

HDFC SMART DEPOSITS

Attractive
Interest Rates

Easy
Liquidity

Credit Rating 'AAA'

CRISIL has reaffirmed
"FAAA/Stable" rating & ICRA has
reaffirmed "MAAA (stable)"
rating for twenty fourth
consecutive year.

FOR CORPORATES

PERIOD	RATE OF INTEREST (P.A.)				
	Monthly	Quarterly	Half-Yrly	Annual	Cum.Int.
Deposit amount upto ₹ 20 Crores					
31 - 90 days	-	-	-	-	6.90%
91 - 180 days	-	-	-	-	7.15%
181 days < 12 Months	-	-	-	-	7.65%
12 Months - 60 Months	7.85%	7.90%	7.98%	8.14%	8.14%

For Cumulative option, interest is compounded annually.

- INTEREST RATES ON DEPOSITS EXCEEDING ₹ 20 CRORES WOULD BE AS PER THE EXTANT GUIDELINES.
- INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.

RATES EFFECTIVE FROM
APRIL 18, 2019



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate,
Mumbai 400 020. Phones: 022-67546060 (for Deposits only) Toll Free : 1-800-22 2022 (From MTNL & BSNL Phones)
CIN: L70100MH1977PLC019916 E-mail: deposits@hdfc.com Website: www.hdfc.com

TERMS AND CONDITIONS

ELIGIBILITY

Foundations/Institutions registered under Section 8 of the Companies Act, 2013 (Section 25 of Companies Act, 1956) & Public and Private Limited Companies (other than PSUs, companies in S&P CNX 500 and their subsidiaries) and any other body corporate, as may be decided by the management from time to time.

MINIMUM DEPOSIT AMOUNT

Companies can deposit a minimum of Rs 5 Lacs & a maximum of Rs 20 Crores. However the management reserves the right to vary these limits. Please use separate application forms for every deposit.

MODE OF ACCEPTANCE

- Through an account payee cheque favouring “HDFC Ltd”; or
- Remittance of funds through RTGS into HDFC’s bank account, after giving advance intimation to HDFC. Please note that the intimation must reach HDFC latest by 10.30 am and the UTR number should be informed before 1.00 pm on any working day for interest to accrue from that date.
Bank Account details for remittance of funds through RTGS:

Beneficiary Name : HDFC LIMITED

IFSC Code : HDFC0000060

Account No. : 00600350003778

Bank Name & Branch : HDFC Bank Ltd, Fort Branch, Mumbai

INTEREST

Interest shall be paid from the date of realisation in case of remittance through cheque. In case of RTGS, interest shall be paid from the date of remittance (subject to timely intimation).

Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

Monthly Income Plan (MIP)	Last day of each month
Non-cumulative–Quarterly option	June 30, September 30, December 31 and March 31
Non-cumulative – Half-yearly option	September 30 and March 31
Annual Income Plan	March 31

In case of Cumulative Option, interest will be compounded annually and accrued on 31st March and on maturity date, after deducting tax at source, wherever applicable. The principal along with accumulated net interest will be paid on maturity once the discharged deposit receipt is submitted. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

In case of deposits accepted in number of days, interest for each of the interest periods shall be computed on an actual-

by-365 days a year basis. However, where the interest period (start date to end date) includes 29th February, interest shall be computed on 366 days-a-year basis.

Payment of interest (net of TDS-where applicable) will be made on due date through ECS. Wherever ECS facility is not available interest shall be paid by “Account Payee” cheque drawn in favour of the depositor. Interest will cease to accrue after the maturity of the deposit(s).

Interest Rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit.

TAX DEDUCTION

Income tax will be deducted at source from the interest in accordance with Section 194A of the Income Tax Act, 1961.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the discretion of HDFC. The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then the interest payable shall be 2% lower than the minimum rate applicable under this deposit plan. Request for premature withdrawal should be submitted atleast 2 working days in advance. Brokerage is paid upfront for the entire period of deposit to our agents. In case of premature withdrawal, the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

RENEWAL & REPAYMENT

For renewal, the duly discharged deposit receipt must be surrendered along with a duly completed application form containing terms for renewal of deposit. The interest rate prevailing on the maturity date would be applicable on the renewed deposit.

