

# 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 sixth  
consecutive year.

For latest Rate of Interest  
kindly contact

**022-67546060**

or write to

**[smart.deposit@hdfc.com](mailto:smart.deposit@hdfc.com)**



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) E-mail: [smart.deposit@hdfc.com](mailto:smart.deposit@hdfc.com) Website: [www.hdfc.com](http://www.hdfc.com)

CIN: L70100MH1977PLC019916

# 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), Co-operative Societies and any other body corporate, as may be decided by the management from time to time.

## MINIMUM DEPOSIT AMOUNT

Companies and Co-operative societies can deposit a minimum of Rs. 5 Lacs and 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

### (a) RTGS/NEFT :

Remit to our following account on any working day (other than Saturday).

Beneficiary Name : HDFC LTD  
Account No. : 00600350003778  
IFSC : HDFC0000060  
Bank & Branch : HDFC Bank, Fort Branch.

Effective Deposit Date : Same day if amount is credited to our account before the cut off time (currently 1 p.m.); else next working day. For amounts upto ₹ 10 lakhs cut off time is 4 p.m.

### (b) CHEQUE :

Deposit cheque favouring “HDFC LTD” (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or printing through the Key Partner Portal).

Cheque drawn on HDFC Bank (favouring “HDFC Ltd - A/c 00600350003778”) may be deposited into our account with HDFC Bank using the regular pay-in-slip.

Effective Deposit date : Date of realisation (except for HDFC Bank cheques credited after the cut off time, which will be similar to RTGS/NEFT), excluding Saturdays & Holidays.

**Note :** 1) If the amount is ₹ 2 crore or more, please inform us at least one hour in advance to the cut off time and ensure that funds are credited to our account before the cut off time.

2) Please ensure KYC is complied before remittance. Deposit Application has to be submitted immediately on credit of the amount to our bank account. If Deposit application is not submitted within 1 month of remittance, the deposit date will be from the date of submission of the application form, or as amended from time to time.

3) Interest rate prevalent on the effective deposit date will be applicable.

## INTEREST

Interest will be payable on the deposit from the effective deposit date.

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

Non-cumulative– Quarterly option	June 30, September 30, December 31 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 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 NACH. Wherever this 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 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.

## 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.: DE/22902

PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES

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 : \_\_\_\_\_

PRODUCT OPTIONS :	Cumulative	Annual	Non Cumulative (Quarterly)
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**Name (in Block Letters)**

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

[illegible]HDFC Customer Number (for existing customers) : 

## BANK ACCOUNT DETAILS

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

Bank Account No.

Date :   /    

MICR Code :

IFSC Code :

Amount ₹ \_\_\_\_\_

Name of the Bank : \_\_\_\_\_ Branch : \_\_\_\_\_

HDFC Deposit Receipt No. \_\_\_\_\_ Maturity Date

(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 NACH / 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 certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. We also certify that we are not a tax-resident of any country other than India. We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. We undertake to inform you immediately of any changes that may take place in the information provided above as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide revised self-certification along with documentary evidence. We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and HDFC Ltd. would be within its right to put restrictions in the operations of our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by HDFC Ltd. If the deficiency is not remedied by us within the stipulated period, thereby accept and acknowledge that HDFC Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by us to HDFC Ltd. It shall be our responsibility to educate ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. We shall indemnify HDFC Ltd. for any loss that may arise to HDFC Ltd. on account of providing incorrect or incomplete information.

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

On Maturity of the deposit, We hereby give our explicit consent to HDFC Limited to

- ☐ Renew principal and interest
- ☐ Renew principal
- ☐ Pay the principal and interest to my/our designated Bank Account mentioned herein.

Signature of the Authorised signatories  
alongwith Seal/Rubber stamp

Part A - Details of the Company																	
i) Name											PAN No.						
ii) Name											PAN No.						
iii) Name											PAN No.						

