OLD

SUNDARAM FINANCE
Enduring values. New age thinking.

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1. **MINIMUM DEPOSIT / ADDITIONAL DEPOSIT :** All deposits (irrespective of the Schemes) received in the same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposits will be accepted / renewed in multiples of Rs. 1,000/ -
2. **SCHEME – I : CUMULATIVE DEPOSIT :** Cumulative Deposits are accepted for periods at the rates of interest mentioned overleaf, Interest compounded at the respective rates will be credited to the Depositor's account on 31st March every year. In all cases, the accumulated interest is payable only on maturity.
3. **SCHEME – II : FIXED DEPOSIT :** Fixed Deposits are accepted for periods at the rates of interest as mentioned overleaf.
   (i) Monthly interest is payable on the last day of every month.
   (ii) Quarterly interest is payable on the last day of March, June, September and December every year.
   (iii) Interest payment will be made through *Electronic mode*.
4. The actual rates of return under both the schemes are mentioned overleaf.
5. **SENIOR CITIZEN DEPOSIT SCHEME :**
   To avail the benefit additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit / renewal. Proof of date of birth as mentioned in page no. 3 must be submitted along with the application form.
6. **IDENTIFICATION OF DEPOSITORS**
   To comply with "Know your customer" guidelines for NBFC's prescribed by The Reserve Bank of India (RBI), new depositors should provide a copy of any one of the following documents (which contains the photograph of the concerned depositor/s) for identification and proof of residential address.
   (i) Passport (ii) Voters Identity Card (iii) Driving License (iv) Aadhar Card. In case the address mentioned in the above documents differs from the present address a copy of anyone of the following documents should be furnished for proof of residential address.
   (a) Telephone bill (b) Bank a/c statement (c) Letter from any recognized public authority (d) Electricity Card (e) Letter from employer (f) Ration Card.
   Photograph needs to be submitted at the time of placing of fresh deposit by the new depositors and by the existing depositors at the time of renewal of deposits. In case the depositor has already submitted the same, then it need not be provided again.
7. **NON-RESIDENT DEPOSITS :** Deposits from Non-resident Indians are accepted by cheques issued from their non resident ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittances or transfer from NRE/FCNR (B) accounts into the NRO Account. A declaration as above from the depositor as provided on page 6 and other documents have to be produced to the company each time a deposit is made, together with the application for the deposit.
8. **FATCA-CRS INSTRUCTIONS** (Foreign Accounts Tax Compliance Act-Common Reporting Standards) : In compliance with the regulations of Government of India, depositors are required to provide their additional information/ certifications / documentations as and when sought by the company.
   In certain circumstances the company may be obliged to share information on the depositor/s' account with relevant authorities.
   Depositors are required to inform the company promptly whenever there is change in the status/information already provided to the company.
   Depositors(including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form.
9. **CENTRAL KYC REGISTRY :** RBI has mandated financial institutions to share KYC informations to a Central KYC Registry who shall allot a common KYC Number. Depositor(s) are requested to share with us such number upon receipt of the same.
10. **HUF DEPOSITS :** HUF Deposits will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.
11. **JOINT DEPOSITS :** Deposits may be made in the joint names of two/three persons, under Number one or Survivor/s ('N' of 'S/s') or Anyone or Survivor's (A' or 'S/ s') basis. All correspondence will be addressed to the first depositor only. Interest payments and repayment of deposits will be effected favouring first depositor only.
12. **NOMINATION :** In terms of the provisions of Sec.45QB of RBI Act 1934, the depositor/s may nominate one person to whom, In the amount of the deposit may be returned in the event of death of the depositor/s.
13. **RENEWALS :** Cumulative deposits can be renewed for maturity value. In case of A or S/s deposits, renewals retaining one of the depositor(s) as the first depositor is possible. However, transfer to persons other than the second / third depositors in A or S/s deposits is not possible, in case the aggregate deposits held either singly or jointly by the depositors is Rs.20,000/-or more. Transfer of deposits by a change in the first named depositor is not possible in the case of N or S/s deposits.
    Deposits can be renewed from the date of maturity only if renewal instructions along with Term Deposit Receipt (TDR) are received within 2 months from the date of maturity. Otherwise the same will be renewed prospectively.
14. **LOAN ON DEPOSITS :** The company may grant, at its sole discretion, loan against deposit upto 75% of the deposit amount, provided the deposit had run for a minimum period of 3 months. The loan amount shall carry interest @ 2% above the contracted rates (compounded in case of Cumulative Deposit) payable on such deposits. The relative term deposit receipt(s) and loan documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of N or S/s deposits. Loan payments shall be effected favouring first depositor only.
    Renewal with loan is not possible. Maturity payment after adjustment of loan principal and loan interest will be made on maturity, if Renewal instructions for the balance amount (subject to a minimum of Rs. 10,000) are not received within one week in advance of the maturity.
15. **REPAYMENTS :** For repayment of deposit on maturity, the deposit receipt has to be surrendered duly discharged on one rupee revenue stamp with instructions for repayment. In the case of N or S/s deposit, the discharge has to be made by the first named depositor only. However, in the case of A or S/s deposit, any depositor can give the discharge.
16. **PREMATURE PAYMENTS (PMP) :** The company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the deposit receipt must be discharged by all the depositors in case of A or S/s deposit and by the first named depositor in case of N or S/s deposit. (As per the Directions of RBI currently in force (PMP) :

