

Relationships

Civil Engineering Construction Contractors

# 'Ashok Towers', Mumbai

**BUILDING Relationships** 





Our Company has signed up as a 'Corporate Challenger and will have to raise the maximum amount for the various activities of the Salaam Baalak Trust.

# PERFORMANCE during the year ending 31st March 2009

All of us should be happy to know that the turnover of our Company has gone upto Rs.478 Crores for the year ending 31st March 2009 which is five times our turnover for the year 31st March 2004 and four times our turnover for the year 31st March 2006. It is heartening to note that we were able to maintain the percentage of profit earned in spite of the phenomenal increase in turnover. The credit for this stupendous effort should primarily go to the two Managing Directors. All others in the Company also have contributed to this herculean effort but according to me all of us can claim the credit provided the under mentioned issues are answered satisfactorily.

- 1. Have we been able to satisfy our clients regarding completing their projects as per schedule?
- 2. Have we been able to satisfy our clients regarding the quality of workmanship as required by them?
- 3. Could we complete the project within the budgeted cost without any extra wastages / pilferages etc.?
- 4. Can we ascertain that all our vendors, sub-contractors and pieceworkers are satisfied with us and have no special grudges / complaints regarding their payments or any other matters?
- Did we maintain the safety standards that we are expected to keep up and improve further?

It is an indisputable fact that we were very lucky to bag a number of contracts at very good rates because of the fantastic economic situation prevailing then. This may not happen every so often and hence we would be compelled to take contracts at very competitive rates so as to maintain growth. In such cases it is going to be extremely difficult to maintain the percentage of profit unless we tighten our belt and work with extraordinary care and vigil and minimise, if not avoid completely, the wastages / pilferages, etc.

In order to have mental satisfaction it is very necessary that the members of the Management Committee make a detailed study of the works executed during the period 1<sup>st</sup> April 2007 to 31<sup>st</sup> March 2009 and come out with a comprehensive report pin-pointing the various causes, if any, which have affected either the time of completion or the quality / safety standards. If after their study it is found that they are able to find satisfactory answers to all the 5 major issues referred above then all of us can also take the credit without any reservation for the fabulous results achieved by our Company in the year ending 31<sup>st</sup> March 2009.

#### INFOPARK (Kerala) Arbitration

I am glad to inform you that the Award published by the Sole Arbitrator, Hon'ble Justice John Mathew has vindicated our stand on the major issues of

- (i) levy of Liquidated Damages (LD) for delay in completion and
- (ii) payment of escalation in the price of steel due to abnormal price increase during the contract period.

The Learned Arbitrator has upheld the levy of LD by Infopark (Kerala) as illegal and hence has given the Award in our favour for refund of amount withheld towards LD with interest. In the case of escalation in the price of steel, he has upheld our contention partially and awarded us partial relief.

Even though the facts were indisputably in our favour in both the above issues, we could conclusively convince the Learned Arbitrator that the action of Infopark in levying LD was illegal, only because we had maintained foolproof record of correspondence from the 1<sup>st</sup> day of commencement of work until the handing over of the project. The credit for this should go to Mr Manoj, who was the Project Manager for this project.

All General Managers & Project Managers should find time to study this case to get thorough knowledge of how to handle the various problems under similar situations.

N. C. Parameswaran Chairman Wishing you all prosperous 2010







pears Service

Mr S. H. Pote - Mechanic

Mr Vaijanath S. Bange - Driver



P. S. Georgekutty - Sr. Engineer on July 31, 2009



Mr J. K. S. M. Jinkula - Asst. Mechanic on August 1, 2009



Mr Dinyar R. Vajifdar - Project Manager on September 21, 2009

Mr Anantha N. Patil - Sr. Supervisor

Mr Ashokkumar Parimoo - Storekeeper



Mr Ashish Desai - G. M. Projects



Mr V. K. Babu - Driver





Our Executive Director, Mr T. Mr Ramakrishnan through his persistent Ramakrishnan, retired after over 3 decades of meritorious service to the Company. He was appointed by our Chairman Emeritus Mr Beji Billimoria in 1976 to look after the accounts of the Company. During his tenure, Mr Ramakrishnan was assigned a variety of tasks - be it checking of accounts, obtaining labour licenses, clearing imported consignments, attending to court cases, resolving labour issues at police stations and even visiting the mortuaries - there never was a doubt that the matter would not be resolved. Mr Ramakrishnan excelled in his duties.

