

- DHFL Network



Registered Office:

| Location | Address | Phone No.: |
|---------------|--|--|
| Fort (Mumbai) | Warden House, 2nd Floor, Sir P.M. Road, Fort, Mumbai 400001 | Tel: (022) 22029900 Fax: (022) 22871985 |

Corporate Office:

| Location | Address | Phone No.: |
|------------------|---|---|
| Corporate Office | Dheeraj Arma, 6th Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai 400051 | Tel: (022) 26583333 Tel: (022) 26474333 Fax: (022) 26583344 |

Dubai Representative Office:

| Location | Address | Phone No.: |
|--------------|---|---|
| Dubai ,U.A.E | P. O. Box 48991, Office No. 211, 2nd Floor, Atrium Centre, Khalid Bin Al Waleed Road (Bank Street), Bur Dubai, UAE. | Tel: 00-971-4-3524905. Fax: 00 - 971 - 4 - 3524906. Mob: 00-971-050-7549120, 00-971-050-5072621, 00-971-050-5351172 Email : dubai@dhfl.com |

North Central and East Zone:

| Branch | Address | Phone No.: |
|--------------|---|---|
| Zonal Office | 106-First Floor, New Delhi House, 27, Barakhamba Road, C.P., New Delhi 110001 | Tel:011-23752436 011-39587179 |
| Bhopal | City Heart, Mezanine Floor, Plot No. 1, Zone 1, M.P. Nagar, Bhopal 462001 | Tel: (0755) 2555088 Fax (0755) 4277088 |
| Bhubaneswar | 101, Aditya Plaza,First Floor, 10, Bhouma Nagar,Unit- IV, Bhubaneswar : 751001 | (0674)2534142 (0674)2534185 |
| Chandigarh | Sco-50-51,Sector -34A, Near Mukut Hospital, Chandigarh : 160022 | (0172) 5007899, 5007787 |
| Ghaziabad | C-15, 1st Floor, Milo Complex, Sec-15 Vasundhara, Ghaziabad, UP : 201012 | 95120- 2796093 |
| Indore | 4 A.Y.N. Road Royal, Gold Building, Third Floor Indore - 452001 | Tel: (0731) 4043325 Fax:(0731) 4043327 |
| Itarsi | 1st floor,9th line, Sarafa Road, Dr. U.K Shukla Building, Near Tagore School, ITARSI : 461111 | (07572)406275 |
| Kolkata | 8/1, A 1-1, Middleton Row, Corner Off Camac Street And Park Street, Kolkata : 700071 | (033) 22275141 (033) 22279721 |

North Central and East Zone:

| Branch | Address | Phone No.: |
|-----------|---|----------------------|
| Lucknow | 27/6/1, Upper Ground Floor, Taj Plaza, Madan Mohan Malaviya Marg, Lucknow : 226001 | 0522-2206113 |
| New Delhi | 10, Ground floor, Community Centre, East of Kailash, New Delhi - 110065. | (011) 26470062/64/65 |
| Raipur | Dr. Naidu Complex , 2nd Floor 4/91 4/91 Jail Road, Raipur 492009 | 0771-4092956 |
| Ranchi | S-1, IInd Floor, Samudra Complex, 59B, Circular Road, Ranchi 834001 | (0651) 2563005 |
| Rewari | SCO-7, First floor, Brass Market, Opp. LIC of India REWARI : 123401 | 01274-202447/202448 |

| Services Center Location | Nodal Brach Name | Address |
|--------------------------|------------------|--|
| Berhampur | Bhubaneswar | First Floor, Sri Murali Dept. Store, Komapali Square, Jail Road, Berhampur :760001 Ph.: 9437109989 |
| Bilaspur | Raipur | Shop -1 , Opposite of High Court, High Court Road, Bilaspur, Chattisgarh :495001 Ph.: 9993841457 |
| Rajnandgaon | Raipur | Anupam Nagar ,In front of SBI agriculture Branch Rajnandgaon Chattisgarh :491440 Ph.: 9826113818 |
| Durgapur | Kolkata | 27, Abanindra Bithi, Non-Company, City Center, Durgapur :713216 Ph.: 9832162421 |
| Faridabad | New Delhi | B-386, First floor Nehru Ground (Behind Neelam Cinema) NIT Faridabad :121001 Ph.: 9350705176 |
| Ghaziabad | Ghaziabad | Shop No 3 , 2nd Floor, 34, Navyug Market , Ghaziabad, UP (120) Ph.: 2796093, 9350184626 |
| Gurgaon | Rewari | 5 M.G Road, 1st Floor, Opp. S.B.I (Main Branch), Gurgaon, (HARYANA) :122001 Ph.: 0124-4082172/4267585 |
| Hazaribagh | Ranchi | 1st Floor, Vardan Market, Matwari Chawk,Near Gandhi Maidan. Hazaribagh, Jharkhand: 825301 |
| Jalandhar | Chandigarh | Swagat Palace,Nirmal Tower, 3rd.Floor,G.T.Road, Jalandhar :144001 Ph.: 9417288920 |
| Jamshedpur | Ranchi | Sana Complex, 102, Thakurbari Road, Aam Bagan, Sakchi, Jamshedpur |
| Khandwa | Indore | 5, Vaikunt nagar , indira chowk civil lines, Khandwa :450 001 |
| Patiala | Chandigarh | Shop no.38 1st. Floor, Leela Bhawan , Patiala :147001 |
| Rohini | New Delhi | Unit No. 520, 5th Floor, Amba Tower, Plot No. 2, Sector - 9, Community Centre, Rohini, Delhi.:110085 |

West Zone:

| Branch | Address | Phone No.: |
|--------------|---|---|
| Zonal Office | Dheeraj Apartment II, 1st Floor, P. P. Dias Compund, Natwar Nagar, Road No. 1, Off. W. E. Highway, Jogeshwari (East), Mumbai - 400 060 | Tel: (022) 28252451 (022) 28252452 (022) 28253111 Fax No. 28252459 |
| Ahmedabad | 202 Ushadeep Complex, 2nd flr., Nr. Navrangpura Railway Crossing, Above Loot Show Room, Navrangpura, Ahmedabad.: 380 009 | 079- 26449521/26449564 Fax : 079 – 26449524 |
| Ahmednagar | Office No.8, Amardeep Complex, Near Gogadev Temple, Sarjapura, Ahmednagar: 414001 | 0241-3295745. Telefax- 2431677 |
| Akola | Nakshatra Sankul, 1st Floor, Umri Road, Jathar Peth, Akola. :444005 | (0724) 2430597 Telefax (0724) 2441869 |
| Baroda | GF/72,Paradise Complex, Beside Rajshree Cinema, Kala Ghoda Circle,Sayajigunj, Vadodara : 390020 | (0265) 2226 312/14 Fax: 2226 313 |
| Bikaner | 1-2 Yadav Complex,Rani Bazar, Bikaner : 334001 | 0151 2206352, Telefax 0151-2205923 |
| Jaipur | 302/5, Jaipur Tower, 3rd Floor, Opp. A I R , M I Road, Jaipur : 302001 | (0141) 2366536/539 Fax: (0141) 2366538 |
| Jalgaon | IIrd Floor, Dhake Tower, Opp. G. S. Ground, Jaikisanwadi, Jalgaon : 425001 | 0257-2222253/54 |
| Jodhpur | 101, 1st floor, Anupam Annexe, 4th A Road, Near Old Kohinoor Cinema, Sardar Pura, Jodhpur (Raj.) : 342001 | 0257-2222253/54 Telefax (0291) 5104298 |
| Kalyan | Shop No.2,3, & 4, Riddhi Siddhi Complex,Ground Floor, Kalyan Murbad Road, Opp. ICICI bank, Kalyan (West) : 421301 | (0251-3258356) (0251-2328124) |
| Kolhapur | Office No. 6 to 8A, Akshar Plaza, Opp. Sasane Ground, Tarabai Park, New Shahupuri, Kolhapur : 416002 | (0231)2660567 |
| Kota | D-9/201, "DEEPSHREE", Opp Multipurpose School, Gumanpura Road , Kota (Raj) : 324007 | (0744) 2391928 Telefax (0744) 2392028 |
| Mumbai Metro | Dheeraj Arma, Gr. Floor, Anant Kanekar Marg, Station Road, Bandra (E), Mumbai : 400 051 | Tel: (022) 2647 0338/39 Fax: (022) 2658 2176 |
| Nagpur | 2nd Floor, Bhiwapurkar Chambers, Opp.Yashwant Stadium, Dhantoli, Nagpur :440012 | (0712)2429686 Fax.(0712)2432448 |
| Nasik | S-3, 2nd Floor, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nasik : 422002 | (0253) 2316771 (0253) 2316772 Fax- (0253) 2316762 |
| Navi Mumbai | Block no.7, Raigad Bhavan, 2nd floor,Sector No.11 CBD Belapur,Navi Mumbai: 400614 | Tel.022-27571650 Fax.27572596 |

