

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 fifth
consecutive year.

FOR CORPORATES

For latest Rate of Interest
kindly contact

022-67546060

or write to

smart.deposits@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 ₹ 5 Lacs & a maximum of ₹ 20 Crores. However the management reserves the right to vary these limits. Please use separate application forms for every deposit.

MODE OF ACCEPTANCE

- a) Through an account payee cheque favouring “HDFC Ltd”; or
- b) 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 10:40 am on the following E-mail id (smart.deposit@hdfc.com) and the UTR number should be informed before 12:00 noon on the same E-mail id on any working day for interest to accrue from that date, else interest shall accrue from next working day.

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

- c) Payment can also be made through (i) Debit Card powered by RuPay; (ii) Unified Payments Interface (UPI) (BHIM-UPI); and (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code). For more details, please contact us on 022-67546060.

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 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 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 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.

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

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

AGRA Tel: 2526769/70. **AHMEDABAD (Navrangpura)** Tel: 66307000 (Ext. 110/117 for Deposits Only). **AHMEDABAD (Maninagar)** Tel: 7227011281 (64501859 for Deposits Only). **AHMEDABAD (Nikol)** Tel: 7227011287. **AHMEDABAD (Science City)** Tel: 7227011297. **AHMEDABAD (Satellite)** Tel: 7227011293. **AHMEDNAGAR** Tel: 6605222. **AJMER** Tel: 2641164 (5120888 for Deposits Only). **AKOLA** Tel: 2442454, 2430244. **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: 297552/3/4. **ANGUL** Tel: 7205000448. **ANKLESHWAR** Tel: 255771/2. **AURANGABAD** Tel: 2349300. **BARAMATI** Tel: 220150/160. **BAREILLY** Tel: 2477496, 2451169. **BEAWARE** Tel: 251691. **BELGAUM** Tel: 2427091, 2427093. **BENGALURU (Kasturba Road)** Tel: 41183000 (4118221/213/214 for Deposits Only). **BENGALURU (Electronic City)** Tel: 28523953. **BENGALURU (Jayanagar)** Tel: 26592838 (26592839 for Deposits Only). **BENGALURU (KalyanNagar)** Tel: 42200034. **BENGALURU (Kanakapura Road)** Tel: 26861501. **BENGALURU (Kengeri)** Tel: 28425353. **BENGALURU (Koramangala)** Tel: 25501083. **BENGALURU (Marathahalli)** Tel: 25400232. **BENGALURU (Rajajinagar)** Tel: 23506416. **BENGALURU (Sahakara Nagar)** Tel: 48540161. **BENGALURU (Sarjapur Road)** Tel: 25746772. **BENGALURU (Whitefield)** Tel: 28451020. **BENGALURU (Yelahanka)** Tel: 28460911. **BERHAMPUR** Tel: 2220844. **BHANIYAWALA** Tel: 241 2223, 241 2233. **BHARUCH** Tel: 238444/555. **BHATINDA** Tel: 5012218/19. **BHAVNAGAR** Tel: 7227011299. **BHILAI** Tel: 4075203. **BHIWADI** Tel: 224041. **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: 