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the deposit or**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity.	The Interest payable shall be 2 % lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 % lower than the minimum rate at which deposits are accepted by the Company*

* The above Rates are also applicable for (PMP) in the case of death of a depositor.
** PMP can be made without interest in the case of death of a depositor to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, to the satisfaction of the company.

17. All repayments of deposit amounts will be effected by electronic mode.
18. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, whose address is, 3rd Floor, Corporate Bhavan (UTI Building), No. 29, Rajaji Salai, Chennai - 600 001.
19. Payment of Interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the company's head office is not working, due to holiday or otherwise, will be made on the next working day.
20. Interest ceases on the maturity date of deposit, if the deposit is not renewed within 2 months from the date of maturity, or if the deposit is withdrawn after the maturity date.
21. Any deposit which remains unclaimed for a period of seven years from the date of maturity will be transferred to "The Investor Education and Protection Fund" established by the Central Government under relevant provisions of the Companies Act.
22. **INCOME-TAX :** Income-Tax, in terms of provisions of Income Tax Act 1961, will be deducted from the interest payable/credited in the Account.
    If a non-assesse depositor requires any exemption from tax deduction at source on interest payments a valid declaration in form 15G/ form 15H or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted.
    In case of Cumulative Deposits, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction if applicable will be made.
    We would like to inform that a fresh form 15G/form 15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the depositors might have already furnished the forms for the current financial year.
23. **GENERAL :**
- The company reserves the right to reject any application for deposit or for renewal without assigning any reason therefor.
- First depositor can have access to the deposit information through online. Mobile Number or Email ID of the first depositor is mandatory to register with us.
- Application for Fixed / Cumulative deposit should be made only on the form supplied by the company.
- In the event of demise of the first / joint depositor, on production of death certificate, the survivor/s will be recognized as the sole / joint depositor/s for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the first depositor of the transmitted account. The company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor/s.
- Deposit receipts are not transferable.
- The company will not recognise any lien, charge or other encumbrance on the deposit.
- Depositors are requested to intimate any change of address / bank instructions regarding interest remittance to reach the company, atleast 15 days before the next interest payment is due. In case of change in residential address, proof needs to be furnished as per clause 6.
- The financial position of the company as disclosed and the representations made in the application form are true and correct and the company and its Board of Directors are responsible for the correctness and veracity thereof.
- The financial activities of the company are regulated by the RBI. It must, however, be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or the representations made or opinions expressed by the company and for repayment of deposit/discharge of liabilities by the company.
- In case of any deficiency of the company in servicing its deposit, the depositor may approach the District Level Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.
- The company is having a valid certificate of Registration NO.07.00221 dated 20/04/98 issued by the RBI under section 45-IA of the RBI Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits / discharge of liabilities by the company.
- The Public Deposits solicited by the Company are not insured.
- The company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.
- The acceptance, renewal, repayment of deposits and interest payments are subject to the directions of the Reserve Bank of India issued from time to time and are subject to the jurisdiction of Chennai only.
- All correspondence with regard to deposits should be addressed to the Deposit Department, Sundaram Finance Limited, 21, Patullos Road Chennai 600 002.
- PAN of the first depositor and AADHAAR of all depositors duly self-attested are required for fresh/renewals/payments.