West Zone:

| Branch | Address | Phone No.: |
|--------------|---|---|
| Parbhani | Mantri Complex, 1st Floor, Wasmal Road, Ramkrushna Nagar, Parbhani : 431401 | (02452) 2276910 Fax (02452) 223326 |
| Pune | Shop No 4,5,6, Mohit Paradise, Plot no 93, Bibewadi- LullaNagar Rd, Near Mount Carmel School, Opp. Jjoyti Asharam , Lulla Nagar, Pune :411040 | 020-26831197/26836466 |
| Rajkot | Office no.1 & 2, First Floor, Pramukhswami Arcade- "A", Malaviya Chowk, Opp.District Library, Off .Dr. Yagnik Road, Rajkot : 360001 | (0281) 2226458 (0281) 2226459 |
| Solapur | Samartha Ramdas Sankul, 1st Floor, Datta Chowk, Solapur : 413007 | (0217) 2322241 (0217) 3297178 |
| Surat | M-9 Western Plaza, Nr. Bhulka Bhavan School, Adajan Hazira Road, Adajan, Surat. : 395009 | 0261-2731266/2730508 |
| Thane | Ground Floor Arjun Towers, Gokhale Road, Naupada, Thane. 400602 | 022-2538 2400, 022-25382700 Fax: 2538 3100 |
| Vasai (East) | Opp H D F C Bank, Near Holy Family School, Evershine City, Vasai - (East) Thane : 401202 | 0250-2461281 2464683 / 3059043 |
| Panjim | 1st Floor,104Kamath chambers , opp hotel Neptune, Panjim, Goa 403001 | 9850475059 |

| Services Center Location | Nodal Brach Name | Address |
|--------------------------|------------------|---|
| Ajmer | Jaipur | Shop No 57, Ajmer Tower, 1st Floor, Kutchary Road, Ajmer |
| Alwar | Jaipur | Yas Tower , 1st Floor, Over Bridge Road, Near Bhagat Singh Circle, Alwar |
| Amravati | Akola | Shop no.2, Kharkar Complex, Railway Station Square, Amravati : 444701 Ph.: 9850441472 |
| Aurangabad | Nasik | 1st Floor, Gopinath Chamber, Besides Chunilal Petrol Pump, Adalat Road, Aurangabad: 431005 (0240) 2352643 |
| Bhandup | Mumbai Metro | Dreams The Mall, Ground Floor, Shop No. 110 & 111, Off LBS Marg, Bhandup (W), Mumbai :400078 Tel. No. (022) 32568136, Telefax :022 - 25669069 |
| Bharuch | Baroda | GF/22,Aditya Complex,Kasak Circle, Near Railway Station,Bharuch. |
| Borivali | Mumbai Metro | Dheeraj Regency, Shop No. 19, Opp. Bhor Industries, Off W.E. Highway, Borivali (E), Mumbai :400066 |
| Dausa | Jaipur | Behind Dhonkariya Motors, Agra Road, Dausa |
| Jamnagar | Rajkot | Office no.127,First Floor, Madhav Plaza, Opp. State Bank Of Saurashtra, Shri G. G. Hospital Road, Near Lal Bunglow At&dist.Jamnagar: 361001 Ph.: (0288) 2558449 |

West Zone:

| Service Center Location | Nodal Barch Name | Addrss |
|-------------------------|------------------|---|
| Artillery | Nasik | Anand Rushi Bldg., Opp. Jain Bhavan, Artillery Center Road, Nasik Road, Nasik: 422101 Ph.: 9422264771 |
| Navsari | Surat | 102, Nilanjan Complex, Nr. Radha Krishna Mandir, Dudhiya Talav, Navsari 396445 |
| Nokha | Bikaner | Near Novely Gate Cossing, Sujangarh Road, Nokha :334803 94143 24338 |
| Palghar | Vasai | Lion's Club Bldg., Kacheri Road, Opp. Sarswat Bank, Palghar (w), Thane: 401404 Ph.: 02525-25252600 |
| Pen | Navi Mumbai | Panchratna Building, Shop No.5, Opp. S. T. Stand, Pen, Dist Raigad. 9869935855 |
| Sikar | Jaipur | 20 & 21, Heera Market, Near Bus Stand., Sikar |
| Tonk | Jaipur | Subhash Bazar, Near Employment Office, Tonk |
| Vastrap | Ahmedabad | G – 3 Rudraksha Complex, B/h Kwik Metal Bus stop, Odhav Road, Odhav, Ahmedabad: 382415 Tel: 079- 22972292 |
| Sangli | Kolhapur | 1st floor, F-3,Shiv Pavillion near Ram Mandir,Miraj road, Sangli 416416 9325981301 |
| Latur | Solapur | Shop no 12/13 Upper Ground Floor Shiv Kamal , Silver Arch Nandi stop, AUSA Road Ph.: 9325472212 |
| Swargate | Pune | 1 ST Floor, Rukari bldg, C.T.S.NO 408/1, Pune - Satar Rd, Swargate, Pune- 411037 9371064655 |
| Chankheda | Ahmedabad | Shop No.10, Swagat Status Ii Nr.swagat III, On New 100' Ft. wide Road, B/h O.N.G.C. Building New Chandkheda Dist : Gandhinagar 382424 Ph.: 9924829944 |
| Pali | Jodhpur | Ashish Corner ,Subhash Circle, Near railway Station, Pali- 306401 |
| Anand | Baroda | 2/A, Shanabhai Estate, Ganesh Chowkdi, Nr. Railway Crossing, Dairy Road, Anand 388001 |
| Wardha | Nagpur | The People Co. Op. Bank building, Opposite LIC office, Near Ramakrishna Hotel, Main Road, Wardha -442001 Ph.: 9823411991 |
| Chandrapur | Nagpur | F-20, Sai Heritage, Old Warora Naka, Nagpur Road, Civil Lines, Chandrapur- 442401. Ph.: 9923189373 |
| Yavatmal | Nagpur | 15,City Market, Hanuman Akhara Square, Yavatmal- 445001. 9822757656 |
| Vasai (W) | Vasai | Shop No.37 , Dewan Tower, Navghar Rd. , Opp. Parvati Theater, Vasai (w) , Thane: 401202 0250-2349139/2334887 |

West Zone:

| Camp Location | Nodal Branch Name | Address |
|---------------|-------------------|---|
| Anand | Baroda | FF,Shanabhai Estate, Near Radhakrishna Temple, Dairy Road, Anand. : 388001 |
| Godhara | Baroda | F/4, Center Point, Lalbaug Bus Stand, Godhara, Dist. Panchamahar. |
| Halol | Baroda | 5, Naramadanagar Society, Opp. Kalarav School, Kanajari Road, Halol, Dist. Panchamahar.: 389350 |
| Hingoli | Parbhani | Hotel Ramakrushna International, Near Bus Stand, Hingoli.: 431513 Ph.: 02456-222411 |
| Meerta City | Jodhpur | Room no. 1, -1st floor, Near Ahamadia Madresa School, Opp. Palika Office, Meerta City : 341510 Ph.: 9829780687 |
| Nanded | Parbhani | Hotel Nirmal Palace, Opp. Kala Mandir, Nanded.: 431601 02462-248737,8,9 |
| Phalodi | Phalodi | Ambedakar Circle, Phalodi. |
| Shrirampur | Ahmednagar | Hotel Yogesh Executive, Opp Railway Station, Shrirampur, Tal- Shrirampur, Dist- Ahmednagar : 413709 Ph.: 02422-223460 |

