

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 third
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	-	-	-	-	6.40%
91 - 180 days	-	-	-	-	6.75%
181 days < 12 Months	-	-	-	-	6.90%
12 Months - 60 Months	7.25%	7.30%	7.35%	7.50%	7.50%

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
MAY 21, 2018



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 : 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 sole discretion of the Corporation. Interest payable shall be 1% lower than the interest rate applicable for the actual deposit period completed. If rate has not been specified for that period, then the interest payable shall be 2% lower than the minimum rate applicable under this plan. Where deposit is mobilised by an agent, the excess brokerage paid for the remainder period upto maturity date shall be recovered at the discretion of HDFC.

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.



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 Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: _____
Code No.: _____

HDFC SMART DEPOSITS APPLICATION FORM

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES (PREFERABLY IN BLACK INK)

Date : _____

We apply for placement/renewal of a deposit of ₹ _____ for a period of _____ days/months earning interest @ _____ % p.a.

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

PRODUCT OPTIONS : Cumulative Non Cumulative Quarterly Option Annual Income Plan

Name (in Block Letters)

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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

REMITTANCE DETAILS

BANK ACCOUNT DETAILS

Cheque No. / UTR No. (In case of RTGS): _____	Bank Account No. _____
Date : _____	MICR Code : _____
Amount ₹ _____	IFSC Code : _____
Name of the Bank : _____	Branch : _____
HDFC Deposit Receipt No. _____ <small>(In case of Renewal)</small>	Maturity Date _____

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 mentioned above is the beneficial owner of this deposit and as such the company 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 this deposit plan. We further declare that, we are authorised 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.

Name of Authorised Signatories with Tel. No.

