

BIRLA COTSYN (INDIA) LIMITED

Regd Office: Dalamal House, 1st Floor, J B Marg, Nariman Point, Mumbai – 400021
Tel.: +91-22 66168400



Corporate Office: Regency Building, 1st Floor, 11-12 Office No., National Library Road,
Near Nandi Cinema, Bandra (West), Mumbai 400 050.
Tel.: +91-22 2640 0067, +91-22-2640 5866

INVITES FIXED DEPOSIT SCHEME

SCHEME A – NON CUMULATIVE DEPOSIT

Period	Minimum Deposit (₹)	Interest Rate (p.a.)
1 year	10,000	10.50%
2 years	10,000	11.00%
3 years	10,000	11.50%

SCHEME B – CUMULATIVE DEPOSIT

Period	Minimum Deposit (₹)	Maturity Value (₹)	Interest Rate (p.a.)	Effective Yield (p.a.)
1 year	10,000	11,078	10.50%	10.78%
2 years	10,000	12,388	11.00%	11.94%
3 years	10,000	13,986	11.50%	13.29%

Interest compounded Half Yearly and payable on maturity

HIGHLIGHTS

- Minimum amount of deposit to be accepted is ₹ 10,000/- and in multiple of ₹ 1,000/- thereafter.
- An additional interest @ 0.50% p.a. will be paid on Deposits where sole Depositors or any of the Joint holders is a Shareholder of the Company, provided the applications are received directly by the Company.
- Nomination facility available.
- Premature withdrawal permissible as per the statutory guidelines and the discretion of the Company.
- Post dated Interest Warrants for each financial year will be dispatched in advance.
- Income tax will not be deducted upto an interest amount of ₹ 5000/- in a Financial Year, subject to any change in the applicable Tax Laws.
- In case of single deposit of ₹ 1,00,000/- and above, additional interest of 0.25% p.a. will be offered, irrespective of the period of deposit.

HOW TO APPLY

- Kindly follow the instructions given in the application form.
- Payment should be made by means of an "A/c Payee" cheque/draft on a scheduled bank in favour of "Birla Cotsyn (India) Limited. - Fixed Deposit Account" Payable at the specific collection centers of the Lead Manager.
- Local cheques will be accepted at all the centres of AXIS BANK LIMITED.

□ Application form along with necessary remittance to be submitted to the Manager to the Fixed Deposits Schemes.

□ Cash will not be accepted.

* Acceptance of deposits are subject to the terms and conditions mentioned in the application form.

Application Forms will be available & deposits will be accepted by lead manager at the following centers:

Manager to the Fixed Deposit



RR Investors Retail Services Pvt. Ltd.

47, M.M. Road, Rani Jhansi Marg, Jhandewalan,
New Delhi – 110055 Tel- 011- 23636362/ 63

Ahmedabad : 401 - Abhijit Bldg. -1, Opp. Bhuj Mercantile Bank, Mithakali Six Road,
Navarangpura Ahmedabad -390009 Gujarat Tel- 079-26467260/26404241

Bangalore : S-111, Manipl Centre, 47, Deckenson Road, M. G. Road, Bangalore-560042,
Karnataka Tel- 080-42477177/101-03

Chandigarh : SCO-222-223, Gr. Floor, Sector-34A, Opp. State Library, Chandigarh-160034
Punjab Tel- 0172-2624796/4620067

Chennai : 3rd Floor, Precision Plaza, New #397, Teynampet, Annasalai, Chennai-600018,
Tamilnadu Tel- 044-42077370/42077371

Dehradun : 56, 1st Floor, Rajpur Road, Opp. Madhuban, Dehradun-248001 Uttaranchal
Tel- 0135-3258181

Jaipur : 7, Katewa Bhawan, Opp. Ganapati Plaza, MI Road, Jaipur-302001, Rajasthan
Tel- 0141-3235456/ 5113317

Kolkata : 704, Krishna Bldg., 224, AJC Bose Road, Kolkata- 700017, West Bengal
Tel- 033-22802963/22806878

Lucknow : G-32, Shriram Tower, 13, Ashok Marg, Lucknow-226001, Uttar Pradesh
Tel- 0522-4057615-6

Mumbai : 82/1, Apollo House, Ground Floor, Mumbai Samachar Marg, Fort, Mumbai-400023
Maharashtra Tel- 40544201 & 22642688

Vadodara : 222, Sidharth Complex, R. C. Dutta Road., Alkapuri, Vadodara-390007 Gujarat
Tel- 0265-3256190/2353195

All communication with regard to Fixed Deposit should be addressed to the Registrars to the Fixed Deposit Scheme, at the address given below:



Adroit Corporate Services Private Limited
19/20, 1st Floor, Jaferbhoy, Industrial Estate,
Makwana Road, Marol Naka, Andheri (E),
Mumbai – 400 059
Tel.: +91-22-2859 6060 / 4060
Fax: +91-22-2850 3748
Email: sandeeps@adroitcorporate.com

TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEME

Applications

- 1) Application should be made in the prescribed form duly completed in all respects and must be accompanied by an 'Account Payee' cheque/draft in favour of **BIRLA COTSYN (INDIA) LTD. - FIXED DEPOSIT ACCOUNT**. Cash will not be accepted.
- 2) The Application Form along with the necessary remittances should be sent to the Managers to the Fixed deposit Schemes, at any of their offices.
- 3) Fixed Deposit will be accepted from resident individuals, Domestic Company, group of persons, registered societies, registered trusts and minors through their guardians.
- 4) Fixed Deposits will not be accepted from unregistered trusts and partnership firms.
- 5) In case of deposit from a shareholder of the Company, the shareholder should be a holder of shares on the date of deposit.
- 6) A deposit in joint names will be treated as a deposit from a shareholder if any one of the joint deposits is a shareholder.
- 7) Thumb impressions in place of signature will not be accepted unless duly attested by a Special Executive Magistrate or a Notary Public.
- 8) In case the Deposit Schemes not being marked at all or not indicated clearly, the Company will consider the Application to have been made under 'Scheme A'. An option once exercised will be binding and irrevocable.

Interest

- 9) The period of Fixed Deposit and the calculation of interest thereon will commence from the date of realization of the cheque or draft by the Company and will cease on maturity. No Interest will be payable on interest warrants lost in transit or misplaced.
- 10) Interest shall be payable half yearly on 30th Sept and 31st March and as on maturity. Interest on deposits placed during six weeks prior to the date of interest payment will be paid on the subsequent interest payment date. Interest will be calculated on the basis of 365 days where interest is payable for a duration other than six months.
- 11) In case of Single Deposit of ₹ 1,00,000/- and above, additional interest of 0.25% p.a. will be offered, irrespective of the period of deposit.
- 12) **An additional interest of 0.50% shall be paid to the shareholders of Birla Cotsyn India Limited, provided the application are received directly by the Company.**

Tax Deduction

- 13) Income Tax will be deducted at source wherever applicable, from the interest paid or credited if it exceeds ₹ 5,000/- or any such amount notified by the Government from time to time in any financial year as per statutory requirement.
- 14) In case where the interest exceeds ₹ 5,000/- (or any such amount notified by the Government from time to time) in a financial year, individual depositors, who are not liable to pay income tax, may submit a declaration in Form 15G in duplicate to the Registrar in the beginning of every financial year, so as to receive interest without deduction of tax at source, failing which tax will be deducted at source in accordance with Section 194A of the Income Tax Act, 1961. **TAX DEDUCTED DUE TO NON-COMPLIANCE WITH THIS CONDITION WILL NOT BE REFUNDED.**
- 15) All depositors placing deposits of ₹ 50,000/- & above would be mandatorily required to furnish their PAN No. as allotted to them by Income Tax Department. In the event PAN No. is yet to be allotted, acknowledged copy of the Application submitted to Income Tax Department for this purpose shall be furnished.

Renewal and Repayment

- 16) The Deposit will be repaid only on maturity. However, Company reserves the right to repay the deposit prior to the date of maturity. In case of such premature repayment, Deposit Receipt must be discharged by all the depositors as per specimen signature(s) registered with the Company. In accordance with Rule 8 of the Companies (Acceptance of Deposit) Rules, 1975 fixed deposits may be repaid by the Company after the expiry of 6 months of its acceptance but before the expiry of the contracted period, in which case, the rate of interest payable shall be reduced by 1% of the rate which the Company would have paid, had the deposit been accepted for the period for which such deposit has actually run.
- 17) The Fixed Deposit Receipt duly discharged on a revenue stamp of ₹ 1/- should be sent to the Registrar of the Fixed Deposit Scheme at least 30 days before the date of maturity to enable the Registrar to renew or refund the deposit as the case may be, on due date. No communication shall be sent by the Company to the depositors regarding maturity.
- 18) In case of renewal, a fresh Application Form duly filled in should accompany the discharged receipt.

- 19) Repayment of principal amounts will be made by 'Account Payee' cheques on the Company's Bankers payable at par at the selected branches of the Company's Bankers in India. The cheques will be sent to the registered address of the depositor. Where the due date for payment falls on a Sunday/Bank Holiday, the payment will be made on the next working day.
- 20) No change in the first name of the depositor is permitted at the time of renewal.

Joint Deposit

- 21) Deposits will be accepted in joint names but not exceeding three in number.
- 22) All Fixed Deposits Receipts and all correspondence will be addressed to the person whose name appears first on the Application Form. All warrants/cheques for payment of interest and repayment of principal amount will be drawn in favour of the first named depositor. Discharge given by such depositor shall be valid and binding on all the depositors.
- 23) In the event of the death of the first depositor, the second named depositor will be the first depositor on production of Death Certificate and all payments on account of principal amount and interest will be paid to that first depositor without reference to the heirs of legal representatives.