South Zone

| Location | Address | Phone No.: |
|--------------|---|---|
| Zonal Office | Ground Floor, Mount Casablanca, No. 260 (Old No. 701/702), Anna Salai, Chennai - 600 006 | Tel: (044) 32940740 Fax: (044) 28511248 |
| Belgaum | 1 st Floor, Adarsh Arcade , S M chowk, Khade Bazar Corner, Belgaum : 590002 | (0831) 2424971 2424972, 2424973 Fax (0831) 2469342 |
| Bengalooru | No. S-401, 4 th floor Brigade plaza, Opposite Ganapathi temple, Anand rao circle Bangalore: 560009 | (080) 22201791/ 92(080) 22354002 |
| Chennai | Ground Floor, Mount casa blanca, New No.260, Annasalai, Chennai : 600006 | (044)28297248 (044)28297541 (044)28297542 FAX: (044)28297249 |
| Kochi | First Floor, K M M Building, Palarivattom, Kochi : 682 025 | (0484) 2334368 / 2340689 |
| 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 | 0422-2524891, 2524892, 2529299, 2522339. Fax No. 2524887 |
| Davangere | No.350/16 & 350/17 KBR Complex Near Thrishul Talkies, P. B. Road Davangere: 577002 | 08192-257809,258090 Fax No.233955 |
| Gulbarga | Plot No. 1 & 2, 2nd Floor, Dr. Jawali Complex, Main Road, Super Market, Gulbarga : 585101 | (08472) 260630 (08472) 224906 |

South Zone

| Branch | Address | Phone No.: |
|---------------|--|--|
| Hubli | 4/5, 1st Floor, Eureka Towers, Traffic Island, Hubli: 580029 | (0836) 2352929, FAX- (0836) 2350066 |
| Hyderabad | Flat no: 201 & 202, Mahavir Lok, Himayathnagar Main Road, Hyderabad : 500 029 | (040) 23260994 / 23261002 23226277 |
| Kannur | 1st Floor, Raaby Tower, Opp. Railway Station, Kannur, Kerala.: 670001 | (0497) 2707795 (0497) 3258234 |
| Madurai | Ra-gem Plaza, First Floor, 111-112, Alagar Kovil Road, Tallakulam, Madurai: 625002 | (0452) 2528400 / 2528436 |
| Mangalore | Karunadham, 2nd floor, K S Rao Road, Hampankatta, Mangalore : 575001 | (0824) 2441359 (0824) 2441801 |
| Mysore | No-435 Shrinivas Complex near Ramaswamy Circle Chamaraja Double Road Mysore: 570004 | (0821) 2333513 (0821) 2333358 |
| Pondicherry | No.94 – First Floor, Anna Salai, Pondicherry: 605 001 | (0413) 2221613 (F)2221174 2220726 |
| Salem | 1st Floor, AKM Complex, Junction Main Road, State Bank Colony, Salem: 636 004 | (0427) 2430870 (0427) 2445144 |
| Shimoga | First Floor, Maruthi Rice Mill Building, Opposite Vinayaka Talkies, B. H. Road, Shimoga: 577201 | (08182) 220152 (08182) 220074 |
| Thrissur | Ambika Arcade, First Floor, M G Road, Thrissur: 680001 | (0487) 2331661 Fax : (0487) 2331655 |
| Tirunelveli | No.11/2, Ist Floor, Tiruchendur Road, Near Murugan Kuruchi Signal, Palayamkottai, Tirunelveli : 627002 | (0462) 2578040(0462) 2578090 |
| Trichy | Tab complex, 1st Floor, No.41, Bharthidasan Salai, Opp. American Hospital, Cantonment, Trichy: 620001 | (0431) 2400030/60 |
| Trivandrum | Upper ground Floor, Parameswara Towers, Near Geethanjali Hospital, Vazhuthacaud, Trivandrum : 695014 | 0471-233077 0471-233088 |
| Vijayawada | #40-1-126,4th Floor, Vasanth Plaza, Varun Motor Building, Benz circle, Vijayawada: 500010 | (0866) 6668918 (0866) 2490116 |
| Visakhapatnam | Eswara Plaza,2nd Floor, Dwaraka Nagar, Main Road, Visakhapatnam: 530016 | (0891)2754985,2707908 |
| Hassan | First floor, Manjunatheshwara complex, Near Picture Palace, Bus Stand Road, Hassan: 573201 | (08172) 267081 |

South Zone

| Service Center Location | Nodal Branch Name | Address |
|-------------------------|-------------------|---|
| Alappuzha | Cochin | First Floor, Chandra Square, Cullen Road, Alappuzha : 688 001 0477 3202442 |
| Bagalkot | Belgaum | J.M.B. Complex, Next to Kamatgi TVS Showroom, Station Road Bagalkot: 587101 Ph.: 9972894780 |
| Mudhol | Belgaum | 3309/H, 1 st Floor, Shri Siddalingeshwar Complex, Mallamma Nagar, Mudhol, Dist : Bagalkot: 587313 Ph: 9886102524 |
| Bellary | Hubli | 1st Floor, Lalit Complex, Near Durgamma Temple, Bellary : 583101 Ph.: 9844068818 |
| Bidar | Gulbarga | 1st Floor, Rubi Plaza, N/R Railway Under Bridge, Basaweshwar Circle, Bidar : 585401 |
| Bijapur | Belgaum | F1,F2 , Mahalaxmi Complex, M G Road Bijapur: 586101 (08352) 240971,9448391733 |
| Chokodi | Belgaum | Shah Complex, Near Vijaya Bank, K C Road Chokodi Dist : Belgaum: 591201 9980983131 |
| Dindigul | Madurai | 75/38 Raju Complex, Near Hotel Archana, Scheme Road, Dindigul : 624001 Ph.: 99425 41672 |
| Eluru | Vijayawada | Opp:Ravi Sweets, Rama Mahal Centre, R.R .pet, Eluru, West Godavari: 534001 Ph.: 9246413511 |
| Erode | Coimbatore | D. No.(new)288 Old 861, Opp. to commercial Tax Office, Brough Road, Erode: 638 001 Ph.: 9345350734 |
| Gokak | Belgaum | Shop No. 6-B, Lakhamgouda Complex, Bus Stand Road Gokak Dist: Belgaum : 591307 Ph.: 9986438537 |
| Guntur | Vijayawada | S-18, 2nd Floor, Raghu Mansion, 4/1 Brodipet, Opp: Sankar Vilas, Guntur.: 522002 0863-3291258 |
| Haveri | Haveri | 1st Floor, G.G.Magavi Chambers, P.B.Road, Haveri : 581110 |
| Idukki | Cochin | Puthenpurayil Building, Sangeetha Junction, Kattappana, Idukki : 685 508 |
| K R Pet | Mysore | Mahajana Consultancy Vijaya Bank Building Near Bus stand K R Pet : 571426 9886069132 |
| Kallakurichi | Salem | S.P .Balaraman Complex, Chennai Main Road, Kallakurichi : 606202 Cell - 99945 - 14422 |
| Karimnagar | Hyderabad | Near Ponnamp Complex, Mankamma Thota Main Road, Karimnagar : 505 002 0878-3290878 |
| Karwar | Karwar | Maruti Arcade, Cutnho Road, Karwar : 581301 PH.: 9880758631 |
| Kasaragode | Kannur | Sri Hari Complex, Old Bus Stand, 2nd Cross Road, Kasaragode :671121 |
| Kolar | Bengalooru | First floor Ganesh complex, Near Reshme gudu Market Opp. K.S.R.T.C. Bus stand, Kolar 563101 P.: 9972347773/9886729240 |