**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. [www.hdfc.com](http://www.hdfc.com)

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

**Agartala** Tel: 2328770. **AGRA** Tel: 4007130/32/64 **AHMEDABAD (Navrangpura)** Tel: 66307000 (Ext. 110/117 for Deposits Only). **AHMEDABAD (Maninagar)** Tel: 7227011280/1 (64501859 for Deposits Only). **AHMEDABAD (Nikol)** Tel: 7227011286/7. **AHMEDABAD (Science City)** Tel: 7227011295/6. **AHMEDABAD (Satellite)** Tel: 7227011293. **AHMEDNAGAR** Tel: 6605222. **AJMER** Tel: 2641164 (5120888 for Deposits Only). **AKOLA** Tel: 2403454. **ALAPPUZHA** Tel: 2269460/70. **ALIGARH** Tel: 2408541. **ALLAHABAD** Tel: 2260325. **ALMORA** Tel: 235556. **ALWAR** Tel: 2702739/40. **AMBALA** Tel: 2630880, 2601762. **AMRAVATI** Tel: 2666009/987. **AMRITSAR** Tel: 2500851, 5095458. **ANAND** Tel: 2975523/4. **ANANTAPUR** Tel: 220044 **ANGUL** Tel: 7205000448. **ANKLESHWAR** Tel: 255771/2. **AURANGABAD** Tel: 2349300. **BAHADURGARH** Tel: 297423 **BARAMATI** Tel: 220150/160. **BARDOLI** Tel: 223155 **BAREILLY** Tel: 2477496, 2451169. **BEAWAR** Tel: 251691. **BELGAUM** Tel: 2427091, 2427093. **BENGALURU (Kasturba Road)** Tel: 41183000 (4118221/213/214 for Deposits Only). **BENGALURU (BEL ROAD)** Tel: 23513810/11 **BENGALURU (Electronic City)** Tel: 28523953. **BENGALURU (Jayanagar)** Tel: 26592838 (26592839 for Deposits Only). **BENGALURU (Hobli)** Tel: 28510020/21 **BENGALURU (Kalyan Nagar)** Tel: 42200034. **BENGALURU (Kanakapura Road)** Tel: 26861501. **BENGALURU (Kengeri)** Tel: 28485355/6. **BENGALURU (Koramangala)** Tel: 25501083. **BENGALURU (Marathahalli)** Tel: 25400232. **BENGALURU (Rajajinagar)** Tel: 23506416. **BENGALURU (Sahakara Nagar)** Tel: 48504161. **BENGALURU (Sarjapur Road)** Tel: 247746772. **BENGALURU (Whitefield)** Tel: 28451020. **BENGALURU (Yelahanka)** Tel: 28460911. **BERHAMPUR** Tel: 2243070. **BHANIYAWALA** Tel: 241 2223, 241 2233. **BHARUCH** Tel: 238444/555. **BHATINDA** Tel: 5012219. **BHAVNAGAR** Tel: 7227011299. **BHILAI** Tel: 4075203. **BHIWADI** Tel: 9982550744. **BHILWARA** Tel: 232902. **BHOPAL (ISBT)** Tel: 2780000. **BHOPAL (Sonagiri)** Tel: 4229990. **BHOPAL (Kolar Road)** Tel: 2422001/06. **BHUBANESWAR** Tel: 6633300 (2531350 for Deposits Only). **BHUBANESWAR (Patia)** Tel: 7205000237. **BIKANER** Tel: 2206677 (5130716 for Deposits Only). **BILASPUR** Tel: 432300. **BULANDSHAHR** Tel: 2255526. **CALICUT** Tel: 2367656. **CHANDIGARH** Tel: 6761000 (172-3011324 for Deposits Only). **CHANDIGARH (Call Centre)** Tel: 