For repayment of the deposit the duly discharged deposit receipt must be surrendered to HDFC Ltd at least 2 working days before the maturity date.

KNOW YOUR CUSTOMER (KYC) COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified there under and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC guidelines by submitting the required documents as mentioned on the Application Form.

AUTHORISED AGENTS

Brokerage will be paid to authorised agents as per the Corporation’s policy from time to time. Agent’s name and code number must be clearly mentioned in the box provided in the Application Form.

GENERAL

Deposit(s) with HDFC are not transferable. HDFC reserves the right to change, amend, add, or delete the Terms and Conditions of the scheme without any notice or reject the application without assigning any reason.



Code No.:	BM/24605
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PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES (PREFERABLY IN BLACK INK)

Date : _____

CATEGORY : ☐ Public Ltd. Company ☐ Private Ltd. Company ☐ Section 8 Company ☐ Others _____ (pl. specify)

Name (in Block Letters)

ADDRESS		
City:	Pin:	Country:
Tel.:	Fax:	
E-mail:		

Income-tax Permanent Account No. (PAN) :

HDFC Customer Number (for existing customers) :

New customers are required to submit certified true copy of the following documents to comply with KYC requirements:

1. Certificate of incorporation/registration and Memorandum & Articles of Association.
2. Resolution passed by the Board of Directors authorizing its personnel to enter into transactions/ agreements and to open and operate bank accounts on its behalf, their names and specimen signature(s).
3. PAN allotment letter/ PAN Card of the company.
4. Latest telephone/ electricity bill or bank account statement and a cancelled cheque.
5. An officially valid document (PAN, passport, driving license, Voter's Identity Card, Aadhaar Card) identifying the directors, employees and persons authorised for such transactions and their addresses

BANK ACCOUNT DETAILS

Cheque No. / UTR No. (In case of RTGS):

Date :

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Amount ₹ _____

Name of the Bank : _____ Branch : _____

HDFC Deposit Receipt No. _____ Maturity Date

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(In case of Renewal)

The above Bank account information must match with the cheque / RTGS instructions issued for placing the deposit. HDFC will credit interest amount (net of TDS), to the above bank account through ECS / NEFT / RTGS on the respective due dates. HDFC will also credit the repayment proceeds (including accumulated interest, if any) to the above bank account through NEFT/RTGS upon the depositor submitting the discharged receipt for the same.

We hereby declare that name of company/institution mentioned above is the beneficial owner of this deposit and as such the company/institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. We hereby agree to abide by the terms and conditions governing HDFC Smart Deposits scheme.

We further declare that, we are authorized to make this deposit and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. We further affirm that the information/details provided by us are true and correct in all respect and nothing has been concealed. We hereby agree to abide by the terms and conditions governing HDFC Smart Deposits scheme. We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration we are making the deposit with the Corporation at our own risk and volition.

Signature of Authorised Signatories

i) Name							Tel.				X	
ii) Name							Tel.				X	
iii) Name							Tel.				X	

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by

OFFICES:**HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED**

Registered Office : Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Tel: 66316060, 22820282. Fax: 22821366, 22046758.
Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. email : liquidep@hdfc.com www.hdfc.com

The Corporation has Branch Offices/Service Centres at the following places:

AGRA Tel: 2526769/70. **AHMEDABAD (Navrangpura)** Tel: 6630 7000 Ext. 110/117 (for Deposits only). **(Maninagar)** Tel: 72270 11280-81 (Home Loans & Deposits). **(Prahlad Nagar)** Tel: 72270 11292-93. **(Nikoli)** Tel: 72270 11286-87. **AHMEDNAGAR** Tel: 660 5222/5. **AJMER (Vaishali Nagar)** Tel: 264 1164 (Home Loans & Deposits). **(Beawar)** Tel: 251691. **AKOLA** Tel: 244 2454/243 0244. **ALAPPUZHA** Tel: 234 4411-12. **ALLAHABAD** Tel: 226 0325 (for Deposits only). **ALMORA** Tel: 235556. **ALWAR** Tel: 270 2740. **(Bhiwadi)** Tel: 224041. **AMBALA** Tel: 263 0880/711, 260 1762. **AMRAVATI** Tel: 266 6009/987-88. **AMRITSAR** Tel: 250 0851 (for Deposits only), 509 5458. **ANAND** Tel: 297552-54. **ANGUL** Tel: 605080. **AURANGABAD** Tel: 234 9300, 661 6510 (for Deposits only). **BANGALORE (Yelahanka)** Tel: 2846 0911, 4118 3000. **(Kengeri)** Tel: 4118 3000, 2842 5353/58. **(Kasturba Road)** Tel: 4118 3000/232 Ext. 2211/13/14 (for Deposits only). **(Jayanagar)** Tel: 2659 2839 (for Deposits only), 411 8300. **(Koramangala)** Tel: 2550 1083, 4118 3000. **(Rajajinagar)** Tel: 2350 6416/446. **(Sahakaranagar)** Tel: 2362 6362. **(Marathahalli)** Tel: 2540 0232, 4118 3000. **(Doddattoguru Village, Begur Hobli)** Tel: 4118 3000, 2852 3955. **(Kaikondanahalli, Varthur Hobli)** Tel: 2574 6772-73. **(Whitefield)** Tel: 2845 1020, 4118 3000. **BAREILLY** Tel: 245 1169. **BARODA (Dahod Road)** Tel: 265043. **BATHINDA** Tel: 501 2218-19. **BELGAUM** Tel: 242 7091/93. **BHARUCH** Tel: 238444/555. **BHARUCH (Ankleshwar)** Tel: 255771-72. **BHILAI** Tel: 407 5203. **BHILWARA** Tel: 232902. **BHOPAL (Kasturba Nagar)** Tel: 404 7700/1 Ext. 20 (for Deposits only), 425 1151. **(Kamla Bhavan)** Tel: 422 9990, 490 4252. **(Chunna Bhatti)** Tel: 242 2001/06. **BIKANER** Tel: 220 6677, 513 0716 (for Deposits only). **BILASPUR** Tel: 432300. **BULANDSHAHR** Tel: 255526. **BURDWAN (Durgapur)** Tel: 254 9776 (for Deposits only). **CHANDIGARH (SCO 153-155)** Tel: 272 4860. **(SCO 143-144)** Tel: 398 9123, 396 2724, 301 1324 (for Deposits only). **CHANDRAPUR** Tel: 271563-64. **CHENNAI (Taramani)** Tel: 98406 26884. **(Adyar)** Tel: 2345 2001-03/08, 2440 3324 (for Deposits only). **(Ambattur)** Tel: 