South Zone

| Service Center Location | Nodel Branch Name | Address |
|-------------------------|-------------------|---|
| Kollam | Thiruvanthapuram | Sree Vighneswara Bhavan, Nr. Fire Station, Kadappakada, Kollam : 691001 Ph.: 9447158550 |
| Kottayam | Cochin | Ground Floor, Regent Plaza, C M S College Road, Baker Junction, Kottayam : 686 001 Ph.: 0481 3207638 |
| Kozhikode. | Kannur | Maliyekkal Buildings, Opp. Gulf Bazaar, Bank Road, Kozhikode. : 673001 Ph.: 9446518795 |
| Mababoobnagar | Hyderabad | D.No: 1-4-127, Mannem Complex, Hyderabad Road, Mababoobnagar. : 509 001Ph.: 99853 06167 |
| Malappuram | Thrissur | Second floor, Priya Building, Kacheripadi, Manjeri, Malappuram Dist : 676121 Ph.:9446541661 |
| Mandya | Mysore | No-1663 Ist floor Chikkaiah Building Near Church , R P Road, Mandya : 571401 9886069132 |
| Nagercoil | Tirunelveli | Hotel Parvathy International, No.128, Court Road, Veppamoodu Junction, Nagercoil : 629001 Ph.: 04652 - 233030, 04652 - 233023 |
| Narsipatnam | Visakhapatnam | Gr. Floor, Sri venkatadri Lodge, P.V.R. Complex, Opp R.T.C. Complex, Narsipatnam, Vizag (Dt): 531116 |
| Palakkad | Thrissur | Second floor, Safa Complex, Shornur Road, Near K.S.R.T.C, Palakkad Dist: 678 001 Ph.: 9847344531 |
| Pathanamthitta | Thiruvanthapuram | 1st floor, Johns complex, Opp. Anurag Theatre, Kumbazha Road, Pathanamthitta: 699645 |
| Raichur | Gulbarga | 1st Floor, Itagi Building, N/R Veerabhadreshwar Temple, City Talkies Road, Raichur : 584101 |
| Rajahmundry | Visakhapatnam | 1st Floor, RSN Complex, OPP.MRO office, Innis peta, Rajahmundry, East Godavari (Dist): 533101 Ph.: 0883-6664700,09866064679 |
| Sangareddy | Hyderabad | Sri Mallikharjuna Complex, Opp. New Bus Stand, Sangareddy. : 502 001 Ph.: 08455-654844 |
| Theni | Madurai | 972-CMM Complex, First Floor, Opp. To Janab Textiles, Cumbum Road, Theni : 625531 Ph.:99425 41673 |
| Thiruvannamalai | Pondicherry | No.10 - Durgai Amman, Koil Street, Near Ramakrishna Matric School, Thiruvannamalai. : 606 601 Ph.: 9842368586 |
| Tumkur | Bengalooru | No 10, First floor, Guru Shanthappa complex, Opp. Krishna theatre, M.G.Road, Tumkur : 572101 Ph.: 9845308356/ 9844513807 |
| Tuticorin | Tirunelveli | Hotel Alwin, No.147, Devapuram Road, New Colony, Tuticorin : 628003 Ph.: 0461- 2327780 |
| Vellore | Chennai | II floor, No.34 Katpadi Road, (Opp CMC Hospital outgate), Vellore : 632004 |
| Villupuram | Pondicherry | No.734/A-1st Floor, V V A Complex, Nehru Street, Villupuram, Tamil Nadu: 605 602 9842120251 |

South Zone

| Camp Location | Nodal Branch Name | Address |
|----------------|-------------------|---|
| Athani | Belgaum | Shanti Sagar Lodge, Near Circle, Athani, Dist. : Belgaum: 591304 Ph.: (08289) 285777 |
| Chikmagalur | Shimoga | Hotel Raj Mahal, I.G Road, Near Bus Stand, Chikmagalur : 577101 |
| Chikodi | Belgaum | Shiva Lodge, Near bus Stand, Nipani, Tal. Chikodi, Dist : Belgaum: 591237 Ph.: (08338)220537 |
| Gadag | Hubli | Hotel Vishwa, Gadag : 582101 Ph.: (08372) 236072/238045 |
| Gangavathi | Hubli | Sarvesh Lodge, Gangavathi 583227 (08533) 230912/13/14 |
| Holalkere | Davangere | PWD Inspection Bungalow, Holalkere: 577526 |
| Hosdurga | Davangere | Sri Lodge Main Road, Opp Police Station Hosdurga: 577527 |
| Hosur | Salem | Hotel Shrinivasa, Shiva Complex, Bagalur Road, Hosur : 635109 Ph.: 9362110488 |
| Hungund | Belgaum | Shivganga Lodge, Opp. Bus Stand, Hungund, Dist. : Bagalkot: 587118 Ph.: (08351)261243 |
| Jamkhandi, | Belgaum | Dwaraka Lodge, Opp. Bus Stand, Jamkhandi, Dist. : Bagalkot : 587301 (08353)220350 |
| Kadur | Shimoga | Inspection Bungalow (I.B) Near Taluk Office, Kadur :577584 |
| Khammam | Vijayawada | Hotel Sindhu Residency, Opp: Bus Stand, Khammam: 507001 Ph.: 9849271633 |
| Koppal | Hubli | Neelam Lodge, Koppal. : 583231 (08539) 230092 / 230052 |
| Mayiladuthurai | Trichy | Hotel Pams, Opp.Bus Stand, Mayiladuthurai : 609001Nil. |
| Rajapalayam | Madurai | Hotel Ananthas, Near Bus Stand, Rajapalayam : 626117 (04563) 230501 |
| Shikaripura | Shimoga | Hotel Vijayalaxmi, Shiralakoppa Road, Shikaripura: 577427 |
| Srikakulam | Visakhapatnam | Sri Satya Lodge, Opp RTC Complex, Day & Night Centre, Srikakulam.: 532001 Ph.: 08942-227774, 224988 |
| Vizianagaram | Visakhapatnam | Hotel Raja International, GSR Complex, Opp. RTC Complex, Vizianagaram. : 531116 Ph.: 08922-221611,222655 |

Notice

Notice is hereby given that the Twenty-Fourth Annual General Meeting of the Members of Dewan Housing Finance Corporation Limited will be held on Monday, 28th July, 2008 at 12.00 noon at Exchange Plaza, National Stock Exchange Auditorium, NSE Building, Ground Floor, Bandra – Kurla Complex, Bandra (East), Mumbai 400 051, to transact the following business:

ORDINARY BUSINESS

- To receive, consider and adopt the Audited Balance Sheet as at 31st March, 2008 and the Profit & Loss Account for the year ended on that date and the Reports of the Directors and Auditors thereon.
- To confirm the interim dividend already paid and to declare final dividend on Equity Shares for the financial year ended 31st March, 2008.
- To appoint a Director in place of Shri Sarang Wadhawan, who retires by rotation and being eligible offers himself for re-appointment.
- To appoint a Director in place of Shri R. P. Khosla, who retires by rotation and being eligible offers himself for re-appointment.
- To appoint a Director in place of Shri R. S. Hugar, who retires by rotation and being eligible offers himself for re-appointment.
- To consider and if thought fit, to pass with or without modification(s) the following resolution as an Ordinary Resolution :

“RESOLVED THAT pursuant to the provisions of Sections 224 and other applicable provisions, if any of the Companies Act, 1956 M/s. B. M. Chaturvedi & Co., Chartered Accountants, Mumbai, the retiring Auditors of the Company, be and are hereby re-appointed as the Statutory Auditors of the Company to hold office from the conclusion of this Annual General Meeting until the conclusion of the next Annual General Meeting on a remuneration as may be mutually agreed to between the Board of Directors and the said Auditors and reimbursement of out of pocket expenses, travelling and other expenses in connection with the work of audit to be carried out by them.

RESOLVED FURTHER THAT the Board of Directors is hereby authorized to appoint Branch Auditor(s) of the Company, in consultation with the Company's Auditors, to audit the accounts of the Company's zonal and branch offices, present and future on such terms and conditions including remuneration as may be decided by the Board of Directors.”

SPECIAL BUSINESS

- Appointment of Shri Ajay Vazirani as a Director
To consider and if deemed fit, to pass with or without modification(s) the following as an Ordinary Resolution :

“RESOLVED THAT Shri Ajay Vazirani, who was appointed as an Additional Director of the Company with effect from 4th January, 2008, pursuant to Section 260 of the Companies Act, 1956 and Article 146 of the Articles of Association of the Company and who holds office till the date of forthcoming Annual General Meeting and being eligible has offered himself for appointment and in respect of whom a notice in writing along with requisite deposit amount pursuant to Section 257 of the Companies Act, 1956 has been received from a member proposing his candidature for the office of Director, be and is hereby appointed as Director of the Company, liable to retire by rotation” .

8. Appointment of Shri Dheeraj Wadhawan as a Director
To consider and if deemed fit, to pass with or without modification(s) the following as an Ordinary Resolution :

“RESOLVED THAT Shri Dheeraj Wadhawan, who was appointed as an Additional Director of the Company with effect from 12th May, 2008, pursuant to Section 260 of the Companies Act, 1956 and Article 146 of the Articles of Association of the Company and who holds office till the date of forthcoming Annual General Meeting and being eligible has offered himself for appointment and in respect of whom a notice in writing along with requisite deposit amount pursuant to Section 257 of the Companies Act, 1956 has been received from a member proposing his candidature for the office of Director, be and is hereby appointed as Director of the Company, liable to retire by rotation”.

9. Appointment of Shri V. K. Chopra as a Director
To consider and if deemed fit, to pass with or without modification(s) the following as an Ordinary Resolution :

“RESOLVED THAT Shri V. K. Chopra, who was appointed as an Additional Director of the Company with effect from 12th May, 2008 pursuant to Section 260 of the Companies Act, 1956 and Article 146 of the Articles of Association of the Company and who holds office till the date of forthcoming Annual General Meeting and being eligible has offered himself for appointment and in respect of whom a notice in writing along with requisite deposit amount pursuant to Section 257 of the Companies Act, 1956 has been received from a member proposing his candidature for the office of Director, be and is hereby appointed as Director of the Company, liable to retire by rotation”.