7205000236. **BIKANER** Tel: 2206677 (5130716 for Deposits Only). **BILASPUR** Tel: 432300. **BULANDSHAHR** Tel: 2255526. **CALICUT** Tel: 2367656/7. **CHANDIGARH** Tel: 6761000 (172-3011324 for Deposits Only). **CHANDIGARH (Call Centre)** Tel: 6761000. **CHANDRAPUR** Tel: 271563. **CHENNAI (Anna Salai)** Tel: 28599300 (Ext. 322/52 for Deposits Only). **CHENNAI (Adyar)** Tel: 23452001/2/3 (24403324 for Deposits Only). **CHENNAI (Ambattur)** Tel: 23452077/8/9. **CHENNAI (Anna Nagar)** Tel: 23451998/9. **CHENNAI (Egmore)** Tel: 23452070/1. **CHENNAI (DLF)** Tel: 49595216/7. **CHENNAI (Kodambakkam)** Tel: 23453001/2. **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 (Vanagar)** Tel: 26531150. **CHENNAI (Velacherry)** Tel: 22463711/3712. **COIMBATORE (Kamaraj Road)** Tel: 4343900 (4343913 for Deposits Only). **COIMBATORE (Ganapathy)** Tel: 4200211/411. **COIMBATORE (Sai Baba Colony)** Tel: 4399881/2. **COOCH BEHAR** Tel: 222050/66. **CUTTACK** Tel: 72050002678 (2332109 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: 222400. **ERODE** Tel: 2240928/29. **FAIZABAD** Tel: 228180/228280. **FARIDABAD** Tel: 4315120. **GANDHIDHAM** Tel: 7227011272. **GANDHINAGAR** Tel: 7227011275. **GAZIABAD (Lohia Nagar)** Tel: 2721446/3116. **GAZIABAD (Vaishali)** Tel: 4233253/54. **GOA (Panaji)** Tel: 2234172. **GOA (Margao)** Tel: 2700472/3. **GODHRA** Tel: 265043/63. **GORAKHPUR** Tel: 2200167. **GREATER NOIDA (PariChowk)** Tel: 4151092/93. **GREATER NOIDA (West)** Tel: 4230355/56. **GULBARGA** Tel: 241966/977. **GUNTUR** Tel: 2247301. **GURGAON (Mehrauli - Gurgaon Road)** Tel: 4061772/3. **GURGAON (Sector 14)** Tel: 4367805/3. **GURGAON (Sector 66)** Tel: 4570337. **GUWAHATI (Six Mile)** Tel: 7101800 (2663878/915 for Deposits Only). **GUWAHATI (Chenikuthi)** Tel: 2666490. **GUWAHATI (Jorhat)** Tel: 7578001700. **GUWAHATI (Silchar)** Tel: 221399. **GWALIOR** Tel: 4011970/1/3. **HALDWANI** Tel: 284956/57. **HARIDWAR** Tel: 265325. **HISSAR** Tel: 233383. **HOSUR** Tel: 244888. **HUBLI** Tel: 2352138. **HYDERABAD (Basheer Bagh)** Tel: 67699000, 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: 48560300. **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, 4252400 (4252432 for Deposits only). **INDORE (Prabhu Nagar)** Tel: 4264303. **INDORE (Vijay Nagar)** Tel: 4756401. **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: 4919993/94/95 (5110410 for Deposits only). **JAIPUR (Vidhyadhar Nagar)** Tel: 2232432. **JAIPUR ROAD** Tel: 222157. **JALANDHAR** Tel: 2277444/45. **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, 9717346907. **KAJINADA** Tel: 23680800. **KANCHIPURAM** Tel: 27267201/2/3. **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: 2266433/31. **KASHIPUR** Tel: 270333. **KHAMMAM** Tel: 233000. **KHARAR** Tel: 7580002220/7590002220. **KOCHI (Ravipuram)** Tel: 6661200 (3011228/232 for Deposits only). **KOCHI (Aluva)** Tel: 2609555/666. **KOCHI (Kakkanad)** Tel: 6493030. **KOCHI (Kalamasserry)** Tel: 2555070. **KOCHI (Palarivattom)** Tel: 