SUNDARAM FINANCE
Enduring values. New age thinking.

Sundaram Finance Limited

Regd. & Admn. Office : 21, Patullos Road, Chennai - 600 002.
CIN : L65191TN1954PLC002429

Particulars required to be specified as per the provisions of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 and Non Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 are given below :

a) Name of the Company : **SUNDARAM FINANCE LIMITED**
b) Date of Incorporation of the Company : 11th August 1954
c) Business Carried on by the Company and its Subsidiaries with details of Branches : Hire Purchase/Hypothecation loans of automobiles & allied activities, Business Process Outsourcing and IT Services.

SUBSIDIARIES:

1. **SUNDARAM BNP PARIBAS HOME FINANCE LIMITED** : Housing Finance.
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
   Corp. Off. : 46, Whites Road, Chennai - 600 014.
2. **SUNDARAM ASSET MANAGEMENT COMPANY LIMITED** : Investment Manager for Mutual Fund.
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
   Corp. Off. : 46, Whites Road, Chennai - 600 014.
3. **SUNDARAM TRUSTEE COMPANY LIMITED** : Trustees for Mutual Fund.
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
4. **LGF SERVICES LIMITED** : Distribution of Financial and Insurance Products.
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
5. **SUNDARAM BNP PARIBAS FUND SERVICES LIMITED** : Registrar and Share Transfer Agent.
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
6. **SUNDARAM ASSET MANAGEMENT SINGAPORE PTE LTD.** : Fund Management & Asset/Portfolio Management.
   Regd. Office : 47, Hill Street, #3-01, Singapore Chinese Chamber of Comm. & Indl Bldg., Singapore 179365.
7. **SUNDARAM ALTERNATE ASSETS LIMITED** : Management of Alternate Investment Fund and Portfolio Management services
   Regd. Office : 21, Patullos Road, Chennai - 600 002.
8. **ROYAL SUNDARAM GENERAL INSURANCE COMPANY LIMITED (formerly ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED)** : General Insurance
   Regd. Office : 21, Patullos Road, Chennai - 600 002.

(d) Brief particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board.
(e) Names, Addresses and Occupation of Directors :

NAME	ADDRESS	OCCUPATION
Shri. S. VIJI (Chairman)	New No. 71, Old No.33, Poes Garden, Chennai - 600 086.	Company Director
Shri. S. RAM	Old No. 29, New No. 57, Prithivi Avenue, Alwarpet, Chennai - 600 018.	Company Director
Shri. P.N. VENKATACHALAM	Flat No. 3C, Settlur Manor, No.2, Sivasamy Street, Opp. Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004.	Retired Bank Executive
Shri. S. MAHALINGAM	No. 6, Subbaraya Iyer Avenue, Abhiramapuram, Chennai - 600 018.	Company Director
Shri. S. PRASAD	Flat D 1 New 41, (Old 87), Ashok Prithvi, IV Street, Abhiramapuram, Chennai - 600 018.	Chartered Accountant
Shri. S. RAVINDRAN	New No. 7, Old No. 4, Kasturi Estates, 3rd Street, Gopalapuram, Chennai - 600 086.	Company Director
Ms. SHOBHANA RAMACHANDHRAN	No. 16, Jawahar Road, Madurai - 625 002.	Company Director
Shri. RAJIV C. LOCHAN	11-1, Panchajanya Plot 10/1, Valliammai Aachi Road, Kotturpuram, Chennai - 600 085.	Company Director
Shri. R. RAGHUTTAMA RAO	5, Lavanya Vilas, 20, Raghaviah Road, T. Nagar, Chennai - 600 017.	Company Director
Shri. T.T. SRINIVASARAGHAVAN, (Managing Director)	New No. 9, Old No. 5, 3rd Street, Kasturi Estates, Gopalapuram, Chennai - 600 086.	Company Director
Shri. HARSHA VIJI, (Deputy Managing Director)	27G, Ranjith Road, Kotturpuram, Chennai - 600 085.	Company Director
Shri. A.N. RAJU, Director (Operations)	Flat 1A, Block 1, Magnolia Park, No. 2, Five Furlong Road, Guindy, Chennai - 600 032.	Company Director