10. Reclassification in the Authorized Share Capital of the Company
To consider and if thought fit, to pass with or without modifications, the following Resolution as a Special Resolution:

“RESOLVED THAT pursuant to the provisions of Section 16, 31, 94 and other applicable provisions, if any, of the Companies Act, 1956, part of the Preference Shares Capital amounting to Rs. 25 crore consisting of :

- (a) 75,00,000 (Seventy Five Lakh) Preference Shares of Rs. 25/- (Rupees Twenty Five only) each aggregating to Rs.18,75,00,000/- (Rupees Eighteen Crore Seventy Fifty Lakh Only) and
- (b) 62,50,000 (Sixty Two Lakh Fifty Thousand) Preference Shares of Rs. 10/- each (Rupees Ten only) each aggregating to Rs. 6,25,00,000 (Rupees Six Crore Twenty Five Lakh Only) out of the present 8,12,50,000 (Eight Crore Twelve Lakh Fifty Thousand Only) Preference Shares of Rs. 10/- each.

which are lying unissued, be and are hereby cancelled, for the purposes of reclassification of Authorized Share Capital of the Company.

FURTHER RESOLVED THAT the present Authorised Share Capital of the Company of Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crore Only) be and is hereby reclassified as :

- (a) 17,50,00,000 (Seventeen Crore Fifty Lakh) Equity Shares of Rs. 10/- each and
- (b) 7,50,00,000 (Seven Crore Fifty Lakh) Preference Shares of Rs. 10/- each.

FURTHER RESOLVED THAT the Memorandum of Association of the Company be suitably altered by substituting the following for existing Clause V of the Memorandum of Association of the Company:

“The Authorised Share Capital of the Company is Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crore Only) divided into (a) 17,50,00,000 (Seventeen Crore Fifty Lakh) Equity Shares of Rs. 10/- each and (b) 7,50,00,000 (Seven Crore Fifty Lakh) Preference Shares of Rs. 10/- each, with such rights, privileges and conditions as to security, redemption, conversion into equity shares, rate of dividend, right of accumulation of dividend etc., attaching thereto as are provided by the Articles of Association of the Company. The Company shall have power to increase or reduce, consolidate or sub-divided the Share Capital of the Company for the time being and from time to time divide the shares of the new Capital into several classes and denomination and to issue any shares of the original or further Share Capital of the Company for the time being with such preferential, qualified or special rights, privileges or conditions attached thereto respectively including rights to dividend in distribution of assets of the Company from time to time in accordance with the Articles of the Association of the Company and subject to the provisions of the Companies Act, 1956, for the time being in force.”

FURTHER RESOLVED THAT the Articles of Association of the Company be altered by substituting the following new Article 4 in place of existing Article 4:

“The Authorised Share Capital of the Company is Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crore Only) divided into (a) 17,50,00,000 (Seventeen Crore Fifty Lakh) Equity Shares of Rs. 10/- each and (b) 7,50,00,000 (Seven Crore Fifty Lakh) Preference Shares of Rs. 10/- each, with power to increase, reduce or modify the said Share Capital from time to time in accordance with these Articles and the legislative provisions for the time being in force in this behalf and with power to divide the shares in the Share Capital for the time being into several classes and to attach thereto respectively such preferential, qualified or special rights, privileges or conditions including that of redemption and/or conversion as may be determined by or in accordance with these presents and the provisions of the law for the time being in force.”

11. Insertion of new clause in the Share Capital Clause of the Articles of Association of the Company
To consider and if thought fit, to pass with or without modification(s) the following resolution as a Special Resolution :

“RESOLVED THAT the pursuant to the provision of Section 31 and other applicable provision, if any, the Companies Act 1956 (including any statutory modification(s) or re-enactment thereof, for the time being in force) the Article of Association of the Company be and is hereby altered by inserting a new Article as 6(a) after Article 6 of the Articles of Association of the Company under the heading ‘CAPITAL AND INCREASE AND REDUCTION OF CAPITAL’

- 6(a) NOTWITHSTANDING anything contained in these Articles, in terms of the provisions of Section 81(A) and other applicable provisions of the Companies Act, 1956, including any statutory modification(s) or re-enactment thereof, and subject to the provisions of the SEBI (Disclosures and Investors Protection Guidelines in force, the Company shall issue from time to time warrants/options and such other instruments, which entitle the holder of such warrants/instruments to apply for and obtain the allotment of equity shares, which shall rank pari -passu with the existing equity shares of the Company.’

“RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board of Directors of the Company be and is hereby authorized to take all such steps and actions and give such directions as may in its absolute discretion, be deemed necessary and to settle any question or difficulty that may arise in this regard.”

- 12 Revision in Remuneration payable to the Vice-Chairman & Managing Director.
To consider and if thought fit, to pass, with or without modification(s), the following resolution as an Ordinary Resolution:

“RESOLVED THAT in partial modification of Resolution No. 8 passed by the Members at the 21st Annual General Meeting of the Company held on 25th July, 2005 approving the appointment and terms of remuneration of Shri Kapil Wadhawan, Managing Director (now re-designated as Vice Chairman & Managing Director) and in accordance with the provisions of Sections 198, 269, 309, 310 and Schedule XIII and other applicable provisions, if any, of the Companies Act, 1956, the Company hereby approves the variation in the terms of remuneration of Shri Kapil Wadhawan as Vice Chairman & Managing Director as revised by the Board of Directors, after due recommendation by the Remuneration & Compensation Committee, and as specified in the Explanatory Statement to this Resolution, be and are hereby approved for the remaining period of his tenure of office, effective from 1st July, 2008 and as set out in the draft supplemental agreement to be entered into with Shri Kapil Wadhawan.

RESOLVED FURTHER THAT all other terms and conditions of appointment of Shri Kapil Wadhawan, as approved earlier by the Members, shall remain unchanged.

RESOLVED FURTHER THAT the Board of Directors be and are hereby authorised to revise the remuneration packages of Shri Kapil Wadhawan, Vice Chairman & Managing Director, from time to time, within the ceilings prescribed under Section 198, 309, 311 and other applicable provisions of and Schedule XIII to the Companies Act, 1956, as be in force from time to time”.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board and/or Remuneration & Compensation Committee constituted by the Board be and are hereby severally authorized to take all steps, actions and do all such acts, deeds matters and things, as they may in their absolute discretion deem necessary, proper or desirable and settle any questions difficulty or doubt that may arise in this regard.”

- 13 Issue of Redeemable Preference Shares
To consider and if thought fit, to pass with or without modifications, the following resolution as Special Resolution :

“RESOLVED THAT pursuant to the provisions of Section 80, 81(1A) and other applicable provisions, if any, of the Companies Act, 1956 (the Act) (including any statutory modification(s) or re-enactment thereof, for the time being in force) and subject to the provisions of the Memorandum of Association and Articles of Association of the Company, the Listing Agreement entered into by the Company with the Stock Exchanges where the Company's share are listed and such other authorities, as may be applicable, as amended till date and subject to requisite approvals or consents, if any, of Government of India, Reserve Bank of India, National Housing Bank, SEBI, Stock Exchanges, Central Listing Authority, Banks, Financial Institutions and other appropriate authorities under any other applicable laws, rules and regulations for the time being and from time to time in force and further subject to such terms, conditions, stipulations and modifications as may be prescribed, imposed or suggested by any of them while granting such consents and approvals which the Board of Directors (hereafter referred to as “the Board”, which term shall be deemed to include any committee thereof for the time being, and from time to time, to which all or any of the powers hereby conferred on the Board by the resolution may have been delegated), be and is hereby authorised to accept and subject to such conditions and modifications as may be considered appropriate by the Board of the Company, consent of the Company be and is hereby

accorded to the Board (with powers to delegate all or any of the powers hereby conferred to any committee thereof), to create, issue, offer and allot on a preferential/private placement basis to such persons, including Indian Public Companies, Bodies Corporate, Financial Institutions, Banks, Mutual Funds, trusts, local bodies, general public and/or any other person whether Shareholders of the Company or not, as the Board may deem fit, in one or more tranches upto 7,50,00,000 (Seven Crore and Fifty Lakh) Redeemable Preference Shares of Rs. 10/- (Rupees ten only) each of an aggregate nominal value not exceeding Rs. 75,00,00,000 (Rupees Seventy Five Crore only) for cash, at par or at such premium, upon such terms and conditions as to rate of dividend, period of redemption, put/call options, as may be decided by the Board in its absolute discretion.

