profession	Mrs. Nisha Ahuja (Director) 23, Ring Road, Lajpat Nagar - 4, New Delhi - 110024	00001875	Business
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f. Management's perception of risk factors;	The Fixed Deposits proposed to be taken are unsecured and are not secured by tangible assets. However, the Management envisages that the Company will continue making sufficient profits to service the interest costs and repay principal amount.																								
g. Details of default, including the amount involved, duration of default and present status, in repayment of-	The Company has been regular in repayment of statutory dues, repayment of principal and payment of Interest to Financial Institutions and banks. As such there is no default.																								

2. PARTICULARS OF THE DEPOSIT SCHEME	
a. Date of passing of Board Resolution	26.09.2014
b. Date of passing of resolution in the General Meeting authorizing the invitation of such deposits;	25.09.2014
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 thereunder, 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;	Amount which the Company can raise; a) Upto 25% of the aggregate of the paid-up Share capital and free reserves of the Company as on 31.03.2014 from the Public. Rs. 9943.71 Lacs b) Upto 10% of the aggregate of the Paid-up Capital and Free Reserves of the Company as on 31.03.2014 from Shareholders. Rs. 3977.48 Lacs c) Total amount that the Company can raise - Rs. 13921.19 Lacs d) The aggregate of deposits as on 31.03.2014 - Rs. 12118.40 Lacs e) Aggregate of Deposits as on the date of issue of the Circular i.e. 26.09.2014 Rs. 8411.90 Lacs f) Amount of deposits (including outstanding deposit) proposed to be raised as on the date of issue of the circular i.e. 26.09.2014 From Members Rs. 3977.48 Lacs From Public Rs. 9943.71 Lacs g) Amount of deposit repayable within the next twelve months i.e. from 26.09.2014 to 25.09.2015 - Rs. 4910.56 Lacs

e. Terms of raising of deposits : Duration, Rate of interest, mode of payment and repayment;	Duration Rate of Interest (% p.a.) Compounded monthly Mode of Payment Mode of re-payment	SCHEME - A (NON-CUMULATIVE) 6 Months 10.00 1 Yr. 11.00 2 Yrs. 11.00 3 Yrs. 11.50	SCHEME - B (CUMULATIVE) 6 Months 10.00 1 Yr. 11.00 2 Yrs. 11.00 3 Yrs. 11.50
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 scheme is proposed to be opened on 01.11.2014 and will be valid until the expiry of six months from the date of closure of the Financial Year in which it is issued i.e. 30th September, 2015 or until the date on which the Financial Statement will be laid before the company in Annual General Meeting, whichever is earlier.		
g. Reasons or objects of raising the deposits;	For Working Capital / Capital Expenditure requirement.		
h. Credit rating obtained; Name of the Credit Rating Agency, Rating obtained, Meaning of the rating obtained.	Name: India Ratings & Research Pvt. Ltd. - A Fitch Group Company Rating : "IND tA-" with investment Grade. Meaning: Adequate capacity for timely payment of financial commitments.		
i. 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.	As per notification issued by Ministry of Corporate Affairs dated 6th June, 2014, the deposit insurance is not required for the deposits accepted till 31st March, 2015.		
j. Short particulars of the charge created or to be created for securing such deposits, if any;	No charge is being created as the Company is inviting unsecured deposits.		
k. 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.	There is no specific interest of Directors / Promoters or Key Managerial Personnel in such deposits.		

3. DETAILS OF ANY OUTSTANDING DEPOSITS (AS ON 31.03.2014).		
a. Amount of Outstanding	Rs. 12118.40 Lacs	
b. Date of acceptance	From April, 2005 to March 31, 2014.	
c. Total amount accepted	Rs. 45684.14 Lacs	
d. Rate of interest	Ranges from 9.00% to 12.50%.	
e. Total number of depositors	13787	
f. Default, if any, in repayment of depositors and payment of interest thereon, if any, including number of depositors, amount and duration of default involved.	The company has not defaulted in the repayment of any deposits and payment of interest.	
g. Any waiver by the depositors, of interest accrued on deposits.	There is no waiver of interest accrued on deposits by the depositors.	

4. FINANCIAL POSITION OF THE COMPANY		(Rs. In Lacs)		
a. Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of circular or advertisement	Particulars	2013-14	2012-13	2011-12
	Profit Before Tax	6133.29	5319.96	5087.63
	Profit after Tax	3901.89	3801.41	3275.48
b. 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 or interest paid)	Particulars	2013-14	2012-13	2011-12
	Dividend	Rs. 0.80	Rs. 0.80	Rs. 1.00
	per share	1.72	1.81	1.96
c. A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement	Rs. In Lacs			
		As at 31 st March, 2014	As at 31 st March, 2013	As at 31 st March, 2012

