

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.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 Website: 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) 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) 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 12 noon); else next working day. For amounts upto ₹ 10 lakhs cut off time is 4pm.

(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 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:

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: 26666009/987. AMRITSAR Tel: 2500851, 5095458. ANAND Tel: 297552/3/4. 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: 48540161. BENGALURU (Sarjapur Road) Tel: 25746772. BENGALURU (Whitefield) Tel: 28451020. BENGALURU (Yelahanka) Tel: 28460911. BERTHAMPUR Tel: 2243070. BHANIYAWALA Tel: 241 2223, 241 2233. BHARUCH Tel: 238444/555. BHATINDA Tel: 5012219. BHAVNAGAR Tel: 7227011299. BHLILAI Tel: 4075203. BHIWADI Tel: 9982550744. BHIWLWARA 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. CALCUTTA 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: 9840144800, 9840628884. CHENNAI (Vanagaram) Tel: 26531150. CHENNAI (Velachery) 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 (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: 2223234/325. DHULE Tel: 273500/600. DINDIGUL Tel: 2433040/1/2. DURGAPUR Tel: 2549776/8. ELURU Tel: 2224201. 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. JAJPUR ROAD Tel: 221163 JALANDHAR Tel: 5033445. JALGHONJ 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. KATHAL 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 (Palairvattom) 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: 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: 28555065/6/7. 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 (Ghodbunder 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. MUZZAFARNAGAR Tel: 2615224. MUZZAFFARPUR Tel: 2248033. MYSORE (Saraswathi Puram) Tel: 2545615. MYSORE (Vijayanagar) Tel: 2513355. NAGERCOIL Tel: 237193. NAGPUR (Civil Lines) Tel: 2566000, 6620518 (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. PERINTHALMANNYA 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: 9960632050. 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. RAJAHMUNDRY 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 GANGANAGAR Tel: 2485900. SRINAGAR (Mobile) Tel: 9596432345. SURAT (Adajan) Tel: 414212 (Ext. 934/5 for Deposits only). SURAT (City Light) Tel: 2213201/2. 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: 2412744/241474. 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. VADODARA (Waghodia Road) Tel: 2514164, 2512364. VADODARA (Sama-Savli Road) Tel: 2961617. 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.