Signature of Authorised Signatories

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

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: 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, 243 0244. **ALIGARH** Tel: 240 8541-42. **ALLAHABAD** Tel: 226 0325 (for Deposits Only), 329 7506. **ALWAR** Tel: 270 2739. **AMBALA** Tel: 263 0880/771. **AMRAVATI** Tel: 266 6009/987. **AMRITSAR** Tel: 250 0851 (for Deposits Only), 501 0512, 509 5458. **ANAND** Tel: 255 514/17. **ANGUL** Tel: 201 555, 605 070/80. **ANKLESHWAR** Tel: 255 771-72. **AURANGABAD** Tel: 661 6500 Ext. 510 (for Deposits Only), 235 8500. **BAREILLY** Tel: 247 7496. **BEAWAR** Tel: 513 888/788. **BELGAUM** Tel: 242 7091/93. **BENGALURU** (Kasturba Road) Tel: 4118 3000 Ext. 211/213/214 (for Deposits Only)/232 (Rajaji Nagar) Tel: 2350 6446 (Electronic City) Tel: 2852 3953 (Jayanagar) Tel: 2659 2839 (for Deposits Only), 2689 2838 (Koramangala) Tel: 4118 3000 (Marathahalli) Tel: 4118 3000/2540 0232 (Sahakarapur) Tel: 2362 6361-62 (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. **BHIWADI** Tel: 512 739/849. **BHOPAL** (MP Nagar) Tel: 443 3333, 404 7720 (for Deposits Only) (Kamla Bhawan) Tel: 443 3333, 268 8000 (for Deposits Only) (Chunnabhatti) Tel: 242 2001/06 Ext. 007 (for Deposits Only). **BHUBANESWAR** Tel: 239 5060, 253 4555/1350 (for Deposits Only) (Patna) Tel: 272 6724/28-29. **BIKANER** Tel: 513 0716 (for Deposits Only)/15, 220 6677. **BILASPUR** Tel: 432 302. **BULDHANA** Tel: 246 301-02. **BULANDSHAHR** Tel: 255 526. **CALICUT** 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 (Velacherry) Tel: 2246 3711-12 (DLF IT Park) Tel: 4959 5216-17 (Egmore) Tel: 2345 2070-71 (Ambattur) Tel: 2345 2077-79 (Taramani) Tel: 98401 44800, 98406 28884 (Maraimalai Nagar) Tel: 2745 6430 (Sholinganallur) Tel: 2345 4003-04. **COIMBATORE** (Kamaraj Road) Tel: 430 1100, 434 3913 (for Deposits Only) (Saibaba 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, 18604204222, 305 2222/58 (for Deposits Only) (Vasant Vihar) Tel: 276 9869/1031. **DEWAS** Tel: 443 3333. **DHANBAD** Tel: 230 0630-31. **DHULE** Tel: 273 500/600. **DURGAPUR** Tel: 2549778 Ext. 776 (for Deposits Only). **ERODE** Tel: 224 0928-29. **FARIDABAD** Tel: 431 5120/25. **GANDHIDHAM** Tel: 647 274-75. **GANDHINAGAR** Tel: 6572 7262-63. **GHAZIABAD** (Lohia Nagar) Tel: 272 1446 (for Deposits) 272 3116 (Vaishali) Tel: 4233253-54. **GOA** (Panaji) Tel: 223 4172 (for Deposits) (Margao) Tel: 270 0472-75. **GORAKHPUR** Tel: 324 8100. **GULBARGA** Tel: 241 966. **GUNTUR** Tel: 645 9890. **GURGAON** (Mehrauli - Gurgaon Road) Tel: 406 1772-73 (Sector 14) Tel: 436 7801-02 (Sector 66) Tel: 92130 21725/610. **GUWAHATI** (Six Mile) Tel: 710 1800, 266 3878 (for Deposits Only) (Chenikuthi) Tel: 266 6915. **GWALIOR** Tel: 401 1970-71 (for Deposits). **HALDWANI** Tel: 284 956-57. **HARIDWAR** Tel: 265 325, 18604204222. **HISSAR** Tel: 313 106, 233 383. **HOSUR** Tel: 244 888/247 444. **HUBLI** Tel: 235 6345/2138. **HYDERABAD** (Basheer Bagh) Tel: 6769 9000 Ext. 040 (for Deposits Only) (Dilsukhnagar) Tel: 6769 9400 (Gachibowli) Tel: 6463 7300 Ext. 301 (for Deposits Only), Mob: 92465 01247 (Kukatpally) Tel: 6463 2500 Ext. 508 (for Deposits Only) (Jubilee Hills) Tel: 6900 0900, 6769 9101 (for Deposits Only) (R C Puram) Tel: 4022 0900 (Uppal) Tel: 4022 0700. **SECUNDRABAD** (Dr. A. S. Rao Nagar) Tel: 6900 0450, Mob: 98662 49949. **INDORE** (M G Road) Tel: 443 3333, 425 2432 (for Deposits Only) (Vijay Nagar) Tel: 443 3333, 475 6401 (Prabhu Nagar) Tel: 426 4303. **IRINJALAKUDA** Tel: 282 1589. **JABALPUR** Tel: 443 3333, 409 2004 (for Deposits Only). **JAIPUR** (Bhagwan Das Road) Tel: 515 0888 Ext. 804/05 (for Deposits Only) (Jagatpura) Tel: 514 1888 (for Deposits Only)/017 (Mansarovar) Tel: 278 1981 (for Deposits) (Vaishali Nagar) Tel: 5110410 (for Deposits Only)/11 (Vidhyadhar Nagar) Tel: 223 2432. **JALANDHAR** Tel: 227 7444-45 (for Deposits). **JALGAON** Tel: 222 0762, 223 2015. **JAMMU** Tel: 247 7707-08. **JAMNAGAR** Tel: 645 0156/58. **JAMSHEDPUR** Tel: 232 1387, 645 8733 (for Deposits). **JHANSI** Tel: 233 3844. **JODHPUR** Tel: 513 4888, 264 4448 (for Deposits Only)/49. **JORHAT** Tel: 75780 01700. **KAKINADA** Tel: 656 8001. **KANCHIPURAM** Tel: 272 67201-03. **KANHANAGAR** Tel: 220 0599/699. **KANNUR** Tel: 276 5850. **KANPUR** Tel: 230 6760/44 (for Deposits). **KARIMNAGAR** Tel: 690 0090. **KARNAL** Tel: 645 1231-32, 226 6431. **KASHIPUR** Tel: 260 333. **KHAMMAM** Tel: 92470 00439. **KOCHI** (Ravipuram) Tel: 301 1200 Ext. 228/232 (for Deposits Only) (Aluva) Tel: 260 9555/666 (Kakkanad) Tel: 649 3030 (Palariavattom) Tel: 280 3043/83 (Tripunithura) Tel: 278 5492-93. **KOLHAPUR** Tel: 266 4034-35. **KOLKATA** (Cooke & Kelly) Tel: 033-6608 6200 (for Deposits Only) (Shakespeare Sarani) Tel: 2301 8300, 2280 1980, 2281 5491-94 (Behala) Tel: 2446 8392 (Chandannagore) Tel: 2683 0059, 6458 9933 (for Deposits Only) (Old Court House Street) Tel: 2248 1308, 6608 6200 (Garia) Tel: 2435 1082/7011 (Salt Lake City) Tel: 2321 5949/7009 (B T Road) Tel: 2557 4561-62. **KOLLAM** Tel: 325 5000, 276 2551-52. **KOTA** Tel: 513 0888, 243 6981 (for Deposits Only)/82. **KOTTARAKARA** Tel: 245 8600/9800. **KOTTAYAM** Tel: 230 4985, 256 6136. **KUNNAMKULAM** Tel: 227 980/82. **KURNOOL** Tel: 699 000.