I. EQUITY AND LIABILITIES					
1 Shareholders' Funds					
a	Share Capital	5947.90	1988.85	2028.58	
b	Reserves and Surplus	34449.84	35070.63	31976.82	
		40397.74	37059.48	34005.39	
2 Non Current Liabilities					
a	Long Term Borrowings	34030.82	23388.87	12928.51	
b	Deferred Tax Liabilities (Net)	3821.48	2505.93	1964.41	
c	Other Long Term Liabilities	65.52	387.75	1371.25	
d	Long Term Provisions	126.14	119.79	78.88	
		36043.96	26360.03	16341.06	
3 Current Liabilities					
a	Short Term Borrowings	12760.04	13301.01	13232.33	
b	Trade Payables	18363.87	20009.00	17754.67	
c	Other Current Liabilities	81484.54	71255.15	42588.68	
d	Short Term Provisions	588.95	852.93	542.29	
		113167.40	105488.09	74117.97	
Total		191609.10	188907.60	124484.42	

II. ASSETS					
1 Non-current Assets					
a	Fixed Assets				
	- Tangible	6479.39	4978.26	4234.26	
	- Non-Current Investments	2920.13	2292.87	2038.94	
c	Long Term Loans and Advances	1785.95	803.57	607.68	
		11185.48	7874.70	6880.88	
2 Current Assets					
a	Current Investments	6.00	0.00	0.00	
b	Inventories	118814.79	117033.69	84764.14	
c	Trade Receivables	13241.78	18890.87	12088.52	
d	Cash and Bank Balances	4875.80	4575.79	2573.43	
e	Short Term Loans and Advances	43485.27	28062.75	18157.45	
		180423.62	161032.90	117583.55	
Total		191609.10	188907.60	124484.42	

d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement					
				Rs. In Lacs	
		For the year ended 31 st March, 2014	For the year ended 31 st March, 2013	For the year ended 31 st March, 2012	
A. Cash flow from Operating Activities:					
	Net profit before Tax,	8133.29	5319.98	5087.83	
	Adjustment for :				
	Loss on Sale of fixed assets	4.55	1.74	8.80	
	Depreciation	303.70	296.73	355.69	
	Amounts written off	104.84	8.19	192.03	
	Interest & Finance charges	4946.24	4508.59	3674.78	
	Liability no longer required written back	(31.56)	(218.82)	(142.59)	
	Interest and Dividend Income	(1385.58)	(544.89)	(114.22)	
	Profit on sale of Assets	(3.09)	(0.31)	(0.13)	
	Loss on sale of Investment	-	1.58	-	
	Profit on sale of Investment	-	(7.56)	-	
	Operating profit before Working Capital changes	10072.21	9365.21	8961.99	
Adjustments for Working Capital changes					
	Increase/(Decrease) in Trade Payables,	-	-	525	
	Other Liabilities and Provisions	3517.50	30738.66	26001.41	
	Decrease/(Increase) in Inventories	(2597.43)	(24297.42)	(29335.09)	
	Decrease/(Increase) in Trade Receivables	3448.91	(4602.15)	(5631.94)	
	Decrease/(Increase) in Loans and Advances	(18234.70)	(9758.88)	3813.10	
	Cash generated from Operation	(1793.51)	1445.42	3909.47	
	Direct Taxes Receipt/(Paid)	(1390.58)	(1406.99)	(1042.95)	
	NET CASH FROM OPERATING ACTIVITIES	(3184.09)	38.43	2866.52	
B. Cash flow from Investing Activities:					
	Sale of Investments	-	46.73	0.03	
	Interest and Dividend Income	1385.56	544.89	114.22	
	Sale of Fixed Assets	20.62	4.12	98.76	
	Purchase of Fixed assets	(2080.76)	(1170.40)	(728.12)	
	Purchase of Investment	(833.28)	(294.88)	-	
	NET CASH USED IN INVESTING ACTIVITIES	(1307.84)	(869.34)	(515.11)	
C. Cash flow from Financing Activities :					
	Proceeds against convertible warrants	-	-	525	
	By back of equity shares	-	(177.85)	(75.81)	
	Proceeds from Borrowings	33874.08	27141.85	24823.82	
	Repayment of Borrowings	(19526.15)	(16886.03)	(21589.84)	
	Interest & Finance Charges paid	(9007.03)	(7014.33)	(5498.16)	
	Dividend paid (including dividend tax)	(548.97)	(230.38)	(185.92)	
	NET CASH USED IN FINANCING ACTIVITIES	4791.94	2833.28	(1571.11)	
	NET INCREASE IN CASH AND CASH EQUIVALENTS	300.01	2002.35	780.32	
	CASH AND CASH EQUIVALENTS (OPENING BALANCE)	4575.79	2573.43	1793.11	
	CASH AND CASH EQUIVALENTS (CLOSING BALANCE)	4875.79	4575.79	2573.43	

e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company.	There is no change in Accounting Policies.	
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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