2345 2077-79. **(Anna Nagar)** Tel: 2345 1991-02/08. **(Manapakkam)** Tel: 4959 5216-17. **(Egmore)** Tel: 2345 2072-75. **(Anna Salai)** Tel: 2859 9300 Ext. 22 (for Deposits only). **(Kodambakkam)** Tel: 2345 3001-02. **(Karapakkam)** Tel: 2345 4003-04. **(Iyyappanthangal)** Tel: 2679 3371/281. **(Tambaram)** Tel: 2345 3008/06-07. **(Palikarai)** Tel: 2246 3711-14. **(Gandhi Nagar)** Tel: 224 1261-63. **(Dindigul)** Tel: 243 3040-42. **COIMBATORE (Race Course)** Tel: 434 3900 Ext. 13 (for Deposits only). **(Saibaba Colony)** Tel: 430 1100/11. **(Ganapathy)** Tel: 420 0211/0411. **(Pollachi)** Tel: 221224-25. **CUTTACK** Tel: 233 2093/61 Ext. 109 (for Deposits only). **DAKSHIN KANNADA (Mangalore)** Tel: 244 5220 (for Deposits only), 244 0582. **DANAPUR** Tel: 522 2267-69. **DAYANAGERE** Tel: 222394. **DEHRADUN (Rajpur Road)** Tel: 667 2222, 305 2222/58 (for Deposits only). **(Vasant Vihar)** Tel: 276 9869. **NEW DELHI (Munirka)** Tel: 4111 5111, 4159 6526 (for Deposits only). **(CP) Tel: 4251 2180-81 (for Deposits only), 4151 4835-37. (Dwarka) Tel: 4238 1538, 4111 5111. (Lodhi Road) Tel: 4379 2100/124/106. (Vikas Puri) Tel: 2854 0989-90 (for Deposits only), 4111 5111. (Netaji Subhash Place) Tel: 4729 2032-34 Ext. 2042 (for Deposits only). DEWAS Tel: 402600. DHANBAD Tel: 230 0630-31. DHARWAD Tel: 235 2138. DHULE Tel: 273500/600. EAST GODAVARI (Rajahmundry) Tel: 249 0900. (Tirupati) Tel: 664 5831. (Kakinada) Tel: 238 0800. EAST SINGHBHUM (Jamshedpur) Tel: 232 1387 (for Deposits only), 232 1493. ERNAKULAM (M G Road, Kochi) Tel: 301 1200 Ext. 28/32 (for Deposits only). (Padivattom, Kochi) Tel: 280 3043/83. (Kakkanad, Kochi) Tel: 241 5555. (Thottakkattukara) Tel: 260 9555/9666. (Muvattupuzha) Tel: 283 3533, 285 5633. (Tripunithura) Tel: 278 5492-93. ERODE Tel: 224 0930. FAIZABAD Tel: 822 8180/8280. FARIDABAD Tel: 431 5120/25. GANDHINAGAR Tel: 72270 11274-75. GHAZIABAD Tel: 272 1446 (for Deposits only), 272 3116. GORAKHPUR Tel: 220 0167. MUMBAI (Andheri East) Tel: 6663 6000, 2683 9958/60 (for Deposits only). (Andheri West) Tel: 6663 6000, 6741 3552 (for Deposits only). (Andheri-Kurla Road) Tel: 6663 6000. (Bandra Kurla Complex) Tel: 6663 6000, 2650 0960. (Borivali (East)) Tel: 2870 