

**BACK****GROUP INSURANCE SCHEME FOR HANDLOOM WEAVERS.****1. INTRODUCTION:-**

Government of India introduced a Group Insurance Scheme from the year 1992-93 and continued thereafter as a welfare measure for the benefit of the handloom weavers..

**2. ELIGIBILITY:-**

All weavers, whether male or female covered under Thrift fund Scheme will be automatically covered by Group Insurance Scheme. The weavers Associations whose weavers are covered under Thrift Fund Scheme will also be eligible to take up Insurance Policies for the weavers under this scheme.

**3. ADMINISTRATION:**

The authority incharge of Thrift Fund shall negotiate with individual insurance companies and finalise insurance coverage and premium etc. Rules of Group Savings Linked Insurance Scheme are annexed.

**4. INSURANCE COVERAGE;**

Ordinarily for a policy of Rs.10,000 an annual premium would be Rs.120/- per person. This premium shall be shared between Central Government, State Government and beneficiary in the proportion 1/3rd each. Where the beneficiary and the State Government agree for higher premium and higher insurance coverage they may provide such funds from their own resources.

**5. RELEASE OF FUNDS:**

For release of funds, the procedure prescribed under Thrift Fund Scheme shall be followed. Every request for release must be accompanied with the nature of agreement with the insurance company, and also a note on the performance of the scheme regarding claims made and settled. Share of Government of India will be released after identification of beneficiaries and finalisation of arrangements with the Life Insurance Corporation.

**RULES OF GROUP SAVING LINKED INSURANCE SCHEME.****1. 1.DEFINITION:**

In these Rules, where the context so admits, the masculine shall include the feminine, the singular shall include the plural and the following words and expressions shall, unless repugnant to the context, have the following meanings:

(i) 'THE CORPORATION' shall mean the Life Insurance Corporation of India established under Section 3 of the Life Insurance Corporation Act, 1956.

- (ii) 'THE SCHEME' shall mean \_\_. Group Saving Linked Insurance Scheme.
- (iii) The rules shall mean the Rules of the Scheme as set out below and as amended from time to time.
- (iv) 'THE MEMBER' shall mean the particular weaver of the cooperative society who has been admitted to the benefits of the fund and the benefits under the scheme.
- (v) 'ENTRY DATE' shall mean - (a) in relation to the Members admitted to the scheme on the Date of commencement, the said date of commencement and (b) in relation to new members to be admitted to the scheme after the commencement date, 1st day of the month/ the Annual Renewal which is coincident or which immediately next follows on which they become eligible.
- (vi) 'ANNUAL RENEWAL DATE' shall mean in relation to the scheme the 20th day of \_\_\_\_\_ and the 20th day of \_\_\_\_\_ in each subsequent year.
- (vii) 'TERMINAL DATE' shall mean in respect of a Member of the date on which he completes the age of 60 years.
- (viii) 'THE ASSURANCE' shall mean the Assurance to be effected on the Life of the Members.
- (ix) 'THE RUNNING ACCOUNT' shall mean the Account to be maintained by the Corporation in favor of the Nodal Agency to which the amount will be credited and the premiums remaining in respect of the Members after utilising such part as is required to provide Life Insurance Benefit.
- (x) 'THE BENEFICIARY' shall mean, in relation to a Member, the person or persons who has/have been appointed by him in terms of these Rules to receive the benefits under the scheme in the event of his death whilst being insured.
- (xi) 'REGISTER' shall mean the record of Members kept by the Corporation.

(xii) 'NODAL AGENCY' shall mean the Director of Handloom and Textiles who shall act as the authority to administer the scheme.

(xiii) 'COOPERATIVE YEAR' shall mean the year ending 30th June.

(xiv) 'COOPERATIVE SOCIETY' shall mean a weaver cooperative society applying for participation or participating in the scheme as the case may be.

(xv) 'THE FUND' shall mean the contribution made under group insurance scheme instituted by the government for the benefit of the members of every society participating in the scheme and shall include the total accumulation under members' subscriptions, government contribution and interest .