KURUKSHETRA Tel: 465 0360. **LUCKNOW** (Ashok Marg) Tel: 398 9123/2623 (for Deposits Only) (Aliganj) Tel: 326 3952, 274 5249 (Gomti Nagar) Tel: 230 3770. **LUDHIANA** (Pakhawal Road) Tel: 242 9856 (for Deposits) 502 5184, 243 2347 (Chandigarh Road) Tel: 268 0043/45/42. **MADURAI** Tel: 235 0715-16 Ext. 720 (for Deposits Only). **MALAPPURAM** Tel: 273 8873-74. **MANGALORE** Tel: 244 5220 (for Deposits) 244 0582. **MARTHANDAM** Tel: 271 744, 272 744. **MATHURA** Tel: 242 3017/5551/5606. **MAVELIKKARA** Tel: 97466 13284, 234 4411-12. **MEERUT** Tel: 405 8793-94. **MEHSANA** Tel: 243 001-03. **MOGA** Tel: 509 020-21. **MOHALI** Tel: 222 0116/5774. **MORADABAD** Tel: 248 5100/23. **MUMBAI** (Churchgate) Tel: 2683 0048-50/9958/60 (for Deposits Only) (Andheri West) Tel: 2673 3981-83, 6741 3552 (for Deposits Only) (Andheri-Kurla Road) Tel: 2830 4251-53 (Bandra-Kurla Complex) Tel: 2650 0951-53 (Borivali-Ramdas Sutrale Marg) Tel: 2890 7153/52/55 (Borivali - East) Tel: 2870 5417/19 (for Deposits) [Borivali-L T Road (Deposits)] Tel: 2893 7000-01 (Chembur) Tel: 2529 1188/8838 (for Deposits) [Ghatkopar (Deposits)] Tel: 2501 1284 (Goregaon - West) Tel: 6754 6111 (Goregaon East) Tel: 2849 7102-05 [Parel East (Deposits)] Tel: 6754 6060 (Lower Parel) Tel: 6620 0000 (Lower Parel Credit Risk Management) Tel: 6611 3020 (Malad) Tel: 6599 0487-90 (Malad - Deposits) Tel: 2881 3676 (Mira Road) Tel: 6599 0265-67 (Mulund) Tel: 2565 2131/2567 5733 (for Deposits Only) (Vikhroli) Tel: 2518 6624-26 (Vasai) Tel: 234 1132-34 (Virar) Tel: 250 0162/215/1315-17. Ambernath Tel: 260 3168-69. **BOISAR** Tel: 645 435/33. **DOMBIVALI** Tel: 286 1473 (for Deposits)/74. **KALYAN** Tel: 220 1580/83, 220 1574. **THANE** (Gokhale Road) Tel: 2545 1114-16, 6528 8415 (for Deposits Only) (Vikas Complex) Tel: 2547 1568/70 (Ghodbunder Road) Tel: 6103 3300. **Navi Mumbai** (Vashi) Tel: 6516 5201-04, 2789 2911 (for Deposits Only) (Kharghar) Tel: 2774 6813-17 (Koparkhairane) Tel: 2755 0615-17 (Seawoods) Tel: 2771 8787-89. **NEW PANVEL** Tel: 2749 0833-34, 2748 3548. **MUVATTUPUZHA** Tel: 283 3533. **MUZAFFARNAGAR** Tel: 261 5223-24. **MUZAFFARPUR** Tel: 224 8032-33. **MYSORE** Tel: 254 5614 (for Deposits)/15. **NAGERCOIL** Tel: 325 500, 237 192-93. **NAGPUR** (Civil Line) Tel: 256 6000, 252 7888, 662 0518-19 (for Deposits Only) (Kadbi Chowk) Tel: 254 2918 (Khamla Ring Road) Tel: 228 9220. **NASHIK** (Sharanpur Link Road) Tel: 660 6000 Ext. 808 (for Deposits Only) (Indira Nagar) Tel: 661 1938-39 (Panchavati) Tel: 645 2177, 251 0055 (Nashik Road) Tel: 245 9924-25, Ext. 6 (for Deposits Only). **NELLORE** Tel: 235 9000. **NEW DELHI** (Munirka) Tel: 4111 5111, 4159 6526 (for Deposits Only) (Dwarka) Tel: 4557 2405-06 (Lodhi Road) Tel: 2464 3755, 2460 1574 (Netaji Subhash Place) Tel: 4729 2032-34, Ext. 42 (for Deposits Only) (Vikas Puri) Tel: 2854 0989-90 (for