(f) & (g) Profits of the Company, before and after making provision for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement. (₹ in Lakhs)

Year ended	Profit before Provision for tax	Profit after Provision for tax	Total Comprehensive Income	Dividend declared Rate	Dividend declared Amount
31.03.2017	72020.68	49535.30	-	115%	12776.94
31.03.2018	84971.40	56343.65	56192.66	120%	13332.46
31.03.2019	148771.08	112630.88	112908.54	175%	19443.18

* Subject to approval at AGM

h) Balance Sheet as at 31.3.2019 & 31.3.2018 (₹ in Lakhs)

LIABILITIES	As at 31.03.2019	As at 31.03.2018
Financial Liabilities		
Derivative financial instruments		
Payables	-	1378.55
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	85.84	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	9428.41	6521.50
(II) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	842.93	801.05
Debt securities	1047953.29	924485.76
Borrowings (Other than debt securities)	973706.76	769032.34
Deposits	306403.94	257908.80
Subordinated liabilities	172516.68	159489.32
Other financial liabilities	42152.63	40167.98
Non-Financial Liabilities		
Provisions	5136.08	6269.06
Other non-financial liabilities	2310.08	1652.24
Equity		
Equity share capital	11110.39	11110.39
Other equity	493270.67	402252.73
Total Liabilities and Equity	**3064917.70**	**2581069.72**

ASSETS	As at 31.03.2019	As at 31.03.2018
Financial Assets		
Cash and cash equivalents	12978.52	12639.56
Bank Balances	70884.47	85570.36
Derivative financial instruments	7279.83	-
Receivables		
(I) Trade receivables	1744.88	1976.28
(II) Other receivables	11.95	13.16
Loans	2727148.03	2200299.64
Investments	186632.98	220680.00
Other Financial assets	1267.69	1116.59
Non-Financial Assets		
Inventories		
Current tax assets (Net)	11826.62	17342.04
Deferred tax assets (Net)	8011.44	5370.73
Investment Property	7966.60	7091.14
Property, Plant and Equipment	21351.77	21640.02
Capital work-in-progress		
Intangible assets under development	-	20.94
Other intangible assets	1190.88	662.63
Other non-financial assets	6622.04	6646.63
Total Assets	**3064917.70**	**2581069.72**

Note : Brief particulars of Contingent Liabilities : (₹ in Lakhs)

(i)	Capital Commitments in respect of	
	a) Contracts remaining to be executed on capital account	152.56
	c) Uncalled sponsor commitment in Alternative Investment fund	888.92
(i)	Contigent Liabilities in respect of	
	a) On cheques discounted	1.38
	b) Bank guarantee and Letter of credit.	514.83
	c) Claims against Company not acknowledged as debts	621.6
	d) Tax Disputes	6023.16
(i)	**The amount which the company can raise by way of Public Deposits (One and half times Net Owned Funds)**	**6381.72 Cr.**
	The aggregate of Public Deposits held as on 31.03.2019.	**2975.16 Cr.**

(j) The total amount of exposure (aggregate dues) to companies in the same group or other entities or business ventures, in which, the Directors and / or the NBFC are holding substantial interest as on 31.03.2019 is Rs. 24758.17 Lakhs.
(k) The Company has no overdue deposits other than unclaimed deposits.
(l) The Company hereby declares that : (i) The Company has complied with the applicable provisions of the directions;
(ii) The compliance with the directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India; and
(iii) The Deposits accepted by the Company are unsecured and rank *pari passu* with other unsecured liabilities.