Mr Narendra P. Singh - Sr. Engineer on December 25, 2009

endeavours has obtained various accreditations for the Company from the Bureau Veritas viz.

ISO 9001-2000 for our Quality Management System

OHSAS 18001:2007 in recognition of initiatives implemented to control and improve performance of Occupational Health and Safety Risks:

ISO 14001:2004 for our Environmental Systems

ICRA Grade CR2+ for Strong Contract Execution Capacity

- an insight which has benefited the Company tremendously in achieving work orders for large volumes of construction work.

Today Mr Ramakrishnan enjoys tremendous reputation amongst the fraternity of Civil Engineers. Although not qualified as a Civil Engineer, his ability to grasp technical knowledge and his commitment to the Company, has brought about this magic.

Mr Ramakrishnan will continue with the Company doing his good work but will be based at our Chennai branch office. We wish him good health and success in his future accomplishments

# enoteeliM elderomeM g in the history of BEBL



The Project Manager and the Site Team of Antilia Project are immensely elated to announce that the project was completed one month ahead of its time schedule. An achievement that was made possible due to the leadership and continuous motivation of our Project Director Mr Digant L. Kapadia and Project Incharge Mr C.V. Patel. We feel proud to be associated with the Antilia Project.

The special feature of the project is that although "Antilia" is of a height of 162.80 mtrs, which is equivalent to a conventional 50 storied building it has only 27 floors. This is our 2<sup>nd</sup> high rise tower project completed successfully on Altamount Road, Mumbai. The first project was the 34 storied residential tower for K.Raheja Universal Pvt Ltd., a typical structure having basement and podium adjacent to the Antilia Project.

Construction of the Antilia Project was a challenging task. The project required meticulous skill planning and proper supervision on a day to day basis to meet the required speed. The entire structure above the Refuge floor level is artistically, yet safely supported on 8 funnel shaped Raker Columns, for which a very sophisticated and specialized steel formwork was designed, fabricated and used at site, wherein the concrete grade used was also as high as M-60. High strength reinforcement bars of 40mm dia were used in the same. We also had a Total Workstation in place for layout survey, checking of angles, height, gridline for the Columns, Core Wall and Slab Grid before carrying out the concreting.

The timely implementation of ERP System by the Management and the regular monitoring by the PMC helped to a great extent in our method of billing. Our Billing Team through the ERP System could compute accurate and proper bills for the clients and the sub-contractors and at a speed. Timely submission of bills and continuous follow-ups for payments made the project run smoothly.

It is on record that we have maintained safety of the highest standard with no incidents of any mishaps during the tenure of the project. Our Safety Team inspired safety awareness at every stage of the construction process i.e. to adhere to the safety norms whilst working at heights and keep the surrounding areas safe. The client's strict rules of safety enabled us to create an environment that delivered excellence in health and performance and meet all the legal requirements and guarantee safety of the project.

Our Stores Team also excelled in their duties by following the security system diligently despite frequent vehicle entries and space constraints for movement of vehicles. Nobody was allowed entry without a gate pass.

It is very satisfying to say that due to the combined efforts of our Project Team of Senior Engineers, Planning & Billing Team, Quality and Safety Team, Site Engineers, Foremen, Supervisors, Storekeepers and our Sub-contractors, we have been able to accomplish completion of the project one month ahead of schedule. We would like to share our joy of accomplishment with every one of you in BEBL.