2. The nodal Agency will act for and on behalf of the Members in all matters relating to the scheme and every act done by, agreement made with the notice given to the corporation shall be binding on the Members.

3. COMMENCEMENT DATE:

The scheme shall commence and the Rule shall take effect from 26.5.92.

4. ELIGIBILITY: -

Members of the cooperative Society who are: -

a) (i) aged not less than 18 years and not more than 60 years.

(ii) contributors to the Thrift Fund shall be eligible to join the Scheme.

b) Present members in the above category may join the scheme as from the date of commencement of the Scheme.

c) It shall be a condition of membership that present members who are not within the above category and all future members must join the scheme on the relevant Entry Date as soon as they satisfy the conditions of eligibility.

d) No member shall withdraw from the scheme while he is still an eligible member satisfying the conditions of eligibility described above.

e) The present eligible members who have not become Members on the commencement date will not have option to become Members on any date in future.

5. EVIDENCE OF AGE:

The Nodal Agency shall arrange to obtain satisfactory evidence of age in respect of each Member at the time of his entry into the scheme.

6. EVIDENCE OF INSURABILITY:

Evidence of insurability in the form and manner required by the Corporation will have to be submitted in respect of each Member before he is admitted to the scheme.

7. CONTRIBUTION:

(i) The Nodal Agency shall pay an yearly contribution of Rs.120/- per member. The contribution shall commence on the Entry Date and continue until the Terminal Date or otherwise as specified in the Rule.

(ii) The Nodal Agency shall collect the contribution in respect of all the members the group insurance scheme and remit the same to the corporation for providing benefits in accordance with the Rules.

(iii) A part of the contribution as determined by the age distribution and reviewed from year to year and expressed as a uniform average amount per Member shall be utilised to provide for each Member life assurance benefit as mentioned in Rule 8. The life assurance benefit will become payable upon the death of the Member whilst being insured under the Scheme. For this purpose, the Nodal Agency shall effect assurances under the One year Renewable Term Assurance Plan with the Corporation. The balance of the contribution will be credited to a Running Account to be maintained by the corporation in favour of the Nodal Agency for providing the benefits described in Rule 8 to the Members. The Corporation shall allow interest on the balance in the Running Account at the agreed rate.

8. BENEFITS:

(i) On death of the member before the Terminal Date:

The life insurance benefit as under together with the amount to the credit of the Member in the Running Account as on the date of his death as determined in the manner referred to in 8

(ii) shall become payable to the Beneficiary.

Sum assured: Rs.10,000/-.

(iii) On reaching Terminal Date or on earlier cessation of membership of the Cooperative society by way of withdrawal/ resignation:

The total amount to the credit of the Member in the Running Account as shall be determined by the Corporation having regard to the Entry Date, the amounts credited to the Running Account from time to time together with interest on the date of exit shall become payable to the Member.

9. TERMINATION OF MEMBERSHIP:

The membership of the scheme in respect of a Member shall terminate upon the happening of any of the following events: -

- (a) Member ceasing to be a member of the cooperative society.
- (b) Member reaching the Terminal Date.

10. RESTRAINT ON ANTICIPATION OR ENCUMBERANCE:

The benefits under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

11. MASTER POLICY:

The Corporation will issue a Master Policy to the Nodal Agency incorporating the terms and conditions under which the benefits are assured.

12. APPOINTMENT OF BENEFICIARY:-

Every member shall at the time of entry into the Scheme appoint one or more of his wife or child/children or dependants to be his Beneficiary or Beneficiaries in Form-I given in the Appendix and file it with the Nodal Agency. If a Member does not have a wife or child/children or dependants then he shall appoint his legal representative to be the beneficiary. In the event of death of the Member, the benefits in respect of him will be paid to the beneficiary or the beneficiaries appointed by him.

