

# HDFC DEPOSITS

## TRUSTS & INSTITUTIONS

Fixed & Variable Rates

### HIGHEST SAFETY

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

### QUICK LOAN FACILITY

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate.

### SPECIFIED INVESTMENT

HDFC Trust deposits is a specified investment under Section 11(5) (ix) of the Income Tax Act, 1961.

### HDFC SPECIAL DEPOSITS UPTO ₹ 5 CRORE

Limited Period Scheme					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
33 Months	7.30%	7.35%	7.40%	7.55%	7.55%
66 Months	7.30%	7.35%	7.40%	7.55%	7.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

### HDFC PREMIUM DEPOSITS UPTO ₹ 5 CRORE

Fixed Rates only					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 Months	7.25%	7.30%	7.35%	-	7.50%
30 Months	7.20%	7.25%	7.30%	7.45%	7.45%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

### INTEREST RATES ON DEPOSITS

Fixed & Variable Rates					Rate of Interest (p.a.)
Period	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.15%	7.20%	7.25%	-	7.40%
24 - 84 Months	7.10%	7.15%	7.20%	7.35%	7.35%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

\* For cumulative option, Interest is compounded annually.

Cheque should be drawn in favour of "HDFC Ltd." and marked "Account Payee only"

**RATES EFFECTIVE FROM  
JANUARY 11, 2018**

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 www.hdfc.com

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans, Loans to Professionals and much more

## TERMS & CONDITIONS

### DEPOSIT CAN BE PLACED BY

Charitable Trusts, Religious Trusts, Educational Institutions, Association of Persons, Co-operative Societies, Partnership Firms and others as decided by management.

### MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or  
b) Remittance of funds through RTGS, NEFT or net banking into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date.

Bank Account details for remittance of funds:

Beneficiary Name: HDFC LTD.

Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)

IFSC Code: HDFC0000060

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

### INTEREST

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior 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

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. 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.

Interest amount (net of TDS - where applicable) will be paid through NACH/ECS at all centres where this facility is available. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

### VARIABLE RATE DEPOSIT

Interest Rate on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate. Benchmark Rate is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period. Interest Reset Date - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period. Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date.

### ELECTRONIC CLEARING SERVICE (ECS)

This facility is provided to depositors whereby the interest will be credited directly to the depositors' bank account. The depositor would receive a credit entry "ECS HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

### DEDUCTION OF INCOME TAX AT SOURCE (TDS)

No tax deduction at source on interest paid/credited upto ₹ 5000/- in a financial year. Income tax will be deducted at source under Section 194A of the Income Tax Act, 1961, at the rates in force. If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G so that income tax is not deducted at source. In such cases, PAN (Permanent Account Number) must be quoted in the declaration, else the declaration is invalid.

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961. In case of deposits of ₹ 50,000 and above, it is mandatory to furnish PAN.

### PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
After 3 months but before 6 months	No Interest
After 6 months but before the date of maturity	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 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

The commission is paid up-front for the entire period of deposit to our authorized agents. In case of premature withdrawal, the commission is payable for the period completed and excess commission paid will be recovered from the deposit amount.

### RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. Interest will accrue after the maturity date only if the deposit is renewed.

If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's bank account directly through NEFT/RTGS/NACH or paid through account payee cheque favouring the Trust/Institution.

### 'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the required documents for various categories mentioned on the reverse of the Application Form and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961.

In case the documents are submitted in any of the previous deposits, please provide the customer number.

### GENERAL

Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

All remittances by HDFC (towards interest, repayment, loan against deposit, etc.) shall be made to the bank account from where the funds were received by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "FAAA/Stable" rating on our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA" rating with Stable outlook for our Deposits Programme. This rating is the highest-credit-quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2017 was Rs. 9,572.45 crore.

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

In case of any deficiency of the corporation in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the corporation as disclosed and the representations made in the application form are true and correct and that the corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The deposit acceptance activities of the corporation are regulated by the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/discharge of liabilities by the corporation. HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

### FOR AUTHORISED AGENTS

Agents are not authorized to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.