2803043/83. **KOCHI (Tripunithura)** Tel: 2785492/3. **KOLHAPUR** Tel: 2664034/35. **KOLKATA (Shakespeare Sarani)** Tel: 23018300, 22801800, 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: 26830058 (26830059 for Deposits only). **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: 46022959/2960. **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. **LUCKNOW (Gomti Nagar)** Tel: 2303770/1017. **LUCKNOW (Raebareilly Road)** Tel: 2443535/3636, 9919438545. **LUDHIANA (Pakhowal)** Tel: 5201300 (2432347 for Deposits only). **LUDHIANA (Chandigarh Road)** Tel: 2680043/45/42. **MADURAI (KK Nagar)** Tel: 2559000. **MADURAI (West Veli Street)** Tel: 2350715 (2350720 for Deposits only). **MAHABUBNAGAR** Tel: 273300. **MALAPPURAM** Tel: 2738873. **MANESAR** Tel: 2290240/244/245. **MANGALORE** Tel: 2440582, 2445220. **MARTHANDAM** Tel: 271744, 272744. **MATHURA** Tel: 2423017. **MAVELIKKARA** Tel: 2344412. **MEERUT** Tel: 4058793/4. **MEHSANA** Tel: 7227011284. **MODASA** Tel: 2774241422, 2774241522. **MOGA** Tel: 238100/101. **MOHALI** Tel: 2218925/26. **MORADABAD** Tel: 2485100. **MUMBAI (Churchgate)** Tel: 61766000. **MUMBAI [Churchgate (Deposits)]** Tel: 67546060. **MUMBAI (Andheri East)** Tel: 67654870/1/2/3 (26839958/60 for Deposits only). **MUMBAI (Andheri West)** Tel: 67423013/4/5/6/7 (67413552 for Deposits only). **MUMBAI (Andheri-Kurla Road)** Tel: 67423018/19/20/21. **MUMBAI (Bandra Kurla Complex)** Tel: 61668700/1/2/3. **MUMBAI (Borivali)** Tel: 28907153, 28937152/55. **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: 66152350. **MUMBAI (Malad)** Tel: 66636000. **MUMBAI (Malad- Deposits)** Tel: 28813676. **MUMBAI (Mira Road)** Tel: 28555065/6/7. **MUMBAI (Mulund)** Tel: 25654726/2131/1920 (25675733 for Deposits only). **MUMBAI (Parel-Credit Risk Management)** Tel: 66113020. **MUMBAI (Parel-Deposits)** Tel: 67546060, 1800222022. **MUMBAI (Vikhroli)** Tel: 25186624/5/6. **MUMBAI (Vasai)** Tel: 2341132/33/34. **MUMBAI (Virar)** Tel: 2500162, 2501315/16/17. **AMBERNATH** Tel: 2603168/9. **BADLAPUR** Tel: 2671712/3/4/5. **DOMBIVLI** Tel: 2861414/375/473/474/383. **THANE (Gokhale Road)** Tel: 66636000 (25330070 for Deposits only). **THANE (Vikas Complex)** Tel: 66636000. **THANE (Ghodbunder Road)** Tel: 61033300. **KALYAN** Tel: 2201580/3/5. **KARJAT** Tel: 220301/2/3. **VASHI (Navi Mumbai)** Tel: 62933100, 66636000 (27892911 for Deposits only). **KHARGHAR - Sec.8 (Navi Mumbai)** Tel: 27746813/4/5/7. **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: 27490833/34, 27483548. **OLD PANVEL** Tel: 8657528157-61. **MUVATTUPUZHA** Tel: 2833533. **MUZZAFARNAGAR** Tel: 2615224. **MUZAFFARPUR** Tel: 2248033. **MYSOORE** Tel: 2545615. **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: 2289220. **NALGONDA** Tel: 224500. **NASHIK (Sharanpur Link Road)** Tel: 6606000 (Ext. 808 for Deposits only). **NASHIK (Indira Nagar)** Tel: 2302866. **NASHIK (Nashik Road)** Tel: 2459926 (2459924/25 for Deposits only). **NASHIK (Panchavati)** Tel: 