13. AMENDMENTS OR DISCONTINUANCE OF THE SCHEME:

The Nodal Agency may discontinue the Scheme at any time subject to 3 months' previous notice being given to the Members and the corporation and the discontinuance shall be effective from the 20th of the month coincident with or following the expiry of the notice period.

FORM-I

FORM OF APPOINTMENT OF BENEFICIARY.

I, \_\_\_\_\_ an Insured Member of the Group Saving Linked Insurance Scheme hereby appoint in terms of Rule No.12 headed 'Appointment of Beneficiary' of the Rules governing the scheme my (relationship) \_\_\_\_\_ named \_\_\_\_\_ and whose address is \_\_\_\_\_

\_\_\_\_\_ as the person to be the beneficiary to whom the money is payable in terms of the Rules of the Scheme shall be paid in the event of my death.

Signed at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ .

Signature of Insured Member

Witnessed by:

1. 1. i) Signature\_\_\_\_\_

ii) Name \_\_\_\_\_

iii) Address\_\_\_\_\_

\_\_\_\_\_

2. 2. i) Signature\_\_\_\_\_

ii) Name\_\_\_\_\_

iii) Address\_\_\_\_\_

## NEW INSURANCE SCHEME FOR HANDLOOM WEAVERS

### 1. SCHEME IN BRIEF :

The new Insurance Scheme for handloom weavers, to be implemented through Untied India Insurance Co. Ltd., (UIIC) was introduced by the Government of India in the year 1997-98. An annual premium of Rs.120/- payable under the scheme will be shared between the Central Government, State Government and handloom weavers at the rate of Rs.60/-, Rs.40/- and Rs.20/- respectively.

The amount of Rs. 60/- per weaver (Rs. 40/- towards state share + Rs. 20/- as weaver contribution) is to be deposited with the local branch of the United India Insurance Co. Ltd., against the number of weavers to be covered. The Central Government Contribution at the rate of Rs. 60/- per weaver will be deposited immediately thereafter. The Central Government will pay its share of premium directly to the United India Insurance Co. Ltd., under intimation to the State Government.

The Insurance Policy will be operative on a year-to-year basis. The Policy will be issued by the "United India Insurance Co." in the name of the handloom weavers on receipt of premium of Rs.120/-. To avoid lapse of policy due to delay in payment of premium, it has been decided that the Central Government will pay its share of premium directly to the United India Insurance Co. on receipt of confirmation about the number of weavers to be insured from the State Government.

The State Government will ensure collection of premium from the handloom weavers and after making contribution of its share forward the same to the Designated Office of United India Insurance Co. Ltd. DO V 68/1, Janpath, New Delhi-1 (Tel. No. 3318138,3322722 - FAX 3327901) Central Government will release its share directly to the United Insurance Co. on receipt of confirmation from the UIIC.

The proposal is to contain details about the number of weavers to be provided insurance cover in the State. Relevant details alongwith the financial contribution are to be sent directly to the United India Insurance Co. Ltd.

### 2. BENEFITS/ INSURANCE PACKAGE FOR HANDLOOM WEAVERS

RISK COVEREDSUB INSURED (MAX. LIABILITY) in Rupees

SECTION No.1

A) Dwelling Fire, lightning, explosion of boiler on gas used for domestic purpose only riot and strike, Malicious damage, aircraft damage, flood inundation, cyclone, storm, tempest, typhoon , tornado, hurricane.10,000B) Contents of the dwelling, looms, yarn, raw material pertaining to the trade.( Same as above)10,000/-

SECTION NO.II

JANTA PERSONAL ACCIDENT

- 1) Death only (100%)
- 2) Loss of use of two limbs or two eyes or one limb and one eye (100%)
- 3) Loss of use of one limb or one eye (50%)
- 4) Permanent total disablement from injuries other than named above (PTD...100%) 1,00,000/-