WITH YOU, RIGHT THROUGH www.hdfc.com

## PROVISIONAL RECEIPT

Date: \_\_\_/\_\_\_/\_\_\_

Received from \_\_\_\_\_ cheque / HDFC Deposit Receipt No. \_\_\_\_\_ for

₹ \_\_\_\_\_ dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch towards

Monthly Income Plan  Non-Cumulative  Quarterly  Half-Yearly  Annual Income Plan  Cumulative for a period of \_\_\_\_\_ months

@ \_\_\_\_\_ % per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
 Regd. Office: Ramon House, H T Parekh Marg,  
 169, Backbay Reclamation, Churchgate, Mumbai 400 020.  
 CIN: L70100MH1977PLC019916 www.hdfc.com

Agent's Name: \_\_\_\_\_

Code No.: \_\_\_\_\_

## DEPOSIT APPLICATION FORM (TRUSTS & INSTITUTIONS)

**PLEASE USE BLOCK LETTERS AND TICK  IN APPROPRIATE PLACES (PLEASE REFER NOTES FOR GUIDANCE)**

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders. Date : \_\_\_\_\_

We apply for placement/renewal of deposit at \_\_\_\_\_ Branch

for a period of \_\_\_\_\_ months and will earn interest @ \_\_\_\_\_ % p.a. The payment details are as under :

**PAYMENT DETAILS**

Cheque  RTGS

Amount : ₹ \_\_\_\_\_

Cheque No. \_\_\_\_\_

Date : \_\_\_\_\_

Bank Name \_\_\_\_\_

Branch : \_\_\_\_\_

HDFC Deposit Receipt No. \_\_\_\_\_

Maturity Date \_\_\_\_\_

**FIXED RATE DEPOSIT**

**SCHEME :**  MONTHLY INCOME PLAN  NON-CUMULATIVE (  Quarterly Option  Half-Yearly Option )  
 ANNUAL INCOME PLAN  CUMULATIVE

**VARIABLE RATE DEPOSIT**

**STATUS :**  CHARITABLE TRUST  RELIGIOUS TRUST  EDUCATIONAL INSTITUTION  SECTION 25 COMPANY  
 ASSOCIATION OF PERSONS  CO-OPERATIVE SOCIETY  PARTNERSHIP FIRM  OTHERS (SPECIFY)

**CATEGORY :**  MEMBER OF PUBLIC  OTHERS (Pls. Specify)

If "Know Your Customer" (KYC) information is already submitted, please mention your Customer Number or kindly submit proof as mentioned overleaf. \_\_\_\_\_

**Registration No.** \_\_\_\_\_

**Date of Incorporation/Agreement/Partnership Or Trust Deed / Formation of AOP** \_\_\_\_\_

(In case of Companies and Firms)

**NAME AND ADDRESS OF THE TRUST/INSTITUTION (IN BLOCK LETTERS)**

Name \_\_\_\_\_

Flat No. & Bldg. Name \_\_\_\_\_

Road No. / Name \_\_\_\_\_

City \_\_\_\_\_

Pin Code \_\_\_\_\_

State \_\_\_\_\_

Country \_\_\_\_\_

Tel. \_\_\_\_\_

STD Code \_\_\_\_\_

e-mail \_\_\_\_\_

**Income-tax Permanent Account No. (PAN)** \_\_\_\_\_

Applied for

**PARTICULARS OF BANK ACCOUNT**

Bank Account No. \_\_\_\_\_

Name of Bank : \_\_\_\_\_

MICR Code : \_\_\_\_\_

Branch : \_\_\_\_\_

IFSC Code : \_\_\_\_\_

Account:  Savings  Current

We hereby declare that the name of the Trust/Institution mentioned in our application is the beneficial owner of this deposit and as such the Trust/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 attached terms and conditions governing the deposit.

We further declare that, we are authorized to make this deposit in the above-mentioned scheme (HDFC 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 cooperate 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 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.

**Name of Trustee(s)/Authorised Signatories with Tel. No.**

**Signatures of Trustee(s) / Signatories alongwith Seal/Rubber Stamp of the Trust**

i) Name	PAN No.	
Aadhaar No.	Mobile	
ii) Name	PAN No.	
Aadhaar No.	Mobile	
iii) Name	PAN No.	
Aadhaar No.	Mobile	

**FOR OFFICE USE ONLY**

Deposit Receipt No.	Stationery Serial No.	Date of Receipt	Date of Deposit	Checked by	Authorised by

## LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Categories	Documents
<p style="text-align: center;"><b><u>Partnership Firms</u></b></p> <p><b>Detailed information about the following should be submitted :</b></p> <ul style="list-style-type: none"> <li>- Legal Name used</li> <li>- Complete Address of firm</li> <li>- Names of all partners and their addresses</li> <li>- Telephone numbers of the firm and partners</li> </ul>	<p><b>Certified true copy of the following documents:</b></p> <p>(i) Certificate of Registration issued by Registrar of Firms (ii) Partnership Deed (iii) PAN Card (iv) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (v) Any officially valid document identifying the partners and persons holding the Power of Attorney and their addresses. (vi) Telephone bill in the name of firm/partners</p>
<p style="text-align: center;"><b><u>Association of Persons</u></b></p> <p><b>Detailed information about the following should be submitted :</b></p> <ul style="list-style-type: none"> <li>- Legal Name used</li> <li>- Complete Address of Association</li> <li>- Names and addresses of the founder, the directors/managers of the association</li> <li>- Telephone numbers</li> </ul>	<p><b>Certified true copy of the following documents:</b></p> <p>(i) Certificate of Registration if registered (ii) PAN Card (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document identifying the persons holding the Power of Attorney and their addresses. (v) Resolution of the managing body of the association (vi) Telephone bill in the name of association.</p>
<p style="text-align: center;"><b><u>Co-operative Societies</u></b></p> <p><b>Detailed information about the following should be submitted :</b></p> <ul style="list-style-type: none"> <li>- Legal Name used</li> <li>- Complete Address / Telephone Numbers of the Society</li> <li>- Name and addresses of the Chairman, Secretary, Treasurer and the members of the managing committee</li> </ul>	<p><b>Certified true copy of the following documents:</b></p> <p>(i) Certificate of Registration issued by Registrar of Co-operative Society (ii) PAN Card (iii) Resolution passed by the managing committee (iv) Telephone bill in the name of the society (v) Rules &amp; Regulations/Bye Laws</p>
<p style="text-align: center;"><b><u>Trusts &amp; Foundations</u></b></p> <p><b>Detailed information about the following should be submitted :</b></p> <ul style="list-style-type: none"> <li>- Names and addresses of the Trustees, Settlers, Beneficiaries and signatories</li> <li>- Names and addresses of the founder, directors / managers / beneficiaries of the trust</li> <li>- Telephone/fax numbers</li> </ul>	<p><b>Certified true copy of the following documents:</b></p> <p>(i) Certificate of Registration issued by the Charity Commissioner (ii) PAN Card (iii) Trust Deed (iv) Power of Attorney granted to transact business on its behalf (v) Resolution of the managing body of the Trust (vi) Telephone bill in the name of Trust (vii) Proof of Identity &amp; Residence of Partners / Trustees / Settlers / Beneficiaries / Signatories.</p>
<p style="text-align: center;"><b><u>Companies</u></b></p> <p><b>Detailed information about the following should be submitted :</b></p> <ul style="list-style-type: none"> <li>- Name of the Company</li> <li>- Principal place of business</li> <li>- Mailing address of the company</li> <li>- Telephone/Fax numbers</li> </ul>	<p><b>Certified true copy of the following documents:</b></p> <p>(i) Certificate of Registration/Incorporation issued by the Registrar of Companies (ii) Memorandum &amp; Articles of Association (iii) PAN allotment letter/card (iv) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (v) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (vi) Telephone Bill</p>



PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977.

HDFC DEPOSITS

TRUST & INSTITUTION Fixed & Variable Rates

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020. Phone: 022-6754 6060 (for deposits only), 66316000, 22820282, Fax: 22821366.

- (a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)
- (b) Date of Incorporation: October 17, 1977
- (c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

The Corporation has seventeen wholly owned and nine other subsidiaries viz.:  
● HDFC Developers Limited carries on the business of online portal for new real estate projects ● HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities ● HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities ● HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund ● HDFC Realty Limited is engaged in the business of real estate broking and related services ● HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts ● HDFC Property Ventures Limited is engaged in advisory services ● HDFC Sales Private Limited acts as a distributor of home loans and other financial products ● HDFC Education and Development Services Private Limited is engaged in the provision of education services ● Windemere Properties Private Limited is engaged in monetising value of properties owned ● Grandeur Properties Private Limited is engaged in monetising value of properties owned ● Winchester Properties Private Limited is engaged in monetising value of properties owned ● Pentagram Properties Private Limited is engaged in monetising value of properties owned ● Haddock Properties Private Limited is engaged in monetising value of properties owned ● HDFC Capital Advisors Limited is engaged in advisory services ● HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund ● HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance ● HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance ● HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes ● GRUH Finance Limited is engaged in the business of providing housing finance ● Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius ● HDFC Credia Financial Services Private Limited is engaged in providing education loan for higher education ● HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager ● Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset/fund management/ investment advisory services ● HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations; and ● HDFC General Insurance Limited is a wholly owned subsidiary of HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance.