We are proud of our Project Team

Major contribution by following sub-contractors:

N.B. Sayyed (Scaffolding & Shuttering) Swaminath (Shuttering) T.K. Mandal (Reinforcement) Laxman (Reinforcement) Sameer Mandal (Concreting) Tarapada (Concreting)

Rajkumar (Scaffolding, Shuttering & Miscellaneous)

My entire team and I thank everybody for helping us directly or indirectly in this great achievement.





Mr Neelkanth Wad passed away on 22" September 2009 at the ripe old age of 80. Late Neelkanth Wad was a precious gem in BEBL's engineering treasury for two decades (1960 to 1980). Some of the landmark projects undertaken by the BEBL Group like the

Indian Airlines Hangar Wankhede Stadium

NOCIL Chemical Plant and Procter & Gamble's Vicks Factory on Thana Belapur Road

Nehru Centre, the Nehru Planetarium and Ceat Mahal at Worli

Highrise residential towers like Samudra Mahal, Twin Towers & Beach Towers for Bombay Dyeing & Mfg.Co. at Prabhadevi ACC Research Centre at Thane

speak volumes of late Neelkanth Wad's contribution to our organization by his meticulous planning expertise, efficient site coordination and a dedicated commitment to quality construction.

I shall always cherish some of Mr Wad's prized contributions to our projects. There are many sparkling instances where Mr Wad's expertise has averted a likely disaster. Two such incidents that remain unforgettable are:

- (1) During construction of the Indian Airlines Hangar, his design and fabrication for erection of steel back forms for concreting of thin and very steep plates of the folded roof, produced high degree of dimensional accuracy and shape profile for the folded roof, cantilevered 200 ft. on either side of the central pylons.
- (2) During the construction of RCC basement retaining walls for Central Bank of India Building at Pune, on account of the close vicinity of adjoining structures having their foundations at higher level than the basement floor level, the conventional method of constructing diaphragm walls would not only have been prohibitively expensive, but would also expose the adjoining structure to the risk of a collapse during construction. To safeguard against such a collapse Mr Wad suggested to the Consultants that basement retaining walls should be constructed in suitable short lengths in parts instead of casting in one continuous length. The suggestion was accepted by the Consultants and the whole length of the wall was concreted without any mishap.

His cool headed approach to all sorts of site problems endeared him not only to his associates in our Organisation but also to the Consultants he worked with.

May his soul rest in peace.

**Contributed by Vice Chairman** Emeritus Mr L. K. Kapadia

What is quality--- The term quality has been defined as "meeting customers' needs"; Prof.Juran says it is "fitness for use", whereas Crosby defines it as "Conformance to requirements". One more definition of quality can be "satisfaction of stated and implied needs". Quality can have separate meanings. It can have a subjective meaning when it is used to indicate elegance and luxury. Quality can be relative, when the term is used to indicate grade (e.g. a 5-star hotel). It can have an objective meaning when it is used to indicate a specific requirement or fitness for purpose (e.g. M-30 / M-40 grade of

The term quality has a much wider and an all encompassing significance when applied to any multi-dimensional activity.

In the context of construction industry, Quality is the slated and implied needs of the users/owners who should be assured of the required serviceability and safety without undue maintenance. Quality is also the slated and implied needs of the client /promoters who should be assured of adequate returns on their investments.

Quality in construction can be said to have been achieved if it is completed without time and cost overruns, ensuring the required serviceability, durability, safety and environment related requirements are met and there is no undue maintenance.

Quality Assurance and Control (QA and QC); - In day to day practice there is a tendency to use these terms impressively. It is therefore necessary to have more clarity about the exact meaning of these terms. QC quality control - sometimes called process control is defined as "the operational techniques and activities that are used to fulfill requirement of quality". QC is often confused with control testing. The basic QC concept promulgated by Prof Juran is "to control the mass and not the piece". The main problem with quality control is that it is an "after event" operation, designed to prevent defective items passing through the system. What happens when a product fails the consumers' risk is that a bad patch may get accepted while the producers' risk is that a good patch may get rejected. This gave rise to QA-Quality Assurance.