6761000. **CHANDIGARH (Sec 41D)** Tel: 4046287. **CHANDRAPUR** Tel: 271563. **CHENNAI (Anna Salai)** Tel: 28599300 (Ext. 322/52 for Deposits Only). **CHENNAI (Adyar)** Tel: 23452000/1/2 (24403324 for Deposits Only). **CHENNAI (Ambattur)** Tel: 23452077/8. **CHENNAI (Anna Nagar)** Tel: 23451998/9. **CHENNAI (Egmore)** Tel: 23452070/1. **CHENNAI (DLF)** Tel: 49595216/7. **CHENNAI (Kodambakkam)** Tel: 24815656/5005. **CHENNAI (Madhavaram)** Tel: 25557430/8430. **CHENNAI (Maraimalai Nagar)** Tel: 27456430. **CHENNAI (Medavakkam)** Tel: 22770401. **CHENNAI (Tambaram)** Tel: 23454006/7. **CHENNAI (OMR)** Tel: 23454003, 23454004. **CHENNAI (Porur)** Tel: 26793371/3281. **CHENNAI (Ramanujan IT Park)** Tel: 98401 44800, 98406 28884. **CHENNAI (Vanagaram)** Tel: 26531150. **CHENNAI (Velacherry)** Tel: 22463711/3712. **CHIPLUN** Tel: 250035. **COIMBATORE (Kamaraj Road)** Tel: 4343900 (4343913 for Deposits Only). **COIMBATORE (Ganapathy)** Tel: 4200211/411. **COIMBATORE (Sai Baba Colony)** Tel: 4301100. **COOCH BEHAR** Tel: 222050/66. **CUTTACK** Tel: 7205002678 (2322109 for Deposits Only). **DAVANAGERE** Tel: 222394 / 494. **DEHRADUN (Rajpur Road)** Tel: 6672222, 3052222. **DEHRADUN (Vasant Vihar)** Tel: 2769869 (3052222/58 for Deposits Only). **DEWAS** Tel: 402600/02. **DHANBAD** Tel: 2300630/31. **DHARMAPURI** Tel: 2232324/325. **DHULE** Tel: 273500/600. **DINDIGUL** Tel: 2433040/1/2. **DURGAPUR** Tel: 2549776/8. **ELURU** Tel: 222401. **ERODE** Tel: 2240928/29. **FAIZABAD** Tel: 228180/228280. **FARIDABAD** Tel: 4315120. **GANDHIDHAM** Tel: 7227011272. **GANDHINAGAR** Tel: 7227011274/5. **GHAZIABAD (Lohia Nagar)** Tel: 2721593. **GHAZIABAD (Vaishali)** Tel: 4233253/54. **GOA (Panaji)** Tel: 2234172. **GOA (Margao)** Tel: 2700472/3. **GODHRA** Tel: 265043/63. **GORAKHPUR** Tel: 2200167. **GREATER NOIDA (Pari Chowk)** Tel: 4151092/93. **GREATER NOIDA (West)** Tel: 4230355/56. **GULBARGA** Tel: 241966/977. **GUNTUR** Tel: 6549890. **GURGAON (Mehrauli - Gurgaon Road)** Tel: 4061772/3. **GURGAON (Sector 14)** Tel: 4367801/2. **GURGAON (Sector 66)** Tel: 9319244113/116. **GUWAHATI (Six Mile)** Tel: 7101800 (2663878/915 for Deposits Only). **GUWAHATI (Chenikuthi)** Tel: 2666490. **GUWAHATI (Jorhat)** Tel: 8638685674. **GUWAHATI (Silchar)** Tel: 2221399. **GWALIOR** Tel: 4011970/1/3. **HALDWANI** Tel: 284956/57. **HARIDWAR** Tel: 265325. **HARIDWAR (Jwalapur)** Tel: 249407. **HISSAR** Tel: 233383. **HOWRAH** Tel: 4006552/5553. **HOSUR** Tel: 244888. **HUBLI** Tel: 2352138. **HYDERABAD (Basheer Bagh)** Tel: 66475011 (67699040 