By Order of the Board
For **SUNDARAM FINANCE LIMITED**
P. VISWANATHAN
SECRETARY & COMPLIANCE OFFICER

Place : Chennai
Date : 30.05.2019

Issued under the authority of and in the name of Board of Directors of the Company who have by Resolution dated 30.05.2019 approved the above text.

BRANCHES : (For branch address and Phone Nos. please visit our website www.sundaramfinance.in)

BRANCHES : TAMILNADU, Ambasamudram, Arantangi, Ariyalur, Arni, Aruppukkottai, Attur, Bhavani, Chengalpattu, Coimbatore - Car, Coimbatore C V, Coimbatore Reace Course Road, Coimbatore (Balasundaram Road 2 Branches, Ganapathy, Ramanathapuram, Saibaba Colony, Tractor, Vadavalli), Chennai - Car, Chennai LCV, Chennai (Adyar, Adyar CV, Ambattur, Anna Nagar, Ashok Nagar, Chromepet, Kilpauk, Mylapore, Mugappair, Nanganallur, Pammal, Patullos Road, Poonamallee, Perungudi, Trustpuram T.Nagar, Parrys Corner, Thiruvanmiyur, Used CV, Whites Road 5 Branches, Tambaram, Valasaravakkam, Velachery Villivakkam), Chidambaram, Coonoor, Cuddalore, Cumbum, Dharapuram, Dharmapuri, Dindugal, Erode, Gobichettipalayam, Gudalur, Gudiyattam, Hosur, Kallakurichi, Kancheepuram, Kancheepuram Tractor, Kangayam, Karaikudi, Karur, Kovilpatti, Krishnagiri, Krishnagiri Tractor, Kumbakonam, Madurai (Main, City, North, Tallakulam, Tirunagar, Tractor), Maraimalainagar, Mayiladuthurai, Mettupalayam, Mettur, Musiri, Nagapattinam, Nagercoil, Namakkal, Oddanchathiram, Ooty, Pappakurichikattur, Paramakudi, Paramathivellur, Pattukkottai, Perambalur, Pollachi, Ponneri, Pudukottai, Rajapalayam, Ramanathapuram, Ranipet, Rasipuram, Salem, Salem city, Sankari, Sankarankoil, Satyamangalam, Sivakasi, Sriperumbudur, Sulur, Tenkasi, Tindivanam, Tiruturaipundi Tirupattur, Tiruttani, Tiruvannamalai, Tiruvannamalai Tractor, Tiruvarur, Thanjavur, Theni, Tiruchengode, Trichy, Trichy Car, Trichy Tractor, Tirunelveli, Tirunelveli City, Trichy Srirangam, Tiruppur, Tiruppur Car, Tiruvallore, Turaiyur, Tuticorin, Vellore, Vellore Car, Villupuram, Villupuram Tractor, Virudhachalam, Udumalpet, Valliour, Virudhunagar, Wandavasi **PUDUCHERRY :** Pudhucherry, Karaikal. **ANDHRA PRADESH :** Adoni, Amalapuram, Anakapalle, Anantapur, Badvel, Bhimavaram, Bobilli, Chirala, Chittoor, Cuddapah, Cuddappah Tractor, Dharmavaram, Eluru, Gudivada, Gudur, Guntakkal, Guntur, Hanuman Junction, Hindupur, Jangareddygudem, Kakinada, Kanchikacherala, Kandukur, Kavali, Kurnool, Macherla, Machilipatnam, Madanapalle, Mandapeta, Nandyal, Narasapur, Narasaraopet, Nayudupeta, Nellore, Nidadavole, Nuzvid, Ongole, Palamaner, Palamner CV, Palasa, Piduguralla, Prodattur, Puttur, Rajampet, Rajahmundry, Rajamundry Tractor, Royadurgam, Samalkot, Srikakulam, Srikalahasthi, Tadipatri, Tanuku, Tanuku