RESOLVED FURTHER THAT without prejudice to the generality of the above and for the purpose of giving effect to the above, the Board be and is hereby authorized to determine as to when the Redeemable Preference Shares are to be issued, the terms of the issue including the Class of Investors to whom the aforesaid shares are to be allotted, number of shares to be allotted in each tranche, issue price, rate of dividend, the terms of cumulating or otherwise of dividends, redemption period, manner of redemption, premium on redemption or premature/early redemption at the option of the Company and/or investor, listing on one or more Stock Exchanges and all such terms as are provided in offering of a like nature as the Board may in its absolute discretion deem fit and to make and accept any modifications in the proposal as may be required by the authorities involved in such issues and to do all such acts, deeds, matters and things execute all such deeds and documents as may be necessary and settle any questions or difficulties that may arise in regard to the said issue(s).”

By Order of the Board

S. Y. Sankhe
Company Secretary

Registered Office:
Warden House, 2nd Floor,
Sir P. M. Road,
Fort, Mumbai - 400 001

Dated: 12th May, 2008

NOTES

- 1 A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. THE INSTRUMENT APPOINTING PROXY SHOULD, HOWEVER, BE DEPOSITED AT THE REGISTERED OFFICE OF THE Company NOT LESS THAN FORTY EIGHT HOURS BEFORE THE COMMENCEMENT OF THE MEETING.
- 2 The relevant Explanatory Statement pursuant to Section 173(2) of the Companies Act, 1956, relating to the Special Business to be transacted at the meeting is annexed hereto.
- 3 Shareholders are requested to bring their copy(ies) of Annual Report at the Meeting.

- 4 Members/proxies should fill in and handover the attendance slip while attending the Meeting
- 5 In case of joint holders attending the meeting only such joint holder who is higher in the order of names will be entitled to vote.
- 6 Members who hold shares in dematerialised form are requested to write their Client ID and DP ID numbers and those who hold shares in physical form are requested to write their Folio Number in the attendance slip for attending the meeting.
- 7 All the documents referred to in the accompanying Notice and Explanatory Statement are open for inspection at the Registered Office of the Company on all working days, except Saturdays, between 11.00 a.m. and 1.00 p.m. upto the date of the Annual General Meeting.
- 8 (a) The Company has already notified closure of Register of Members and Transfer Books from Monday, 21st July, 2008 to Monday 28th July, 2008 (both days inclusive) for determining the names of members eligible for dividend, if approved, on Equity Shares. In respect of shares held in electronic form, the dividend will be paid on the basis of particulars of beneficial ownership furnished by the Depositories for this purpose.
- (b) The dividend on equity shares, as recommended by the Board of Directors, if declared at the Annual General Meeting, will be paid within 30 days from the date of declaration
- (c) Members may please note that the dividend warrants will be payable at par at the designated branches of the Bank as may be specified on the dividend warrant for an initial period of 3 months only. Thereafter, the dividend warrant on revalidation will be payable only at the limited centers/branches. The members are, therefore, advised to encash dividend warrants within the initial validity period.
- 9 In order to provide protection against fraudulent encashment of warrants, shareholders holding shares in physical form are requested to intimate the Company under the signature of the Sole/First joint holder, the following information to be incorporated on the dividend warrants :
- (a) Name of the Sole/First joint holder and the Folio Number.
- (b) Particulars of Bank Account, viz.:
- (c) Name of the Bank.
- (d) Name of the Branch
- (e) Complete address of the Bank Branch with Pin Code.
- (f) Account type, whether Savings (SB) or Current Account (CA).
- (g) Bank Account Number.
- 10 Shareholders holding shares in electronic form may note that their Bank Account details as furnished by their Depositories to the Company shall be printed on their dividend warrants as per the applicable regulation of the Depositories and the Company will not entertain any direct request from such shareholders for deletion of/change in such Bank details. Further, instructions, if any, already given by them in respect of shares held in physical form will not be automatically be applicable to the shares held in the electronic mode. Shareholders who wish to change such Bank Account details are therefore requested to inform their Depository Participants about such change.

- 11 Pursuant to the provisions of Section 205A (5) of the Companies Act, 1956, dividends for the financial year ended 31st March, 2001 and thereafter, which remain unclaimed for a period of 7 years will be transferred by the Company to the Investor Education and Protection Fund (IEPF) established by the Central Government pursuant to Section 205C of the Companies Act, 1956.

Information in respect of such unclaimed dividend for the three years when due for transfer to the said Fund is given below:-

| Financial Year ended | Date of Declaration | Due for Transfer on |
|----------------------|---------------------|---------------------|
| 2000-2001 | 30/07/2001 | 03/09/2008 |
| 2001-2002 | 31/07/2002 | 04/09/2009 |
| 2002-2003 | 31/07/2003 | 04/09/2010 |

Shareholders who have so far not encashed the dividend warrant(s) are requested to either send the same for revalidation or in case of loss of warrant apply for issue of duplicate warrant(s) by writing to the Company. Shareholders are requested to note that no claim shall lie against the Company or the said Fund, in respect of any amounts, which were unclaimed or unpaid for a period of seven years from the dates that they first became due for payment and no payment shall be made in respect of such claims.

- 12 Corporate Members intending to send their authorized representatives are requested to send a duly certified copy of the Board Resolution authorizing their representative(s) to attend and vote at the Annual General Meeting at least forty-eight hours before the meeting.
- 13 Pursuant to Section 109A of the Companies Act, 1956, shareholders are entitled to make nomination in respect of shares held by them in physical form. Shareholders desirous of making nominations are requested to fill in and send Form 2B (copy of which will be made available on request).
- 14 Members are requested to contact and send the correspondence relating to all transfer of shares and other related matters in physical as well as demat categories to the Registrar & Transfer Agent of the Company, Intime Spectrum Registry Ltd., C - 13, Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (W), Mumbai-400078 Phone: 91-22-25963838 Fax: 91-22-25946969 e-mail- sharad.patkar@intimespectrum.com / Contact Person: Shri Sharad Patkar, Head - Share Registry.
- 15 The Company has designated an exclusive email ID secretarial@dhfl.com which would enable the members to post their grievances and monitor its redressal. Any member having any grievance may post the same to the said email address for its quick redressal.

ANNEXURE TO THE NOTICE

EXPLANATORY STATEMENT PURSUANT TO SECTION 173(2) OF THE COMPANIES ACT, 1956.

Item No. 7, 8 & 9

Shri Ajay Vazirani was co-opted as Additional Director of the Company on 4th January 2008. Shri Dheeraj Wadhawan and Shri V. K. Chopra were co-opted as Additional Directors of the Company on 12th May, 2008 respectively by the Board of Directors of the Company. According to the provision of section 260 of the Companies Act, 1956, they hold office as Directors upto the date of the ensuing Annual General Meeting. As required by Section 257 of the Act, notices have been received from the members signifying their intention to propose the appointment of Shri Ajay Vazirani, Shri Dheeraj Wadhawan and Shri V. K. Chopra as Directors of the Company, along with prescribed deposit of Rs. 500/- with each notice.

Brief resume of Shri Ajay Vazirani, Shri Dheeraj Wadhawan and Shri V. K. Chopra are given in the Annexure to this Notice. Keeping in view the enriched expertise and knowledge of Shri Ajay Vazirani, Shri Dheeraj Wadhawan and Shri V. K. Chopra, the Board considers it desirable that the Company should continue to avail their guidance and advice.

The Board recommends the Resolutions set out at Items No. 7, 8 and 9 of the Notice for approval by the Members.

None of the Directors, except Shri Ajay Vazirani, Shri Dheeraj Wadhawan, Shri V. K. Chopra and Shri Kapil Wadhawan who is the brother of Dheeraj Wadhawan are in any way concerned or interested in the said Resolutions.

Item No. 10.

Reclassification in the Authorized Share Capital of the Company

The present Authorised Share Capital of the Company is Rs. 250 crore divided into

- (a) 15 crore Equity Shares of Rs. 10/- each,
- (b) 75 lakh, Preference Shares of Rs. 25/- each, and
- (c) 8,12,50,000 preference shares of Rs. 10/- each.

The subscribed equity share capital consists of (a) 6,05,22,975 equity shares of Rs. 10/- each aggregating to Rs. 60.52 crore and (b) 70,00,000 Non Convertible Redeemable Preference Shares of Rs. 10 each aggregating to Rs. 7 crore. Your Company will have to raise resources on an ongoing basis by way of equity and as well as debt infusion of capital from time to time which is required for business growth. It ensures that healthy Capital Adequacy and Debt Equity Ratio is maintained and enhances the borrowing capacity.