5417-19 (for Deposits only). (Borivali West-Shangrila Apt.) Tel: 2893 7000-01 (for Deposits only). (Borivali West) Tel: 2890 7153, 2893 7152/55. (Chembur) Tel: 2529 1188/8838/0417 (for Deposits). (Churchgate) Tel: 6176 6000/100, 6176 6245 (for Deposits only). (Ghatkopar-East) Tel: 2501 1284 (for Deposits only). (Goregaon East) Tel: 2849 7102-06. (Lower Parel) Tel: 6663 6000, 6615 2356. (Lower Parel) Tel: 6611 3020 (for CRM only). (Malad (West)) Tel: 2881 3676 (for Deposits only). (Malad West) Tel: 2878 5624-27. (Mulund (West)) Tel: 2565 4726/2131/1920, 2567 5733 (for Deposits only). (Oshiwara) Tel: 6754 6111. (Parel) Tel: 6754 6060 (for Deposits only). (Vikhroli West) Tel: 2518 6624-26. GULBARGA Tel: 241966/988. GUNTUR Tel: 224 7301. GURGAON (Mehrauli - Gurgaon Road) Tel: 406 1775. (Sector 14) Tel: 436 7801-02. (Golf Course Extension Road) Tel: 92130 21725/21610. GUWAHATI Tel: 222 1399, 266 3878 (for Deposits only). GWALIOR Tel: 401 1970-73. HARDWAR Tel: 225019. (Roorkee) Tel: 272211, 274411. HISSAR Tel: 233383. HOOGHLY (Chandanagore) Tel: 2683 0058 Ext. 59 (for Deposits only). HYDERABAD (Madhapur) Tel: 4853 4200. (Mahboobnagar) Tel: 273300. (Kompally) Tel: 2794 0900. (Pothreddypally) Tel: 298450. INDORE (M.G.Road) Tel: 422 3300/33 (for Deposits only). (Prabhu Nagar) Tel: 4264303. (Scheme No.74-C) Tel: 443 3333, 475 6401. JABALPUR Tel: 409 2000-01, 409 2004 (for Deposits only). JAIPUR (C - Scheme) Tel: 414 0888, 515 0804-05 (for Deposits only). (Jagatpura) Tel: 275 5778, 514 1888 (for Deposits only). (Mansarovar) Tel: 278 0989/1981 (for Deposits only). (Vaishali Nagar) Tel: 224 6059, 511 0410 (for Deposits only). (Vidhyadhar Nagar) Tel: 223 2432. Tel: 222157. JALANDHAR Tel: 227 7444 (for Deposits only). JALGAON Tel: 222 0762, 223 2015. JALPAIGURI Tel: 264 0716-17. JAMMU Tel: 2477 7707-08. JAMNAGAR Tel: 72270 11278. JHANSI Tel: 233 3844. JODHPUR Tel: 264 4448 (for Deposits only). JORHAT Tel: 98640 16557. KAMRUP (Six Mile) Tel: 710 1800. (Chenikuthi) Tel: 266 6915. KANCHIPURAM Tel: 2726 7201-03. KANCHIPURAM (Maraimalai Nagar) Tel: 2745 6430. KANNUR Tel: 276 5850/90. KANPUR Tel: 230 6760/44 (for Deposits only). KARIMNAGAR Tel: 222 8900. KARNAL Tel: 645 1231-32. KASARGOD Tel:**