CV, Tenali, Tirupati, Tirupati Tractor, Tirupati Town, Tuni, Vijayawada-Chandramoulipuram (Two-Branches), Vijayawada CV, Vijayawada Benz Circle, Tractor, Used Vehicles), Vishakapatnam (Dwaraka Nagar 2 Branches, Gajuwakka, Madhurawada, Pendurty, Waltair Uplands), Vizianagaram **KARNATAKA :** Bangalore-(Wilson Garden 2 branches, CE, CV, Used CV, Banashankari, Bangalore North, Bannerghatta, Electronics City, LCV, Fraser Town,Indira Nagar,Jayanagar, JP Nagar, Kengeri, Krishnarajapuram, Malleswaram, Marathahalli, Tractor, Yelhanka,) Bagalkot, Basavakalyan, Belgaum, Belgaum City, Bellary, Bijapur, Bijapur Tractor, Bidar, Bidar City, Chickmagalur, chikbalapur, Chikodi, Chintamani,Chitradurga, Davangere, Davangere City, Davangare Tractor, Dharwad, Gadag, Gadag - city, Gangavati, Gonikoppal, Gokak, Gulbarga, Gulbarga City, Gulbarga Tractor, Hassan,Haveri city, Hubli, Hubli Tractor, Hospet, Hospet City, Hoskote Jamkhandi, Karnataka Tractor, Kundapura, Kolar, Lingasugur, Mangalore, Mangalore City, Mysore, Mysore City, Puttur, Raichur, Ranibennur, Shahapur, Sindhanur, Shimoga, Shimoga city, Shimoga Tractor, Tiptur,Tumkur, Udipi.Yadgir **KERALA :** Adur, Alapuzha, Aluva, Angamaly, Attingal, Changanachery, Chengannur, Ernakulam(C V , R O , Irumbanam, Vytilla Ernakulam M&E,), Edapal, Irinjalakuda,Iritty, Kanhangad, Kannur, Kalpeta, Karunagapaly, Kattappana, Kasargod, Kayamkulam, Kollam, Kollam-Kilikollur, Kottakkal, Kottarakara, MH & CE,Kottayam, Kozhikode (CV, MH&CE, Ramanattukara, Mavoor Road), Koyilandi, Kozhencherry Manjeri, Mananthavady, Mavelikara, Muvattupuzha, Nedumangad, Neyyattinkara, Nilambur, Nilamel, Ottapalam, Pala, Parassala, Palakkad, Pathanamthitta, Pattambi, Payyanur, Perinthalmanna, Punalur, Sulthan Bathery, Taliparamba, Thalassery, Thamarassery, Thrisoor, Thrisoor MH&E Thiruvananthapuram (CV, Kaudiar, Kazhakuttam), Tirur, Tiruvalla, Vadakara, Varkala **MAHARASHTRA :** Mumbai (Andheri, RO,Carnac Bunder, CE,Chembur), Ahmednagar, Akola, Amaravathi, Aundh, Aurangabad, Aurangabad City,BHandara, Baramati, Buldana, Chakan, Chandrapur, Chiplun, Dhule, Gondia, Jalna, Jalgaon, Kalyan, Kolhapur, Latur, Maratwada Tractor, Nagpur, Nasik, Nagar Road, Nanded, Navi Mumbai, New Mumbai APMC, Market, Pandharpur, Pimpri, Pune (Tractor, Fatima Nagar), Ratnagiri, Sangli. Satara, Sangamner, Sholapur, Shrirampur, Thane, Vasai, Vidharba Tractor, Yavatmal **GOA :** Mapusa, **GUJARAT :** Ahmedabad, Ahmedabad - SO, Ahmedabad Tractor, Anand, Baroda, Baruch, Bhavnagar, Bhuj, Gandhinagar, Gandhidham, Himatnagar, Jam Nagar, Junagadh, Mehsana, Morbi, Navsari, Rajkot, Surat, Surendra Nagar, Vapi **MADHYA PRADESH :** Aastha, Agar, Ashok Nagar, Bareli, Barwani, Betul, Burhanpur, Chhatarpur, Chindwara, Dewas, Dhamnod, Dhar, Ganjbasoda, Guna, Gulmohar, Gwalior, Hoshangabad, Hoshangabad