It is therefore, proposed to reclassify the Authorised Share Capital of the Company by adding 2.50 crore equity shares of Rs. 10/- each to the present 15 crore equity shares of Rs. 10/- each thereby increasing the total number of equity shares to 17.50 crore equity shares of Rs. 10/- each aggregating to Rs. 175 crore, by cancelling the current unissued Preference Shares Capital as given below :

- (a) 75,00,000 Preference Shares of Rs. 25/- each aggregating to Rs. 18.75 crore.
- (b) 62,50,000 Preference Shares of Rs. 10/- each aggregating to Rs. 6.25 crore, out of 8,12,50,000 Preference Shares of Rs. 10/- each.

Consequent to the above the reclassification, the Authorized Share Capital of the Company shall be as under :

| Particulars | Before Reclassification | | After Reclassification | |
|------------------------------------|-------------------------|-------------------|------------------------|-------------------|
| | Nos. | Amount Rs. in Cr. | Nos. | Amount Rs. in Cr. |
| Equity Shares of Rs. 10/- each | 15,00,00,000 | 150.00 | 17,50,00,000 | 175.00 |
| Preference Shares of Rs. 25/- each | 75,00,000 | 18.75 | Nil | Nil |
| Preference Shares of Rs. 10/- each | 8,12,50,000 | 81.25 | 7,50,00,000 | 75.00 |
| Total | | 250.00 | | 250.00 |

The Board recommends passing of the resolution as special resolution at item No. 10 of the notice.

None of the Directors of the Company is in any way, concerned or interested in the said Resolution.

Item No. 11.

Insertion of new clause in the Share Capital Clause of the Articles of Association of the Company

The avenues for raising equity capital have been widened consequent to the recognition of various new instruments in the capital market. In order to enable the Company to have access to such instruments, it has become necessary to incorporate a suitable amendment in the Articles of Association. In this regard, a new Article as set out in the Notice is proposed to be inserted as Article No. 6(a) under the heading 'CAPITAL AND INCREASE AND REDUCTION OF CAPITAL' in the Article of Association of the Company.

Pursuant to the provisions of Section 31 of the Companies Act, 1956, any amendments to the Articles of Association requires approval of the Members by way of special resolution.

The Board of Directors, accordingly, recommends the resolution set out at item No. 11 of the accompanying Notice for the approval of the Members.

None of the Directors of the Company is in any way, concerned or interested in the said Resolution.

Item No. 12

Revision in the remuneration payable to Vice Chairman & Managing Director

At the Annual General Meeting of the Company held on 25th July 2005, the Members had approved the re-appointment of Shri Kapil Wadhawan as Managing Director (now re-designated as Vice Chairman & Managing Director) on a salary of Rs. 75,000/- pm together with such perquisites, allowances and performance incentive as specified in the Explanatory Statements annexed to the Notice of that Meeting.

Considering the rich experience and instrumental role played by Shri Kapil Wadhawan and keeping in view with the current industry standard it was decided by the Board to revise the remuneration of Shri Kapil Wadhawan, Vice Chairman & Managing Director. The Board of Directors at its meeting held on 12th May, 2008 revised the remuneration as recommended by the Remuneration & Compensation Committee of the Company subject to the approval of the members. The revised terms of remuneration payable to Shri Kapil Wadhawan, Vice Chairman & Managing Director for the residual period of his tenure from 1st July, 2008 would be as under :

| | |
|----------------------------------|---|
| Salary | Rs. 3,50,000/- per month subject to such increment as the Board may approve from time to time. |
| Commission | Equivalent to 1.5% of the net profits of the Company, subject to a ceiling of an amount equal to the annual salary. |
| Other reimbursements/perquisites | |
| Housing | (a) The expenditure by the Company on hiring residential accommodation for him will be subject to a ceiling of 60% of his salary over and above 10% payable by him. (b) In case the accommodation is owned by the Company, 10% of his salary shall be deducted by the Company. (c) In case no accommodation is provided by the Company, he shall be entitled to house rent allowance, subject to the ceiling as laid down in (a) above. |

| | |
|--|--|
| | (d) The expenditure incurred by the Company on gas, electricity, water and furnishings will be valued as per the Income-Tax Rules, 1962. |
| Medical Reimbursement | Reimbursement of all hospitalization and medical expenses actually incurred for self and family provided that the expenses incurred by the Company in this regard for him and his family shall be subject to a ceiling of one month's salary in a year in accordance with the Company's rules. |
| Leave | In accordance with the rules framed by the Company. |
| Leave Travel Assistance | For self and family, once in a year incurred in accordance with rules of the Company. |
| Club fees | Actual fees for a maximum of two clubs. This will not include admission fees and life membership fees. |
| Personal Accident Insurance | Personal Accident Insurance of an amount, the annual premium for which does not exceed Rs.25,000/-. |
| Company contribution to Provident and Superannuation Fund/Annuity Fund | The Company shall contribute to the Provident Fund and Superannuation/Annuity Fund in accordance with the rules and regulations of the Company. Such contribution shall be limited to the extent that they either singly or together are not taxable under the income Tax Act, 1961 |
| Ex-gratia payment | In addition to the above, Shri Kapil Wadhawan shall be entitled for ex-gratia payment not exceeding Rs.3,00,000 per annum. |
| Gratuity | Gratuity payable shall be at a rate not exceeding half months' salary for each completed year of service |
| Leave encashment | Encashment of unavailed leave at the end of the tenure or at specified intervals will be as per scheme of the Company. |
| Car / Telephone | The Company shall provide car with Chauffer for the Company's business and telephone at the residences of Shri Kapil Wadhawan and cellular phone, provided that personal long distance telephone calls and ue of the care for private purpose be billed by the Company to Shri Kapil Wadhawan. |

The draft Supplemental Agreement between the Company and Shri Kapil Wadhawan, Vice Chairman & Managing Director, is available for inspection by the Members of the Company at the Registered Office of the Company between 10.00 a.m. and 12.15 p.m. on any working day of the Company upto the date of General Meeting..

Shri Kapil Wadhawan, Vice Chairman & Managing Director as well as his brother Shri Dheeraj Wadhawan, Director of the Company are concerned or interested in the Resolution at Item 12 of the Notice.

Item No. 13.

Issue of Redeemable Preference Shares

In order to restructure and to strengthen the capital base to augment the long-term resources, and to meet the general business requirement of the Company, your Company proposes to issue Redeemable Preference Shares of an aggregate nominal value not exceeding Rs. 75 crore in one or more tranches, on such terms, in such manner, at such price or prices and at such time as may be considered appropriate by the Board to the various categories of Investors as set out in the Resolution.

Section 81 of the Companies Act, 1956 provides, inter alia, that whenever it is proposed to increase the subscribed Capital of a Company by allotment of further shares, such further shares shall be offered to the persons, who on the date of the offer, are holders of the equity shares of the Company, in proportion to the Capital paid-up on that date, unless the shareholders in a general meeting decide otherwise. The Listing Agreement executed by the Company with the various Stock Exchanges also provide that the Company shall, in the first instance, offer all Securities for subscription pro rata to the shareholders, unless the shareholders in a general meeting decide otherwise.

Approval of the shareholders is accordingly sought for the issue of Redeemable Preference Shares upto an aggregate nominal value, not exceeding Rs. 75 Crore

Your Directors recommend the passing of special resolution at item no.13 of the notice for approval of the shareholders.

The Directors of the Company may be deemed to be concerned or interested in the resolution, to the extent of allotment, if any, to be made to them, their relatives and to the companies in which they are interested.

By Order of the Board

S. Y. Sankhe
Company Secretary

If in any year during the currency of appointment of the Vice Chairman & Managing Director, the Company has no profits or its profits are inadequate, Company shall pay remuneration by way of salary, house rent allowance, perquisites & allowances and performance linked remuneration as per the provisions of Section II of Part II of Schedule XIII and other applicable provisions, if any, of the Companies Act, 1956.

All other terms and conditions of the appointment of Shri Kapil Wadhawan, Vice Chairman & Managing Director, will remain unchanged. The Resolution for the change in the remuneration aforesaid is recommended for acceptance by the Members. The above may be treated as an abstract pursuant to Section 302 of the Companies Act, 1956.

Registered Office:
Warden House, 2nd Floor,
Sir P. M. Road,
Fort, Mumbai - 400 001

Dated: 12th May, 2008

Information as required under Clause 49 (VI) (G) of the Listing Agreement in respect of Directors being Appointed and Re-appointed

Details of Directors seeking Appointment

Ajay Vazirani

Shri Ajay Vazirani has a bachelor's degree in commerce from Bombay University and a degree in law from Government Law College, Mumbai. He has been practicing law for over 12 years. He specializes in commercial and property law, documentation, corporate and commercial litigation, property related issues, land laws and arbitration and alternative dispute resolutions. In view of his vast experience in the areas of the law and compliance, the Board of Directors considers that his appointment on the Board of Company will be beneficial to the Company.