220 0599/699. KASHIPUR Tel: 260333. KHAMMAM Tel: 233000-01. KHURDHA Tel: 663 3300/29/13/15. (Patia) Tel: 72050 00236. KOCHI (Kalarcode) Tel: 226 9460/70. (Kalamasserry) Tel: 255 5070. KOLHAPUR Tel: 266 4034-35 (for Deposits only). KOLKATA (Brooke House) Tel: 2301 8300, 2280 1980, 2281 5491/94. (Jeevandeep) Tel: 2288 5700. (Cooke & Kelvey) Tel: 6608 6205/00 (for Deposits only). (Salt Lake City) Tel: 4602 1501-02. (Garia Main Road) Tel: 2435 7011. (Behala) Tel: 2446 8392. (B T Road) Tel: 2557 4561-62. (Cooch Behar) Tel: 222050/66. (VIP Road) Tel: 4602 2960. KOLLAM (Chinnakada, Kollam) Tel: 276 2551-52. KOTA Tel: 242 8922, 243 6981 (for Deposits only). KOTTARAKARA Tel: 245 8600/9800. KOTTAYAM Tel: 256 6136, 230 4985. (Pala) Tel: 315757/67. KOZHIKODE Tel: 236 7658. KRISHNAGIRI Tel: 244888, 247444. KUCHCHH Tel: 72270 11272. KURNOOL Tel: 259200. KURUKSHETRA Tel: 270386. LONAVALA Tel: 273812/20. LUCKNOW (Ashok Marg) Tel: 398 9123/2623 (for Deposits only). (Gomti Nagar) Tel: 230 3770. (Aliganj) Tel: 274 5249. (Aligarh) Tel: 240 8541. (Kanpur) Tel: 255 6776/68. LUDHIANA (Pakhawal Road) Tel: 520 1300, 243 2347 (for Deposits only). (Chandigarh Road) Tel: 268 0042-45. MADURAI (West Veli Street) Tel: 235 0715-16 Ext. 20 (for Deposits only). (K K Nagar) Tel: 255 9000. MALAPPURAM (Middle Hill) Tel: 273 8873-74. (Perinthalmanna) Tel: 222015, 227015. MARTHANDAM Tel: 271744, 272744. MATHURA Tel: 242 3017. MEERUT Tel: 405 8793-94, 262 1213. MEHSANA Tel: 72270 11284. MOGA Tel: 238100-01. MOHALI Tel: 221 8925-26. MORADABAD Tel: 248 5100/23. MUZAFFARNAGAR Tel: 261 5223-24. MUZAFFARPUR Tel: 224 8032-33. MYSORE Tel: 254 5615-16/14 (for Deposits only). NAGERCOIL Tel: 237193. NAGPUR (Civil Lines) Tel: 662 0500, 252 2123, Ext. 518-19 (for Deposits only). (Khambha) Tel: 228 9220. (Kadbi Chowk) Tel: 254 2918. (Central Avenue Road) Tel: 276 7559, 277 1273/92. NAINITAL Tel: 284956. NASIK (Sharanpur) Tel: 660 6000, Ext. 808 (for Deposits only). (Indira Nagar) Tel: 661 1938. (Panchavati) Tel: 251 0055, 2351 1324. (Off Nashik Pune Road) Tel: 245 9926 (for Deposits). NAVI MUMBAI (Vashi) Tel: 6721 6313, 6663 6000, 2789 2911 (for Deposits only). (Seawoods) Tel: 2771 8787-90. (Koparkhairane) Tel: 2755 0615-17. (Kharghar) Tel: 2774 6813-17. NELLORE Tel: 235 9000. NOIDA (Sector-18) Tel: 435 1302-03, 431 2559-60. (Sector-62) Tel: 611 1900/06. NORTH GOA (Panaji) Tel: 223 4172 (for Deposits only). PALAKKAD Tel: 253 6481. PANCHKULA Tel: 255 6426/64. PAONTA SAHIB Tel: 252022/122. PATHANAMTHITTA (M.C. Road Thiruvalla) Tel: 260 0051. (Ring Road, Pathanamthitta) Tel: 227 1371-72. PATHANKOT Tel: 222 0453-54, 223 0452. PATIALA Tel: 220 9166, 500 2768. PATNA Tel: 669 0669 (for Deposits). PITHAMPUR Tel: 252127, 402855. PONDICHERY Tel: 220 5421/31. PUNE (Wakdevadi) Tel: 2550 5000. (Shivajinagar) Tel: 2550 5000/5283 (for Deposits only). (Kothrud) Tel: 2545 3592-93 (for Deposits). (Baner) Tel: 6605 7077-78. (Chinchwad) Tel: 2737 0219/190. (Chakan) Tel: 278100-01. (Magarpatta City) Tel: 2689 8395. (Yerwada) Tel: 2668 