Tractor, Indore (Annapurna Road, Geetha Bhavan Square 2 branches, M G Road, Tractor) Jabalpur, Katni, Khandwa, Khargaon, Khargaon Tractor, Kukshi, Maihar, Mandla, Mandsaur, Morena, Bhopal (Main, RO,M P Nagar, Tractor) Bairagarh, Ratlam, Ratlam Tractor, Rewa, Satna, Sehore, Seoni, Shahdol, Shajapur, sheopur, shivpuri, Shujalpur, Sagar, Sagar Tractor, Sendhwa, Tikamgarh, Ujjain, Vidhisha **NEW DELHI :** New Delhi-RO,Delhi Car, Fleet Accounts, LCV, Mayur Vihar, Punjabi Bagh(West), Dwarka, **PUNJAB :** Amritsar,Barnala, Bhatinda, Bhatinda Tractor, Faridkot, Hoshiarpur, Jullandhar, Jullundar Tractor, Ludhiana, Malaut, Moga, Mohali, Pathankot, Patiala, Sangrur, Sangrur-Tractor, Chandigarh SO **TELENGANA :** Adilabad, gadwall, Hanamkonda, Hyderabad (AS Rao Nagar, AS Rao Nagar City,Chandanagar, Kompally, Hyderabad Car,CV, Tractor, Used Vehicles, Somajiguda, LBNagar, Mehdipatnam, Nallakunta), Jagitlall, Jangaon, Karimnagar, Kamareddy, Khammam, Kodad, Kothagudem, Mahbubabad, Mahbubnagar, Mancharial, Miryalguda, Nalgonda, Nalgonda CV, Nirmal, Nizamabad, Ramagundam, Sangareddy, Sathupalli, Shamshabad,Siddhipet, Suryapet, Secunderabad Bowenpally, Vlkarabad, Warrangal, Zaheerabad **HARYANA :** Ambala, Gurgaon, Faridabad, Hisar, Kurukshetra,Palwal, Panipat Rohtak, Sonipat,Yamuna Nagar. **RAJASTHAN :** Ajmer, Alwar, Banswara, Banswara Tractor, Baran, Balotra, Behror, Beawar, Bhilwara, Bhnmal, Bhiwadi, Bijoliya, Bikaner, Bundi, Chittorgarh, Chittorgarh Tractor, Dausa, Dungarpur, Hanumangarh, Jaipur Car, Jaipur CV, Jaipur (Main 2 branches, Malavia nagar, Tractor, Vidhyadhar nagar, Jaipur SO) Jalore, Jhalawar, Jodhpur, Jodhpur Tractor, Jhunjunu, Kishangarh, Kota, Kota-Tractor, Kuchaman City, Merta City, Nagaur, Nimbahera, Pali, Pratapgarh, Rajsamand, Sagwara , Sangareddy,Sathupally, Sawai Madhopur, Sikar, Sirohi, Tonk, Udaipur **UTTAR PRADESH :** Aligarh, Agra, Allahabad, Bareilly, Gorakpur, Jhansi, Lucknow, Mathura, Varnasi. **WEST BENGAL :** Arambagh, Asansol, Bankura, Burdwan, Cooch Behar, Durgapur, Howrah, Kalimpong, Kalna Kharagpur, Kolkatta (Car, CV, RO, Laketown) Siliguri, Krishna nagar, Tamluk **JARKHAND :** Jamshedpur. Ranchi **UTTARANCHAL :** Dehradun, Haldwani, Haridwar, , Rudrapur, **ORISSA :** Angul, Angul Tractor, Bargarh Tractor, Balasore, Balasore Tractor, Balangir, Berhampur, Berhampur Tractor, Bhubaneshwar, Bhubaneshwar City, Bhuvaneshwar Tractor, Cuttack, Dhenkanal Tractor, Jajpur Road, Jharsuguda, Nayagarh, Paradip, Rourkela, Sambalpur,Sambalpur Tractor, Talcher **HIMACHAL PRADESH :** Baddi, Darlaghat, Hamirpur, Kangra, Kullu, Mandi, Nalagarh Solan, Shimla **J & K :** Jammu **CHATTISGARH :** Bhilai, Raipur