Dheeraj Wadhawan

Shri Dheeraj Wadhawan is one of stakeholder of the Company forming part of the Promoter Group of the Company. He is the son of late Shri Rajesh Kumar Wadhawan, former Chairman & Managing Director and brother of Shri Kapil Wadhawan, Vice Chairman & Managing Director. He has graduated in Construction Management from the University of London. He has over 7 years of experience in the real estate / developers and construction industry. In view of his vast experience in the areas of real estate, developers and construction the Board of Directors considers that his appointment on the Board will be beneficial to the Company.

V. K. Chopra

Shri V K Chopra is a Fellow Member of the Institute of Chartered Accountants of India (FCA) by profession and is a Certified Associate of Indian Institute of Bankers (CAIIB). He started his career in Banking as an Officer in Central Bank of India way back in 1969; Shri Chopra served the Bank for 31 years in various capacities. As the former Executive Director of Oriental Bank of Commerce, he steered the bank towards prosperity and was responsible for taking strategic decisions and supervising the function of the bank's entire operations. Before joining the Corporation Bank, Chopra was the Chairman & Managing Director of Small Industries Development Bank of India (SIDBI). His last assignment was with the Securities Exchange Board of India (SEBI) as Whole Time Member. With his impeccable commitment to a strong corporate ethics, the Board feels that Shri V. K. Chopra would bring his wide and varied experience in the banking and corporate sector, which will benefit the Company.

| Name of the Directors | Shri Ajay Vazirani | Shri V. K. Chopra | Shri Dheeraj Wadhawan |
|--|--|--|--|
| Date of Birth | 26/05/1971 | 06/03/1946 | 10/11/1978 |
| Age | 37 years | 62 years | 29 years |
| Date of Appointment | 04/01/2008 | 12/05/2008 | 12/05/2008 |
| Experience in specific functional area | Over 12 years in legal and corporate affairs | Over 40 years in banking/finance and corporate affairs. | Over 7 yrs in real estate and construction |
| No. of shares held in the Company | Nil | Nil | 5302250 |
| Qualifications | B.Com, LLB | FCA and CAIIB | B. Com, Construction Management. |
| List of other directorships | DHFL Venture Capital Pvt. Ltd | Rolta India Ltd. Rasandik Engineering Industries India Ltd. Svil Mines Ltd. Suashish Diamonds Ltd. Future Ventures Ltd. Centrum Direct Ltd. | Housing Development and Infrastructure Ltd. Wadhawan Food-Retail Pvt. Ltd. Dish Hospitality Pvt. Ltd. Wadhawan Retail Venture Pvt. Ltd. Wadhawan Consolidated Holding Pvt. Ltd. Wadhawan Realtors Pvt. Ltd Wadhawan Infrastructure Developers Pvt. Ltd. R. K. Wadhawan Institute of Universal Learning Pvt Ltd. Dheeraj Township Developers Pvt. Ltd. Interactive Multimedia Technologies Pvt. Ltd. Dinshaw Trapinex Commercial Broker LLC Global Resorts & Hotels Pvt. Ltd. Wadhawan Lifestyle Retail Pvt. Ltd. KSD Entertainment Pvt. Ltd. RKW Construction Facility Management Pvt. Ltd. RKW Developers Pvt. Ltd. RKW Project Management Pvt. Ltd. Wadhawan Holdings Pvt. Ltd. |
| Membership/ Chairman of Committees of the other of Companies | Nil | Nil | Nil |

Details of Directors seeking Re-appointment

At the ensuing Annual General Meeting, Shri Sarang Wadhawan, Shri R. P. Khosla and Shri R. S. Hugar, Directors retire by rotation and being eligible, and have offered themselves for re-appointment. The brief resume, experience, functional expertise and the membership on various Board and Committees of the Directors proposed to be re-appointed at serial no. 3,4 and 5 of the Notice and as per Corporate Governance code defined under Clause 49 of the Listing Agreement are furnished below:

| Name of the Directors | Shri Sarang Wadhawan | Shri R. P. Khosla | Shri R. S. Hugar |
|---|--|--|---|
| Date of Birth | 05/10/1976 | 04/11/1930 | 01/08/1940 |
| Age | 32 years | 78 years | 68 years |
| Date of Appointment | 04/10/2000 | 18/08/1993 | 31/07/2002 |
| Experience in specific functional area | Over 10 years in Real Estate/ Development and Constructions activities | Over 55 years Finance / Administration | |
| No. of shares held in the Company | 1835572 | Nil | Nil |
| Qualifications | B. Com, MBA | I.A.S (Retd) | M.A (Econometrics) |
| List of other directorships | Housing Development and Infrastructure Ltd DHFL Vysya Housing Finance Ltd. DHFL Property Services Ltd. DHFL Insurance Services Ltd. Privilege Power & Infrastructure Pvt. Ltd. Dinshaw Trapinex Builders Pvt. Ltd. Privilege Industries Ltd. Prithvi Realtors & Hotels Pvt. Ltd. Privilege Airways Pvt. Ltd. Privilege Distilleries Pvt. Ltd. Dinshaw Trapinex Ltd. Dinshaw Trapinex Commercial Broker (L.L.C.) KSD Entertainment Pvt. Ltd. HDIL Energy Private Limited HDIL Infra Projects Private Limited Sara Realtors and Developers Private Limited HDIL Power Private Ltd. HDIL Oil & Gas Private Ltd. HDIL Entertainment Private Ltd. | M/s. HCL Info systems Ltd | IPCA Laboratories Ltd DHFL Vysya Housing Finance Ltd. VRL Logistics Ltd. |
| Membership/Chairman of Committees of the other of Companies | Finance Committee Housing Development and Infrastructure Ltd. - Member Investor Grievance Committee Housing Development and Infrastructure Ltd - Member Project Committee Housing Development and Infrastructure Ltd - Member | Remuneration Committee : Dewan Housing Finance Corporation Ltd. - Member M/s. HCL Infosystems Ltd. - Member Audit Committee M/s. HCL Infosystems Ltd. -Chairman Employee Grievance Committee M/s. HCL Infosystems Ltd. - Member Share Holder Committee M/s. HCL Infosystems Ltd. -Chairman | Audit Committee Dewan Housing Finance Corp. Ltd. Chairman DHFL Vysya Housing Finance Ltd. -Member Remuneration Committee Dewan Housing Finance Corp. Ltd Member |



Dewan Housing Finance Corporation Ltd.
Registered Office: Warden House, 2nd floor, Sir P. M. Road, Fort , Mumbai - 400 001.

ATTENDANCE SLIP to be presented at the entrance of the meeting venue

I/We hereby record my/our presence at the Twenty-Fourth Annual General Meeting of the Members of Dewan Housing Finance Corporation Limited will be held on Monday, 28th July, 2008 at 12.00 noon at Exchange Plaza, National Stock Exchange Auditorium, NSE Building, Ground Floor, Bandra – Kurla Complex, Bandra (East), Mumbai 400 051

Name _____

Ledger Folio/CL.ID No. _____ No. of Shares _____ Signature _____

Note: Only shareholders / proxies / authorised representatives are allowed to attend the meeting.



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PROXY FORM

I/We, _____

of _____ being a member(s) of Dewan Housing Finance Corporation Ltd.,

hereby appoint _____

or failing him/her _____

as my / our proxy to attend and vote for me/us and on my/ our behalf at the Twenty-Fourth Annual General Meeting of the Company to be held on Monday, 28th July, 2008 and/or at any adjournment thereof.

Ledger Folio/CL. ID No. _____ No. of Shares held _____

Signed this _____ day of _____ 2008

Note: The proxy form duly completed and signed should be deposited at the Registered Office of the Company not later than 48 hours before the time of the meeting.

Affix
Revenue
Stamp

Signature



Dewan Housing Finance Corporation Ltd.
Registered Office: Warden House, 2nd floor, Sir P. M. Road, Fort , Mumbai - 400 001.

BANK ACCOUNT PARTICULARS

I/We am/are holding _____ equity shares under Folio/CL. ID No. _____ and do hereby

authorize Dewan Housing Finance Corporation Ltd., to print the following details on my/our Dividend Warrant/s.

Account Type: Savings/Current _____ Account No. : _____

Bank Name : _____ Branch : _____

Date : _____ Signature of Shareholder/s _____