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

AGRA: Tel: 252 6769-70. AHMEDABAD (Navrangpura): Tel: 6630 7000 Ext. 110/117 (for Deposits Only) (Maninagar): Tel: 6450 1855 (Satellite) Tel: 6450 1861-64. AHMEDNAGAR: Tel: 660 5222. AJMER: Tel: 512 0888 (for Deposits Only), 264 1164. AKOLA: Tel: 244 2454, 234 0244. ALIGHAR: Tel: 240 8541-42. ALLAHABAD: Tel: 226 0325 (for Deposits Only), 329 7506. ALWAR: Tel: 270 2739. AMBALA: Tel: 263 0880/71. AMRAVATI: Tel: 266 6009/87. AMRITSAR: Tel: 250 0851 (for Deposits Only), 501 0512, 509 5458. ANAND: Tel: 255 5141/7. ANGUL: Tel: 201 555, 605 070/80. ANKUSHWAR: Tel: 255 771-72. AURANGABAD: Tel: 661 6500 Ext. 510 (for Deposits Only), 235 8500. BAREILLY: Tel: 247 7496. BEWAR: Tel: 513 889/78. BELGAUM: Tel: 242 7091/93. BENGALURU (Kasturba Road): Tel: 4118 3000 Ext. 2112/312/4 (for Deposits Only)/232 (Rajaj Nagar) Tel: 2350 5446 (Electronic City): Tel: 2892 5333 (Jayanagar): Tel: 2659 2839 (for Deposits Only), 2689 2838 (Koravangala): Tel: 4115 3000 (Marathahalli) Tel: 4118 3000/250/0232 (Sahakaranager): Tel: 2362 6351-52 (Sarjapur Road): Tel: 2574 6772-74 (Whitefield): Tel: 2845 1020-22/24-25 (Yelahanka) Tel: 2846 0911-16. BHARUCH: Tel: 238444/555. BHATINDA: Tel: 501 2218-19. BHILAI: Tel: 404 0840-41. BHILWARA: Tel: 232 902. BHOWALI: Tel: 512 739/849. BHOPAL (MP Nagar): Tel: 443 3333, 404 7720 (for Deposits Only) (Kamla Bhowani): Tel: 443 3333, 368 8000 (for Deposits Only) (Chunhabhatti): Tel: 242 2001/06 Ext. 007 (for Deposits Only). BHUBANESHWAR: Tel: 239 5060, 235 4555/1350 (for Deposits Only) (Patia): Tel: 272 6274/28-29. BIKANER: Tel: 513 0716 (for Deposits Only)/15, 220 6677. BILASPUR: Tel: 432 302. BILDHANA: Tel: 246 301-02. BULANDSHAHR: Tel: 255 526. CALCUTTA: Tel: 236 7656-57. CHANDIGARH: Tel: 398 9123 (for Deposits Only), 301 1300, 396 2724. CHANDRAPUR: Tel: 271 563/65. CHENNAI (Anna Salai): Tel: 2859 9300 Ext. 322/52 (for Deposits Only), 2373 9400 (Adyar): Tel: 2345 2001-03, 2440 3324 (for Deposits Only) (Anna Nagar): Tel: 2345 1998-99 (Kodambakkam): Tel: 2345 3001-02 (OMR): Tel: 2345 4003-04 (Porur): Tel: 2679 3371/281 (Tambaram): Tel: 2345 3006-07 (Velachery) Tel: 2246 3711-12 (DLF IT Park): Tel: 4959 5216-17 (Egmore) Tel: 2345 2077-79 (Ambattur): Tel: 2345 2077-79 (Taramani) Tel: 98401 44800, 98406 28884 (Maraimalai Nagar) Tel: 2621 6430 (Semburam) Tel: 2621 4003-04. COIMBATORE (Kamara Road): Tel: 430 1100, 434 3913 (for Deposits Only) (Sai Baba Colony): Tel: 439 9881-82 (Ganapathy): Tel: 420 0211/311. CUTTACK: Tel: 233 2109 (for Deposits Only)/093. DANAPUR: Tel: 522 2268/67. DAVANAGERE: Tel: 222 494/394. DEHRADUN (Rajpur Road): Tel: 667 2222, 1860420/222, 305 2222/58 (for Deposits Only) (Vasant Vihar): Tel: 276 989/1031. DEWAS: Tel: 443 3333. 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