1,00,000/-

50,000/-

1,00,000/-

**SECTION No-III**

A) Hospitalisation including reimbursement of expenses incurred upto specified limits per treatment toward injury, disease, illness or sickness.2,000/-B) Eye Testing Cost of spectacles, and Testing of eyes upto Rs.150/-+Rs.40/- (Once in 3 years)190/-C) Maternity Benefits (upto 2 live children) Reimbursement subject to limit750

**POLICY DETAILS OF INSURANCE SCHEME**

SECTION - I

COVERAGE:

The Company will indemnify the insured in respect of loss of or damage to the building and its contents, contained in the insured premises, by:-

- a) Fire, lightning, explosion of gas in domestic appliances.
- b) Bursting and over flowing of water tank apparatus or pipes.
- c) Aircraft or articles dropped there from

- d) Earthquake (fire and/or shock) subsidence and landslide (including rockslide) damages.
- e) Flood inundation, storm, tempest, typhoon hurricane, tornado, or cyclone.
- f) Impact damage.

SPECIAL EXCEPTIONS:

The Company shall not be liable in respect of

- 1) Loss of or damage to livestock, motor vehicles and pedal cycles.
- 2) Loss of or damage to money securities or money stamps, bullion deeds, bonds, bills of exchanges, promissory notes, stock and share certificates, business books, manuscripts, documents of any kind, unset precious stones and jewelry and valuables.

SPECIAL CONDITIONS :

If the property hereby insured shall at the breaking out of any fire at the commencement of any destruction of or damage to the property of any other peril hereby insured against be collectively of greater value than the sum insured thereon then the insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss accordingly provided; however, that if the sum insured hereby on the property insured shall at the breaking out of such fire or at the commencement of such destruction or damage to not less than 85% (eighty five percent) of the collective value of the property insured, this condition shall be of no purpose and effect.

SECTION-II

JANATA PERSONAL ACCIDENT BENEFITS

APPLICABILITY: Age 18 to 70 years.

SCOPE OF COVER: -

- a) When death occurs within 6 months after injury, provided it is the sole and direct cause of death - Rs.1.00 lakh.
- b) If within six months the injury results in irrecoverable loss of sight or actual loss by physical separation of two hands, two feet or one hand and one foot or loss of sight of one eye, loss of entire hand or entire foot - Rs.1.00 lakh.
- c) If within 6 months the injury results in irrecoverable loss of sight of one eye or loss of one limb-Rs.50,000/-.
- d) Permanent total disability within 6 calendar months of the injury which is the sole and direct cause of such disability Rs.1.00 lakh.

PERIOD OF INSURANCE :- ONE YEAR

EXCLUSION :-



1. Any existing disability.
2. Death, injury or disability due to intentional self injuries, suicide or attempted suicide.
3. Disability or death under influence of liquor or drugs.
4. Death or disability during racing, shooting, big hunting, mountaineering , ice hockey, winter sports.
5. Insanity.
6. Breach of law with criminal intent.
7. War group of perils.
6. Nuclear group of perils.

OTHER CONDITIONS :-

1. Irrespective of the number of policies held by the insured with one or more insurer the liability for any one insured is restricted to Rs.1.00 lakh.
2. In all matters in connection with the claim necessary proof, satisfactory to the company should be furnished.
3. Any medical or other agent of the company should be allowed to examine the insured for alleged injury or disablement.
4. In the event of death, post-mortem report or such evidence as the company may require to be furnished within 30 days of the demand in writing.
5. The company is not liable for any payment in excess of Rs.1.00 lakh for claims under (a),(b),(c) and (d) in respect of the same injury.

SECTION-III

HOSPITALISATION BENEFIT:

Selection of Risks:

This insurance is intended to provide benefit by way of reimbursement of expenses incurred by the insured towards hospitalization including accommodation and nursing attendance fees of surgeons and other special services.

The insurance under the Policy provides for a limit per annum.

The policy is subject to a waiting period of 30 days from the commencement of cover.

This provision shall not however apply :-

1. In the event of disease which has developed due to sudden infection like food poisoning, gastro enteritis and

2. In the event of this policy being renewed after its expiry by means of a fresh document.

#### SCOPE OF COVER:

The insurance provides for reimbursement of expenses incurred upto specified limits per treatment towards injury, disease, illness or sickness by the insured person during the period of insurance.