QA- Quality Assurance can be defined as all those planned activities and systematic actions necessary to provide adequate confidence that a product or service will satisfy the given contract-specific requirements. QA provides consistency and an assurance (in the form of certified records) that the established QC procedures have been carried out in full. Thus quality control is part of quality assurance.

#### Complexity in supplying Quality concrete;

The use of RMC (ready mixed concrete) is now becoming the order of the day and needs to be understood well as regards sharing of responsibility of the end product.

The problem of supplying RMC becomes more complex because RMC is an unfinished product at the time of delivery. Therefore the user also has a responsibility to help in ensuring proper timely placement and proper compaction in place, in order to get the required product finally as per the specification. The RMC suppliers also must work through the system to ensure they follow a systematic procedure for consistent quality assurance.

Self compacting concrete (SCC) the use of SCC has become extremely popular throughout the world. Filling ability, passing ability and resistance against segregation are the main properties of SCC. The hardened properties of SCC may be improved in terms of tensile strength, toughness, resistance to fatique and impact, reduction of shrinkage, abrasion resistance by adding steel and synthetic fibre. The common practice to obtain SCC is by limiting the content and maximum size of coarse aggregate, lowering water powder ratio, adjusting doses of super-plasticizer (SP), and Viscosity modifying admixture(VMA).

Selection of ingredients is the main problem for SCC. Compatibility of cement with SP and VMA is extremely important in this regard. Quality of fly-ash is also an important factor in this

In one of our projects the use of SCC is being advocated to meet the requirements of the Architect to ensure flawless finished surface for the specially designed shapes of the structural elements. SCC, which is still in advanced experimental stage, will no doubt help in achieving better results.

However, in spite of providing SCC to help the job, it still calls for absolutely dedicated / sincere, consistent and continuous supervision which is the only way to get the best results. The consultants also should know that in spite of their input there are still chances of minor flaws occurring in the final product. In that case these need to be tackled in a practical pragmatic manner after having ensured that the sincere efforts were in place while supervising the job.

# **Quality Control**

<sup>4</sup> BEBL gets ISO 9001-2003 <sup>9</sup> for its Quality Management System

We are happy to announce that certification under ISO 9001:2008 for Quality Management System by the Bureau Veritas Certification has been renewed.

**BUREAU VERITAS** Certification B. E. BILLIMORIA & CO. LTD. SHIVSAGAR ESTATE, 'A' BLOCK, 2ND FLOOR, DR. ANNIE BESANT ROAD. WORLI, MUMBAI - 400 018, MAHARASHTRA, INDIA Bureau Veritas Certification (India) Private Limited certify that the Management System of the above organisation has been audited and found to be in accordance with the requirements of the standard detailed below STANDARD ISO 9001:2008 SCOPE OF SUPPLY PROJECT DESIGN DETAILING AND CONSTRUCTION, ERECTION, COMMISSIONING AND SERVICING OF PERMITTED EXCLUSION(S) Original Approval Date: 11 October 2000 30 October 2012 thie certificate is nalid until: To check this certificate validity theory call: +91 22 6695 6300 Further clarifications regarding the scope of this certificate and the applicability of the Certificate Number: IND97389 Date: 03 November 2009 Certificative / Managing Office Address: "Morenale Center" 6th Floor, Krishweld Morenali Mose, Opp. Anna Industrial Estate, Off Saki Vibar Basal, Andbert (East), Monehai – 400 072, India.

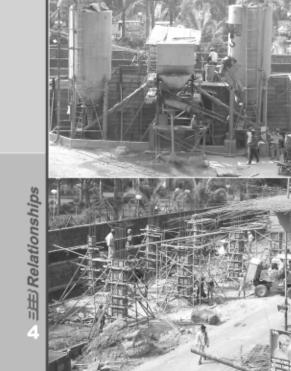
We would very much like to thank all the Department Heads at HO, the General Managers, Project Coordinators, Project Managers and all concerned staff for their coordination and assistance in contributing towards a successful audit which has led to the award of this certification.