Deposits) (Connaught Place) Tel: 4151 4836, 4251 2181 (for Deposits Only). **NOIDA** Tel: 435 1299/302-04 (Sector 62) Tel: 611 1900. **PALA** Tel: 315 757/67. **PALAKKAD** Tel: 253 6481-82. **PANCHKULA** Tel: 255 6426/64. **PATHANAMTHITTA** Tel: 227 1372. **PATHANKOT** Tel: 223 0452, 222 0453. **PATIALA** Tel: 220 9273/166, 500 2768. **PATNA** Tel: 669 0669, 250 2522-23 (for Deposits Only). **PERINTHALMANNA** Tel: 222 015, 227 015. **PITHAMPUR** Tel: 443 3333. **POLLACHI** Tel: 221 224/26. **PUDUCHERRY** Tel: 220 5421/31. **PUNE** (University Road) Tel: 2550 5000 Ext. 283 (for Deposits Only) (Baner) Tel: 6605 7077-78 (Camp) Tel: 2683 8602/1728/6738 (Chakan) Tel: 278 100/01 (Chinchwad) Tel: 2737 1736/0219 (Hadapsar - Magarpatta City) Tel: 2689 8412/8395 (Kothrud) Tel: 2545 3592-93 (for Deposits) (Nagar Road) Tel: 2669 9149 (Sinhagad Road) Tel: 2435 0084/0151 (Wakdevadi) Tel: 2550 5000. **RAIPUR** Tel: 424 3110 Ext. 127 (for Deposits Only). **RAJAHMUNDRY** Tel: 657 8181. **RAJKOT** Tel: 664 1145-46. **RANCHI** Tel: 233 1055/0823. **RATLAM** Tel: 443 3333, 407 375. **RATNAGIRI** Tel: 224022-23. **REWARI** Tel: 221 112-13. **RISHIKESH** Tel: 243 2424/222. **ROHTAK** Tel: 255 467-69. **ROORKEE** Tel: 272 211, 18604204222. **ROPAR** Tel: 224 986, 500 100. **LOURKELA** Tel: 240 1060-61. **RUDRAPUR** Tel: 244 422, 606 888, 18604204222. **SAHARANPUR** Tel: 651 0222. **SALEM** Tel: 231 4486-87. **SANGLI** Tel: 232 9892-93. **SATARA** Tel: 226 400, 227 901. **SHIMLA** Tel: 262 6711. **SIKAR** Tel: 271 888, 270 888. **SILIGURI** Tel: 264 0716. **SOLAPUR** Tel: 231 6804-05. **SONEPAT** Tel: 606 1002. **SRI GANGANAGAR** Tel: 248 5900. **SRINAGAR** Tel: 250 3664. **SURAT** (Adajan) Tel: 671 1800 Ext. 934/5 (for Deposits Only) (City Light) Tel: 221 3201-02 (Majura Gate) Tel: 247 9371/5954. **THIRUVALLA** Tel: 260 0051. **THIRUVANANTHAPURAM** (Vazhuthacaud) Tel: 302 0300/232 4224 (for Deposits Only) (Technopark) Tel: 270 0701, 77365 34769 (Kazhakkuttom) Tel: 241 7707-08 (Medical College) Tel: 255 5515-16. **THRISSUR** Tel: 238 9790-91. **TIRUCHIRAPALLI** Tel: 241 2744/4744. **TIRUNELVELI** Tel: 325 5000, 257 7822/33. **TIRUPATI** Tel: 664 5831. **TIRUPPUR** Tel: 424 2901-02. **TUTICORIN** Tel: 325 5000, 230 0707/807. **UDAIPUR** Tel: 510 0840/50. **UJJAIN** Tel: 443 3333, 253 3685. **VADODARA** (Race Course) Tel: 230 8400, 235 6397 Ext. 837 (for Deposits Only) 232 0240 (Waghodia Road) Tel: 251 4164/2364. **VAPI** Tel: 246 2580, 240 2573/34/93. **VARANASI** Tel: 242 0485 (for Deposits) 325 4174. **VIJAYAWADA** Tel: 242 9100. **VISAKHAPATNAM** Tel: 663 7373 Ext. 695 (for Deposits Only). **VISAKHAPATNAM** (Gajuwaka) Tel: 690 0120. **WARANGAL** Tel: 658 2030. **YAMUNA NAGAR** Tel: 260 024/16, 230 025.

International office:

DUBAI Tel: +971 (4) 3961825. **LONDON** Tel: + 44 (0) 20 7872 5545/4742/62. **SINGAPORE** Tel: + 65 65367000.