2510055. **NEEMUCH** Tel: 7415000283. **NELLORE** Tel: 2359000. **NEW DELHI (Munirki)** Tel: 4115111 (41596526 for Deposits Only). **NEW DELHI (Connaught Place)** Tel: 41514835/6/7 (42512181 for Deposits Only). **NEW DELHI (Dwarka)** Tel: 45572406. **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. **NOIDA (Sec-18)** Tel: 4351299/302/303/304. **NOIDA (Sec- 62)** Tel: 6111900. **ONGOLE** Tel: 280299. **PALA** Tel: 315757, 315767. **PALAKKAD** Tel: 2536481, 2536482. **PANCHKULA** Tel: 2556426/64. **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. **PERINTHALMANNA** Tel: 222015, 227015. **PITHAMPUR** Tel: 252127, 402854/55. **POLLACHI** Tel: 221224/5. **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 (Wakdevadi)** Tel: 2550 5000. **PUNE (Wakad)** Tel: 8793280565/8. **PUNE (Vishrantwadi)** Tel: 8793280500/1. **PUNE (Sinhagad Road)** Tel: 24350151. **RAIPUR** Tel: 4243100 (4243127 for Deposits only). **RAIPUR (Sunder Nagar)** Tel: 4201606. **RAJAHMUNDY** Tel: 2490900. **RAJKOT** Tel: 7227011290. **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, 18604204222. **ROPAR** Tel: 224986, 500100. **ROURKELA** Tel: 7205002683. **RUHRAPUR** Tel: 244422, 18604204222. **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, 8295400824. **SOLAPUR** Tel: 2316804/5. **SONEPAT** Tel: 2231112. **SRI GANGANAGAR** Tel: 2485900. **SRINAGAR** Mobile: 9596432345. **SURAT (Adajan)** Tel: 4141212 (Ext. 934/5 for Deposits Only). **SURAT (City Light)** Tel: 2213201/2. **SURAT (Majura Gate)** Tel: 2475954. **SURAT (Varachha)** Tel: 6358766601 to 05. **THIRUVALLA** Tel: 2600051. **THIRUVANANTHAPURAM (Vazhuthacaud)** Tel: 6170300, 2325927, 2322898. **THIRUVANANTHAPURAM (Kazhakkuttom)** Tel: 2417707/8. **THIRUVANANTHAPURAM (Medical College)** Tel: 2555515/6 (9446019145 for Deposits only). **THIRUVANANTHAPURAM (Nemom)** Tel: 2391120. **THIRUVANANTHAPURAM (Technopark)** Tel: 2700701, 7736534769. **THRISSUR** Tel: 2389790/1. **TIRUCHIRAPPALLI** Tel: 2412744/2414744. **TIRUPATI** Tel: 6645831. **TIRUPUR** Tel: 4242901/2. **TIRUNELVELI** Tel: 2577822/33. **TUMKUR** Tel: 2252202. **TUTICORIN** Tel: 2300707/807. **UDAIPUR** Tel: 2529783. **UJJAIN** Tel: 4433333, 2533685. **UNNAO** Tel: 2820220. **VADODARA (RaceCourse)** Tel: 2308400, 2356397 (Ext. 837 for Deposits Only). **VADODARA (Waghoda Road)** Tel: 2514164, 2512364. **VAPI** Tel: 2462580, 2402573/34. **VARANASI** Tel: 2224033/34 (2420485 for Deposits only). **VELLORE** Tel: 2241261/2/3. **VIJAYAWADA** Tel: 2429100. **VISAKHAPATNAM (Siripuram)** Tel: 6799500 (6637689 for Deposits only). **VISAKHAPATNAM (Gajuwaka)** Tel: 2570120. **VISAKHAPATNAM (Gopalapatnam)** Tel: 6670163. **WARDHA** Tel: 232200/400/800. **WARANGAL** Tel: 2451000. **YAMUNA NAGAR** Tel: 260024/16. **ZIRAKPUR** Tel: 9646663715, 9646663716.

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

REPRESENTATIVE OFFICES OUTSIDE INDIA:

DUBAI Tel: +971 (4) 3961825. **LONDON** Tel: + 44 (0) 20 7872 5545/47/42/62. **SINGAPORE** Tel: + 65 65367000.