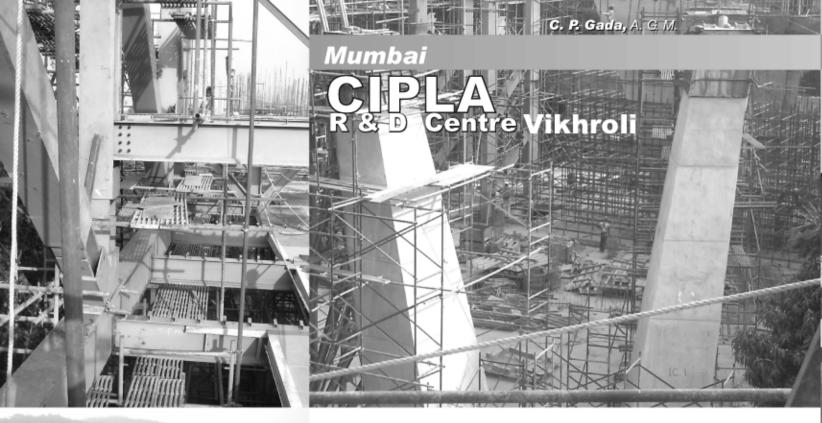
We look forward to have your continued support to ensure a smooth and satisfactory operation of the Company's Quality Management System requirements in future. One of the requirements of the Standard for this certification was to have a Management Representative who had to be an employee of the Organization and not an external individual.

#### A step forward with a new MR

In the regular quality meeting that was held at our HO on 14th October 2009, our newly designated Management Representative Mr Amresh Jalali interacted with all QA/QC representatives from Mumbai and Pune. In the meeting it was decided to make all QA/QC personnel from Mumbai and Pune well versed with the new 9001:2008 Standard. The Deputy MR took this core responsibility and successfully completed the training for implementation of Clauses 4, 5 & 6 of the Standard at Mahindra Splendour site on 31st October 2009 from 9:00 am to 6:00 pm with 11 participants. The participants and the Deputy MR received a pleasant surprise when Mr Amresh Jalali walked into our training venue and delivered an excellent speech on Quality. Mr Jalali also visited the QA/QC Lab. the RMC Plant and the Waste Water Treatment Plant and praised the work that was being done here. Mr Jalali inspected the Mix Designs and other activity records maintained at site and was very impressed. All the participants were enthused by the keen interest and enthusiasm shown by our new MR. We are grateful to our GM (Mahindra Site), Mr Sunil Deshmukh for his wonderful support to ensure the training concluded effectively.

It is important to mention here that under the able guidance of our Quality IDOL Mr T. Ramakrishnan and with the consistent support of GM- HR Mr Varughese George together with our very energetic Mr, Mr Amresh Jalali, the Qualtiy Team hopes to go a long way to accomplish effectual Quality Management System.





# <u>'CIPLA' R & D Centre</u> on completion will become a very prestigious project for our Organisation.

It consists of several complicated architectural features like

Unsupported two directionally inclined hollow and tapering columns of 11M height, all of which are to have fair faced concrete finish, requiring the use of self-compacting

Independent inclined shear walls and core walls reaching upto 40M heights, all of which are to have fair faced concrete finish requiring the use of self compacting concrete;

Heavy steel trusses made out of 63mm thick plates, finished smooth, as it will be seen through the glass cladding;

An auditorium, a library and an atrium all having different heights, shapes and levels;

A well ventilated gymnasium and yoga hall at the terrace level.

We have to complete this project within a very tight time schedule maintaining very high safety and quality standards. The constraints in working spaces add to the complexity of the work. Fabrication is being done at outside locations, involving night transfer of girders and then assembling at site.

The project requires meticulous planning, thorough study of drawings and close supervision during execution. We are using tailormade special formwork systems, some of which have been imported from Germany to get that additional rigidity and superior concrete finish, as the whole RCC structure is to have exposed concrete finish.

We are required to erect 3M deep heavy girders of approximately 60 MT each fabricated and erected in one single piece by using a 400 MT capacity crane with boom length of 120M.