for Deposits Only). **HYDERABAD (Gachibowli)** Tel: 23005100 (64637301 for Deposits Only). **HYDERABAD (Jubilee Hills)** Tel: 23116000 (69000901 for Deposits Only). **HYDERABAD (Kompally)** Tel: 27940900. **HYDERABAD (Kothapet)** Tel: 24032500. **HYDERABAD (Kukatpally)** Tel: 48539200 (64632501 for Deposits Only). **HYDERABAD (Madhapur)** Tel: 68138000. **HYDERABAD (RC Puram)** Tel: 40220900. **HYDERABAD (Uppal)** Tel: 40220700. **INDORE (MG Road)** Tel: 4223300, 4223333 (4252432 for Deposits Only). **INDORE (Prabhu Nagar)** Tel: 4264300/1. **INDORE (Vijay Nagar)** Tel: 4756400/1. **IRINJALAKUDA** Tel: 2821589. **JABALPUR** Tel: 4092000/01. **JAIPUR (Bhagwandas Road)** Tel: 4140888 (5150804/05 for Deposits Only). **JAIPUR (Jagatpura)** Tel: 2755778 (5141888 for Deposits Only). **JAIPUR (Mansarovar)** Tel: 2780989 (2781981 for Deposits Only). **JAIPUR (Vaishali Nagar)** Tel: 4919993/94 (5110410 for Deposits Only). **JAIPUR (Vidhyadhar Nagar)** Tel: 2232432. **JAIPUR ROAD** Tel: 221163. **JALANDHAR** Tel: 5033445. **JALGAON** Tel: 2220762, 2232015. **JAMMU** Tel: 2477707/8. **JAMNAGAR** Tel: 7227011278. **JAMSHEDPUR** Tel: 2321493 (2321387/6458733 for Deposits Only). **JHANSI** Tel: 2333844. **JODHPUR** Tel: 2644448. **KADAPA** Tel: 259500. **KAITHAL** Tel: 235603. **KAKINADA** Tel: 6568001. **KANCHIPURAM** Tel: 27267201/2. **KANHANGAD** Tel: 2200599/699. **KANNUR** Tel: 2765850/90. **KANPUR** Tel: 6680600 (2306744/60 for Deposits Only). **KANPUR (Ashok Nagar)** Tel: 2556776. **KARIMNAGAR** Tel: 2228900. **KARNAL** Tel: 6451231/3233. **KASHIPUR** Tel: 270333. **KHAMGAON** Tel: 255006. **KHAMMAM** Tel: 233000. **KHANDWA** Tel: 2248091. **KHARAR** Tel: 7580002220/7590002220. **KOCHI (Ravipuram)** Tel: 6661200 (3011228/232 for Deposits Only). **KOCHI (Aluva)** Tel: 2609555/666. **KOCHI (Kakkanad)** Tel: 2415555. **KOCHI (Kalamasserry)** Tel: 2555070. **KOCHI (Palariavattom)** Tel: 2803043/83. **KOCHI (Tripunithura)** Tel: 2785492/3. **KOLHAPUR** Tel: 2664034/35. **KOLKATA (Shakespeare Sarani)** Tel: 23018300, 22801980, 22815491/94. **KOLKATA (Jeevandeep)** : (Ops-Call Centre & CRM) Tel: 23215060/8300, 22886256/4645. **KOLKATA (Behala)** Tel: 24468392. **KOLKATA (BT Road)** Tel: 25574561/62. **KOLKATA (Chandannagore)** Tel: 26830059. **KOLKATA (Cooke & Kelvey)** Tel: 22481981, (66086200 for Deposits Only). **KOLKATA (Deshapriya Park)** Tel: 46033096. **KOLKATA (Garia)** Tel: 24351082/7011. **KOLKATA (Salt Lake City)** Tel: 46021501/2/3. **KOLKATA (VIP Road)** Tel: 46022960. **KOLLAM** Tel: 2762551/2.