This insurance provides for:-

- a) Room, board and Nursing expenses.
- b) Hospitalisation benefits.

#### MATERNITY BENEFITS:

1. Accommodation and nursing attendance charges in nursing home.
2. Tests and examination for diagnosis and treatment.
3. Charges for obstetrical procedures .
4. Surgical caesarian section, abdominal operation for extra -uterine pregnancy, miscarriage or abortion.

All reimbursement are subject to the limits for different categories with an overall limit per individual per year. For surgical operations, the payment will be in accordance with a scale of fees for such operations attached to the policy.

#### EXCLUSIONS:

The Company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any insured person in connection with or in respect of: -

- a) Any disease other than those stated in clause 'n' contracted by the insured person during the first 30 days from the commencement date of the policy. This exclusion shall not however, apply if in the opinion of panel of Medical practitioners constituted by the co. for the purpose, the insured person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for insurance to the company.

This condition 'a' shall not however, apply in case of the insured person having been covered under this scheme or Group Insurance Scheme with any of the Indian Insurance Companies for a continuous period of preceding 12 months without any break.

- b) Injury or Disease directly or indirectly caused by or arising from or attributable to War. Invasion, Act of Foreign Enemy, Warlike operations (whether war be declared or not).
- c) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.

- d) Eye examination and cost of glasses / spectacles from other than eye specialists without cash memo bearing CST No. respectively.
- e) Dental treatment or surgery of any kind unless requiring hospitalisation.
- f) Convalescence, general debility, "Run-down" condition or rest cure, congenial external disease or defects or anomalies, sterility, venereal diseases, intentional self injury and use of intoxicating drugs.
  - g) Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-Ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at a Hospital, Nursing Home or at Home under Domiciliary Hospitalisation as defined.
  - h) Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
- i) Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
- j) Treatment arising from or traceable to pregnancy, child birth including cesarean section.
- k) Voluntary medical termination of pregnancy during the first 12 weeks from the date of conception.
- l) Naturopathy treatment.
  - m) Preclusion for first year of policy for treatment of cataract, benign prostatic hypertrophy, hysterectomy for menorrhagia or fibromyoma, hernia, hydrocele, congenital internal diseases, fistula in anus, piles sinusitis and related disorders unless such disease are excluded as pre-existing.
  - n) All diseases/injuries which are pre-existing when the cover incepts for the first time.

IDENTIFICATION OF BENEFICIARIES :

- a) Total registered Members State-wise District-wise.
- b) Nodal Agency shall be the Director (Handloom) of the concerned State Government.
- c) At District Level, Asstt. Director, Handlooms, State Government shall be the Dealing Officer.

PREMIUM PAYMENT :

Premium for the Proposed Scheme Rs.120/-

Central Government Share Rs. 60/-

State Government Share Rs. 40/-

Weavers Share Rs. 20/-

**MODALITIES :**

Proposal: - Ministry of Textiles will furnish single proposal on all India basis after obtaining list from their Nodal agencies containing following information:

1. Name of Insured (Beneficiary)
2. Father's Name
3. Address
4. Age
5. Relation
6. Nominee

**PREMIUM :**

Ministry of Textiles will furnish the proposal and list details alongwith premium under compliance of section 64 vb of Insurance Act. The risk will be covered after receipt of premium in the nominated offices of UIIC.

**POLICY :**

- i. One Master Policy will be issued by the Regional Office of the concerned State. The Policy will be bilingual with one extra copy in the local language.
  - ii. Endorsement for addition of each list received alongwith cheque on quarterly basis will be issued. Three months time period will facilitate Nodal agencies to collect share from various agencies on or before 1-4 (1st April ) 1 -7 (1st July), 1-10(1st October) & 1-1 (1st Jan) of the financial year. Nominated UIIC offices will issue the receipt and endorsement after receipt of premium.
  - iii. Insurance Cards - Insurance cards containing information as per proposal form list details will be **SERIALLY NUMBERED**. The card serial number will be the **IDENTIFICATION** number of the beneficiary which will remain unchanged (even after death of beneficiary) .
- a) Risk coverage
  - b) Claim Procedure
  - c) Claim form
  - d) Panchnama
  - e) Certificate

- f) Claim note
- g) Discharge voucher.