In time to come, we foresee more such projects to be executed involving high degree of aesthetic finish and complexities. Our experience on the CIPLA project will therefore enhance our capabilities in execution of such complex projects in the future. It may not be out of place to mention here that our experience of heavy and complex structural steelwork on projects completed in the recent past, viz. the award winning Turbhe Railway Station, the ISPAT Steel Factory, etc. has helped us a lot in the execution of this complex structure.

Looking at our meticulous performance so far, Phase-2 has also been included now in our scope of work and the revised completion date targeted is 30th June 2010. We are confident that we will be able to complete the project within the targeted completion date.









winning

Children's Day was celebrated on Friday 13th November 2009 at 'Mahindra Splendour' site. Children belonging to our labour staff were trained by volunteers from the 'Mumbai Mobile Creche' and performed short skits on the occasion in memory of Pandit Jawaharlal Nehru.

As guests of honour we had the pleasure of having in our midst, Mr. Darvekar - Director General - DGFASALI along with Dr. Kolhatkar. Senior BEB personnel together with core members from 'Mahindra Lifespaces' were also present to grace the occasion. The above dignataries conferred motivational speeches for the upliftment of our children.



# My first impression

It was on 23rd August, 2008 I took the step to join this organization. My first assignment was in the Planning Department for the Mahindra Splendor Residential Project. Thereafter I was transferred to the Amanora Market City Project Commercial Project. Since then, I have come a long way in the last one year. It has been a very pleasant experience for me in handling the planning and budgeting works entrusted to me by the Management. Each assignment has given me a new challenge and at the same time an opportunity to learn something new.

I feel privileged to be a part of the BEB family and working in the Planning & Budgeting Department of the Amanora Site, I have come across unique technologies such as MEVA formwork system, post tensioned slab and self compacting concrete works which are rare to find and have enhanced my knowledge. This mega Amanora Project with huge complexities will help me to face the immense challenges as that of any infrastructure project.

I take this opportunity to express my gratitude to the Management for their trust in me and I acknowledge with sincere thanks the full support from the Management. Mr S.N. Bhat never fails to show his appreciation every time we achieve our target and whenever we are short of achieving our task, he motivates us to do our best and achieve the target next time.

I would like to share that it has been a very supportive environment for me all the way My colleagues have always extended support to me by accepting the plans and targets set out by me at site and I am grateful to them for being with me.

I wish the Organisation forever increasing prosperity and all my colleagues in this Organisation the very best. I look forward to a much brighter future ahead.

"The greater danger for most of us lies not in setting our aim too high and falling short; but in setting our aim too low, and achieving our mark".

Varun K. Nagle Sr.Engg. (Planning & Budgeting)

This newsletter is intended to include areas of interest to all staff and for this we request your input on any topic of interest such as:

IT Hints for computer skills Environmental care Health Corner How to be more approachable

We would appreciate your feedback, suggestions and inputs for the next issue. All contributions to be email to sneha@bebanco.com.

#### Mumbai, Pune, Nagpur, Bangalore, Coimbatore, Hyderabad, Chennai, New Delhi, Noida, Raipur

# Project Update

#### RESIDENTIAL

'Mahindra Splendour' at Bhandup, Mumbai - 5 towers with 2 level parking and stilt. 2 towers having 32 floors each and 3 towers having 21, 23 and 25 floors each

'Crescent Court' at Greater Noida, Uttar Pradesh - 3 towers with double basement, ground + 22 floors and 2 towers with double basement, ground + 6 floors

'Antilia' a private residence at Altamount Road, Mumbai with double basement, stilt + 27 floors

'Regency Park Tower' at Thane stilt + 23 floors

'Lodha Bellissimo' at Lower Parel, Mumbai - 3 level podium and stilt + 50 floors

'New Heaven Township' at Boisar, Thane - 33 buildings with ground + 3 floors

'Concorde Manhattan' at Doddathoguru village, Bangalore - 5 towers with double basement, ground + 14 floors 'Aparna Sarovar' at Kancha Gachibowli village, Hyderabad - 5 towers with double

basement, ground + 19 floors

'Manjeera Majestic' at Kukatpally,
Hyderabad - with three basements,
ground + 23 floors