5345. (Lullanagar) Tel: 2683 6738/1728. (Sinhgad Road) Tel: 2435 0084/0151. (Alandi Road) Tel: 87932 80500-01. (Wakad) Tel: 87932 80565/68. (Baramati) Tel: 220150/160. RAIGAD (New Panvel) Tel: 2748 3546/48, 2749 0833-34. (Karjat) Tel: 220301-03. RAIPUR (Shankar Nagar) Tel: 424 3100, Ext. 127 (for Deposits only). (Sunder Nagar) Tel: 420 1600. RAJKOT Tel: 72270 11290. RANCHI Tel: 233 1055/0823. RANGA REDDY (Basheerbagh) Tel: 6647 5011, 6769 9040 (for Deposits only). (Gachibowli) Tel: 2300 5100, 6463 7301 (for Deposits only). (Nagole Road) Tel: 4022 0700. (Kukatpally) Tel: 4853 9200, 6463 2501 (for Deposits only). (Jubilee Hills) Tel: 2311 6000, 6900 0901 (for Deposits only). (Dilsukhnagar) Tel: 6769 9400. (R C Puram) Tel: 4022 0900. (A S Rao Nagar) Tel: 4853 9400, 6900 0455 (for Deposits only). RATLAM Tel: 407375, 406 666. RATNAGIRI Tel: 224022-23. REWARI Tel: 221112. RISHIKESH Tel: 243 2222/424. ROHTAK Tel: 255467-69. ROPAR Tel: 224986. SAHARANPUR Tel: 276 0200. SALEM Tel: 231 4486-87. SANGLI Tel: 232 9892-93. SAS NAGAR Tel: 96466 63715-16. SATARA Tel: 226400, 227901. SHIMLA Tel: 262 6711/8711. SIKAR Tel: 270 888, 271 888. SOLAPUR Tel: 231 6804-06. SONEPAT Tel: 223 2111/5112-13. SOUTH GOA Tel: 270 0473. SRI GANGANAGAR Tel: 248 5900. SRINAGAR. SUNDERGARH Tel: 240 1061, 240 0861. SURAT (Adajan) Tel: 671 1800, Ext. 934 (for Deposits only). (Majuragate) Tel: 247 1870/5954. (City light Road) Tel: 221 3201-02. THANE (Virar) Tel: 250 0162/1315-17. (Old Castle Mill Compound) Tel: 2547 1568/70/26, 2583 1702. (Gokhale Road) Tel: 6663 6000, 2533 0070 (for Deposits only). (Mira Road East) Tel: 6599 0265-67. (Kalyan (W)) Tel: 220 1580/83/85, 220 1574. (Dombivili) Tel: 286 1473-74 (for Deposits). (Boisar(W)) Tel: 6663 6000. (Ambarnath (East)) Tel: 260 3168-69. (Ghodbunder Road) Tel: 6103 3300. (Badlapur (West)) Tel: 267 1712-15. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 302 0300 (for Deposits only), 232 4224. (Technopark) Tel: 270 0701-02. (Kazhakkuttam) Tel: 241 7708/07. (Medical College PO) Tel: 255 5515-16. THOOTHUKUDI Tel: 230 0707/807. THRISSUR (M G Road) Tel: 238 9790-91. THRISSUR (Irinjalakuda) Tel: 282 1589. (Thrissur Road) Tel: 227980/82. TIRUCHIRAPPALLI Tel: 240 1744, 241 4744. TIRUNELVELI Tel: 257 7822. TIRUPUR Tel: 424 2901-02. TUMKUR Tel: 4118 3000, 225 2202. UDAIPUR Tel: 252 9783. UDHAM SINGH NAGAR Tel: 244422. UJJAIN Tel: 253 3684/83, 255 2393. VADODARA (Race Course) Tel: 230 8400, 235 6837 (for Deposits only). (Waghodia Road) Tel: 251 4164/2364. VAISHALI Tel: 423 3253-55. VALSAD Tel: 240 2573/34/80. VARANASI Tel: 222 4033, 242 0485 (for Deposits only). VASAI ROAD Tel: 234 1132-34. VIJAYAWADA (Eluru Road) Tel: 242 9100. (Ongole) Tel: 280299. VISAKHAPATNAM (Siripuram) Tel: 679 9500/555/599 (for Deposits). (Gajuwaka) Tel: 2570120. WARRANGAL Tel: 245 1000. YAMUNA NAGAR Tel: 260024/16.

CORPORATE OFFICE: MUMBAI (Churchgate) Tel: 6631 6000, 2282 0282.

INTERNATIONAL OFFICE:

DUBAI Tel: 971 (4) 3961825. **LONDON** Tel: (+44) 0 2078725562. **SINGAPORE** Tel: (+65) 65367000.