It will be in three parts. One preformatted sheet will be retained by the beneficiary, second given to Nodal Agency & third to UIIC nominated office.

CLAIM VOUCHER :

It will be sent in triplicate, 1st Copy for Accounts Deptt. of UIIC for claim payment by cheque, 2nd copy will go to Nodal Agency on monthly basis and 3rd copy will remain with the claim file.

CLAIMS :

1. United India Insurance Company has local Branch Offices at all the District Hqs. of the country. They will be nominated to settle the claim of their local jurisdiction.
2. Simplified claim form in bilingual will be made available to Nodal Agencies which they can keep with their coop society or any other agencies of Ministry of Textiles / State Government.
3. After completion, it will be furnished to nominated offices of UIIC through Nodal Agency.
4. Cheques will be sent directly to the claimant by registered post/courier and no intermediaries will be used.
5. On monthly basis one copy of each claim discharge voucher will be sent to nodel Agencies.
6. In case of any dispute, the District Magistrate of the district shall be the Deciding Authority.

STATISTICS :

- a) PREMIUM STASTISTICS:
  - i. Number of weavers.
  - ii. Number of spouse(s).
  - iii. Premium.
  - iv. Receipt Particulars.
  - v. Monthly basis statistics. In case of no premium during month, NIL statement must be furnished.
- b) CLAIM STATISTICS:
  - i. Number of claims paid.

- ii. Amount of claims paid.
- iii. Type of claims (Section-wise).

NOTE :- Carry forward system will be followed.

CLAIM OUTSTANDING :-

Delhi R.O. will furnish the statistics to Ministry. Nominated Offices will reconcile all accounts which tally with statistics.

GRIEVANCES :

1. Will be settled by Regional in-charge of UIIC of the State and Chief of the Handloom Offices. They may nominate officials of both the agencies.
2. In case grievances are not resolved the Secretary Handloom's & AGM UIIC decision will be final and fully binding.
3. The Distt. magistrate of the concerned district shall be the final Authority to decide the claims.

**TO POPULARISE THE SCHEME:**

1. Workshops/seminars/ conferences are to be arranged to let the concerned officials/weavers know the benefits of this scheme (with the assistance of the Deptt. of Handloom and Textiles of the State Govt.).
2. Publicity material including advertisements having the brief details of this policy shall be sent to the Regd. Societies to popularise the scheme.
3. AIR Talks on Doordarshan programmes can be arranged to popularise the scheme in consultation with the Office of the Development Commissioner for Handlooms, Ministry of Textiles, Government of India.

**Appendix.**

REGIONAL OFFICE

**AHMEDABAD.**

"Pushpak" VI Floor, Khanpur

Ahmedabad - 380 001

Tel. No.5504294 FAX 5503630

**BANGALORE**

Shankaranarayana Building,

1st Floor, M.G. Road,

Bangalore-560 001.

Phone: 5584968 FAX 5584968

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Bhopal-462 011.

Phone 553772 FAX: 553775

**CHANDIGARH**

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B.No.225, Chandigarh-160 008

Phone 780005 FAX548353

**CHENNAI**

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chennai-600 006

Phone 8273935 FAX: 8254148

**COIMBATORE**

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Coimbatore-641 018

Phone 234235 FAX: 231892

**KOCHI**

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Kochi-682 001.

Phone: 366853 FAX-351353

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Kapoorthala Bagh Complex, Aliganj,

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**MUMBAI -I**

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**MUMBAI -I I**



Regional Office-II, Marker Bhavan,  
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