#### CORPORATE

'Ashford' at Lower Parel, Mumbai - with double basement, ground + 14 floors

'Godrej Eternia' at Shivajinagar, Pune -1 additional floor (stilt + 10 floors already completed)

'Brigade Gateway' at Malleshwaram, Bangalore - double basement, ground + 28 floors (ref. pic. 3)

Commercial complex at Gachibowli, Hyderabad -Block 1 with stilt + 5 floors and Block 2 with basement, ground + 5 floors

'Manjeera Majestic' at Kukatpally, Hyderabad - with three basements, ground + 8 floors 'Information Technology Park' at Vilankurichi, Coimbatore - basement, ground + 4 floors

#### UTILITY

'Reliance Mediaworks' studios at Film City-Goregaon, Mumbai

'Maternity Home - stilt + 7 floors & Row Apartment' - stilt, podium + 4 floors at Edenwoods, Thane

'MRR Hospital' at Worli, Mumbai

'Hospital and Medical College' at Chennai with ground + 3 floors and ground + 4 floors respectively

'Cancer Hospital and Research Centre' at Raipur with numerous low rise structures housing various departments & facilities

'Warehouse' at Chennai - godown with roof having tubular truss

'Amanora' Mall at Hadapsar, Pune - 2 blocks with basement, ground + 3 floors

'Brigade Gateway' at Malleshwaram, Bangalore, multilevel car parking

'UPAL' Mall at Lucknow, Uttar Pradesh -With 3 basements, ground

'CIPLA' Research and Development Centre at Vikhroli, Mumbai (ref. pic. 2)

'Table Tennis stadium' at Yamuna Sports Complex, New Delhi

**'Badminton & Squash stadium'** at Siri Fort Sports Complex, New Delhi

'MMRDA' Foot-over bridges at Jogeshwari Vikhroli Link Road, Mumbai (ref. pic. 1)





Relationships

### B.E.Billimoria & Co.Limited

BRANCH OFFICES Civil Engineering Construction Contractors

#### Bangalore

Shiv Kripa, 1st Floor, Plot No. 56 1st Cross, 4th Main, Domlur IInd Stage Indira Nagar, Bangalore 560 071 Tel + 91 80 2535 9559 Tele Fax + 91 80 2535 9566 beb@blr.bebanco.com

#### Chenna

301, Shivalaya Complex, 'B' Block 225 Ethiraj Salai Egmore, Chennai 600 008 Tel + 91 44 2823 3888 Fax + 91 44 2823 3837 beb@chennai.bebanco.com

#### Coimbatore

Guest House, Plot No.12, Door No.5 Mani Mahal Road, Ramalakshmi Nagar Peelamedu, Coimbatore 641 004 Tel + 91 422 655 3422 / 2599251 Tele Fax + 91 422 2599601 beb@cjb.bebanco.com

#### Delhi

A-34, Okhla Industrial Area Phase - 1 New Delhi 110 020 Tel + 91 11 2681 6661/62 Fax + 91 11 2681 2726 bncl@delhi.bebanco.com

#### Registered Office:

Shiv Sagar Estate 'A' Block, 2nd Floor Dr. AB. Road, Worli, Mumbai 400 018 Tel:+91 22 6654 5000 Fax:+91 22 6654 5050 Email: beb@bebanco.com Website: www.bebanco.com

#### Hyderabad

102, Imperial Apartment H. No.6-3-866/2, Greenlands, Begumpet Ameer Pet Rd. Hyderabad 500 016 Tel + 91 40 6613 9908 Fax + 91 40 6666 9907 beb@hyd.bebanco.com

#### Pune

101-102, Mantri Terrace Thube Park, Shivaji Nagar Pune 411 005 Tel + 91 20 6620 4867 Fax + 91 20 2551 0683 beb@pune.bebanco.com