**KOTA** Tel: 2428922. **KOTTARAKARA** Tel: 2458600, 2459800. **KOTTAYAM (Station Road)** Tel: 2304985, 2566136. **KUNNAMKULAM** Tel: 227980/82. **KURNOOL** Tel: 259200. **KURUKSHETRA** Tel: 270386/7. **LATUR** Tel: 244222/333. **LONAVLA (CHF)** Tel: 273812, 273820, 275012. **LUCKNOW (Ashok Marg)** Tel: 6668800, 4272727 (6602632/34 for Deposits Only). **LUCKNOW (Aliganj)** Tel: 2745249, 4308883. **LUCKNOW (Gomti Nagar)** Tel: 2303770/1017. **LUCKNOW (Raebareli Road)** Tel: 2443535/3636. **LUDHIANA (Pakhawal Road)** Tel: 5201300 (2432347 for Deposits Only). **LUDHIANA (Chandigarh Road)** Tel: 5207032. **MADURAI (KK Nagar)** Tel: 2559000/1. **MADURAI (West Veli Street)** Tel: 2350715/16 (2350720 for Deposits Only). **MAHABUBNAGAR** Tel: 273300. **MALAPPURAM** Tel: 2738873. **MANESAR** Tel: 8448720286. **MANGALORE** Tel: 2440582, 2445220. **MARTHANDAM** Tel: 271744, 272744. **MATHURA** Tel: 2423017, 2425551. **MAVELIKKARA** Tel: 2344412. **MEERUT** Tel: 4058793/4. **MEHSANA** Tel: 7227011284. **MODASA** Tel: 2774241422, 2774241522. **MOGA** Tel: 512500. **MOHALI** Tel: 2218925/26. **MORADABAD** Tel: 2485100/23. **MUMBAI (HDFC House)** Tel: 66316000. **MUMBAI (Ramon House)** Tel: 61766000. **MUMBAI [Churchgate (Deposits)]** Tel: 67546060. **MUMBAI (Andheri East)** Tel: 66636000 (26839958/60 for Deposits Only). **MUMBAI (Andheri West)** Tel: 66636000 (67413552 for Deposits Only). **MUMBAI (Andheri-Kurla Road)** Tel: 66636000. **MUMBAI (Bandra Kurla Complex)** Tel: 66636000. **MUMBAI (Borivali)** Tel: 66636000. **MUMBAI (Borivali - L T Road - Deposits)** Tel: 28937000/1. **MUMBAI (Borivali-East)** Tel: 28705417/18/19. **MUMBAI (Boisar)** Tel: 66636000. **MUMBAI (Chembur)** Tel: 25291188/8838/0417. **MUMBAI (Ghatkopar - Deposits)** Tel: 25011284. **MUMBAI (Goregaon)** Tel: 28497102/3/4/5/6. **MUMBAI (CPH-Jogeshwari)** Tel: 67546111. **MUMBAI (Lower Parel)** Tel: 66152356. **MUMBAI (Malad)** Tel: 66636000. **MUMBAI (Malad-Deposits)** Tel: 28813676. **MUMBAI (Mira Road)** Tel: 2855065/6/7. **MUMBAI (Mulund)** Tel: 66636000. **MUMBAI (Parel-Credit Risk Management)** Tel: 66113020. **MUMBAI (Vikhroli)** Tel: 25186624/5/6. **MUMBAI (Vasai)** Tel: 2341132/33/34. **MUMBAI (Virar)** Tel: 2500162, 2501315/16/17. **AMBERNATH** Tel: 66636000. **BADLAPUR** Tel: 2671712/3/4/5. **DOMBIVLI** Tel: 66636000. **THANE (Gokhale Road)** Tel: 66636000 (25330070 for Deposits Only). **THANE (Vikas Complex)** Tel: 66636000. **THANE (Ghodhodunder Road)** Tel: 61033300. **KALYAN** Tel: 66636000. **KARJAT** Tel: 220301/2/3. **VASHI (Navi Mumbai)** Tel: 62933100, 66636000 (27892911 for Deposits Only). **KHARGHAR -Sec.8 (Navi Mumbai)** Tel: 66636000. **KHARGHAR - Owe, Sec. 34C (Navi Mumbai)** Tel: 66636000. **KOPARKHAIRANE (Navi Mumbai)** Tel: 27550615/16/17. **SEAWOODS (Navi Mumbai)** Tel: 27718787/89/90. **NEW PANVEL** Tel: 66636000. **OLD PANVEL** Tel: 8657528157-61. **MUVATTUPUZHA** Tel: 2833533. **MUZAFFARNAGAR** Tel: 2615224. **MUZAFFARPUR** Tel: 2248033. **MYSORE (Saraswathi Puram)** Tel: 2545615. **MYSORE (Vijayanagar)** Tel: 2513355. **NAGERCOIL** Tel: 237193. **NAGPUR (Civil Lines)** Tel: 2566000, 6620500 (6620518/19 for Deposits Only). **NAGPUR (Central Avenue Road)** Tel: 2767559, 2771273/92. **NAGPUR (Kadbi Chowk)** Tel: 2542918. **NAGPUR (Khamla Ring)** Tel: 2289230. **NALGONDA** Tel: 224500. **NANDURBAR** Tel: 295152. **NASHIK (Sharanpur Link Road)** Tel: 6606000 (Ext. 808 for Deposits Only). **NASHIK (Indira Nagar)** Tel: 6606000. **NASHIK (Nashik Road)** Tel: 2459926 (2459924/25 for Deposits Only). **NASHIK (Panchavati)** Tel: 6606000. **NEEMUCH** Tel: 403026/28. **NELLORE** Tel: 2359000. **NEW DELHI (Munirka)** Tel: 41596530/664 (41596526 for Deposits Only). **NEW DELHI (Connaught Place)** Tel: 41514835/6/7 (42512181 for Deposits Only). **NEW DELHI (Dwarka)** Tel: 42381538. **NEW DELHI (Lodhi Road)** Tel: 43792100. **NEW DELHI (Netaji Subhash Place)** Tel: 47292032/3/4 (Ext. 42 for Deposits Only). **NEW DELHI (Vikas Puri)** Tel: 28540989/90. **NIZAMABAD** Tel: 221100. **NOIDA (Sec-18)** Tel: 4351302/303. **NOIDA (Sec - 62)** Tel: 6111900. **ONGOLE** Tel: 280299. **PALA** Tel: 315757, 315767. **PALAKKAD** Tel: 2536481, 2536482. **PANCHKULA (Sector 5)** Tel: 2556426/64. **PANCHKULA (Sec 20)** Tel: 4183444/4193444. **PANIPAT** Tel: 2672014/04. **PAONTA SAHIB** Tel: 225022, 225122. **PATHANAMTHITTA** Tel: 2271372. **PATHANKOT** Tel: 2230452, 2220453. **PATIALA** Tel: 2209166, 5002768. **PATNA** Tel: 6690669 (2502522/23 for Deposits Only). **PATNA (Danapur)** Tel: 222267/68. **PERINTHALMANNAR** Tel: 222015, 227015. **PITHAMPUR** Tel: 292525/26. **POLLACHI** Tel: 2212245. **PUDUCHERRY** Tel: 2205421/22. **PUNE (University Road)** Tel: 25505000 (Ext. 283 for Deposits Only). **PUNE (Baner)** Tel: 66057077/8. **PUNE (Camp)** Tel: 26831728/6738. **PUNE (Chakan)** Tel: 278100/1. **PUNE (Chinchwad)** Tel: 27371736/0219. **PUNE (Hadapsar - Magarpatta)** Tel: 26898412/395. **PUNE (Kothrud)** Tel: 25453592/3. **PUNE (Nagar Road)** Tel: 26699149. **Pune (Ravet)** Tel: 9960630500. **PUNE (Wakdevadi)** Tel: 2550 5000. **PUNE (Wakad)** Tel: 8793280565/8. **PUNE (Vishrantwadi)** Tel: 8793280500/1. **PUNE (Sinhagad Road)** Tel: 24350151. **RAIGARH** Tel: 235611. **RAIPUR** Tel: 4243100 (4243127 for Deposits Only). **RAIPUR (Sunder Nagar)** Tel: 4201666. **RAJAHMUNDY** Tel: 6578181. **RAJKOT** Tel: 6136700. **RANCHI** Tel: 2331055, 2330823. **RATLAM** Tel: 407375. **RATNAGIRI** Tel: 224022/23. **REWARI** Tel: 221112/3. **RISHIKESH** Tel: 2432424. **ROHTAK** Tel: 255467/8/9. **ROORKEE** Tel: 272211. **ROPAR** Tel: 224986, 500100. **ROURKELA** Tel: 7205002683. **RUDRAPUR** Tel: 244422. **SAHARANPUR** Tel: 2760200. **SALEM** Tel: 2314486/7. **SANGAREDDY** Tel: 298450. **SANGLI** Tel: 2329892/3. **SATARA** Tel: 226400, 227901. **SECUNDERABAD (AS Rao Nagar)** Tel: 48539400. **SHIMLA** Tel: 2626711. **SIKAR** Tel: 271888, 270888. **SILIGURI** Tel: 2640716. **SIRSA** Tel: 220824/25. **SOLAPUR** Tel: 2316804/5. **SONEPAT** Tel: 2322111/2235112. **SRI GANAGANAGAR** Tel: 2485900. **SRINAGAR** Mobile: 9596432345. **SURAT (Adajan)** Tel: 4141212 (Ext. 934/5 for Deposits Only). **SURAT (City Light)** Tel: 2321201/2. **SURAT (Majura Gate)** Tel: 2475954. **SURAT (Varachha)** Tel: 6358766601 to 05. **TENKASI** Tel: 227774/3. **THIRUVALLA** Tel: 2600051. **THIRUVANANTHAPURAM (Vazhuthacaud)** Tel: 6170300. **THIRUVANANTHAPURAM (Kazhakkuttom)** Tel: 2417707/8. **THIRUVANANTHAPURAM (Medical College)** Tel: 2555516 (9446019145 for Deposits Only). **THIRUVANANTHAPURAM (Nemom)** Tel: 2391120. **THIRUVANANTHAPURAM (Technopark)** Tel: 2700701. **THRISSUR** Tel: 2389790/1. **TIRUCHIRAPALLI (BHEL Road)** Tel: 2532701/2/3. **TIRUCHIRAPALLI (Cantonment)** Tel: 2412744/241744. **TIRUPATI** Tel: 6645831. **TIRUPUR** Tel: 4242901/2. **TIRUNELVELI** Tel: 2577822/33. **TUMKUR** Tel: 2252202. **TUTICORIN** Tel: 2300707/807. **UDAIPUR** Tel: 2529783. **UJJAIN** Tel: 2533685. **UNNAO** Tel: 2820220. **VADODARA (Race Course)** Tel: 2308400, 2356397 (Ext. 837 for Deposits Only). **2320240. 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