Nomination

- 24) Nomination facility may be availed only by individuals singly. Minors may also be nominated. However, the applicants should appoint a guardian other than himself / herself, who must sign the Application Form. In the event of the death of the deposit holder, the Company will deal with the guardian till the minor attains the age of majority. The nominee must be Resident Indian only. An NRI cannot be nominated. If the nominee pre deceases the deposit holder, the applicant can, on production of the death certificate, substitute the name of the nominee and guardian.
- 25) In case of deposits in a single name where no nominations is received, the executor or administrator of a deceased depositor, shall be deemed to be the deposit holder on production of a valid probate, succession certificate or letter of administration. However, the Company may, at its sole discretion, dispense with the requirement of production of a probate or succession certificate or letter of administration upon such terms as to indemnify or otherwise as it may consider adequate.

Fixed Deposit Receipt

- 26) The Fixed Deposit Receipt will be forwarded by registered post / courier at the address given in the Application Form within 8 weeks of realization of the cheque or draft.
- 27) The Fixed Deposit Receipt is not transferable.
- 28) In the event of loss, destruction or mutilation of the Fixed Deposit Receipt, the Company may, at its sole discretion, issue a duplicate receipt on request of the depositor, subject to compliance with the terms and conditions including indemnity from the depositor(s) in such form as the Company may require. All expenses in this connection will be borne by the depositor.

General

- 29) The Company will not accept or recognize any lien or assignment on Fixed Deposit and/or interest thereon.
- 30) Where the first named depositor becomes a non resident, the principal and interest will not be credited to any non resident external account or allowed to be repatriated out of India.
- 31) The brokerage on Fixed Deposit will be paid only to the Managers to the Fixed Deposit Schemes whose name is given in the Application Form.
- 32) In case of loss of refund / interest cheque, a duplicate thereof will be issued only 3 months after the expiry of the validity of the cheque and on production of an indemnity bond duly signed by all depositors. All expenses in this connections will be borne by the depositors.
- 33) Any change in address, name etc. must be notified to the Registrar at least 30 days before the date on which any payment falls due.
- 34) Fixed Deposits will be subject to Companies (Acceptance of Deposits) Rules, 1975, as amended from time to time.
- 35) The Company reserves the right to discontinue the acceptance or renewal of Fixed Deposits at any time at its sole discretion and to amend / alter any of the conditions stipulated above or to reject any Application without assigning any reason thereof.
- 36) In order to prevent fraudulent encashment, it is mandatory for the depositor to furnish the bank account particulars in the space provided in the Application Form.
- 37) Deposits are subject to Mumbai Jurisdiction only.
- 38) These rules form part of the prescribed Application Form.

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THE YASH BIRLA GROUP

MANAGER'S NAME & ADDRESS

**RR INVESTORS RETAIL
SERVICES PVT. LTD.
47, MM ROAD, RANI JHANSI
MARG, JHANDEWALAN,
NEW DELHI-110055**

APPLICATION FORM FOR FIXED DEPOSIT

This deposit is subject to the terms and conditions governing the acceptance of deposits printed alongside.

(Please write in block letters and tick (✓) the appropriate box.)

I / We the undersigned apply for the placement of fixed deposit as under :

Date _____

FIRST NAME	MIDDLE NAME	SURNAME
Mr./Mrs./Miss		
Mr./Mrs./Miss		
Mr./Mrs./Miss		
NAME OF THE GUARDIAN (in case of minor) Mr./Mrs./Miss		

DATE OF BIRTH (In case of minor) _____

Address of first Depositor : _____

PIN _____
 (Please ensure that PIN code is entered)

Tel. No. _____

Deposit Details : Amount ₹ _____
 Rupees _____)
 _____)

Cheque/Draft No. _____

Drawn on _____

Dated _____ Branch _____

Renewal of FDR No. _____

Bank Details : (Refer to Point No. 35)

Bank Account No. _____

Type : Saving Current

Bank Name _____

Branch _____

Scheme Details : Period 12 months 24 months 36 months
 Scheme Non Cumulative Cumulative

Particulars of other Deposits with the Company

FDR No.(s) _____

Tax to be deducted PAN/GIR No. _____

Tax not to be deducted (Form 15 G enclosed)
 Refer point No. 14 in terms & conditions.

Status of Depositor Resident Individual Others (pls. specify)
 Domestic Company Specify _____

Category of Depositor :
 Public Shareholder of the Company

Folio No./Client ID & DP ID _____

Others _____

Deposit to be repaid to : Sole/First Depositor
 Either or Survivor
 Anyone or Survivor

Nomination :

Name of Nominee _____

Relationship of the Nominee (with first depositor) _____

Name of the Guardian _____
 (in case the nominee is minor)

Address of nominee _____

Declaration

I/We hereby declare that I am / are persons resident of India.
 I/We hereby declare that the money being deposited is not out of funds acquired by me / us borrowing or accepting deposit from another person.
 I/We declare that the first named depositor mentioned in this Application is the beneficial owner of the deposit. I/We hereby declare that in absence of PAN No., my/our Income tax liability in the current financial year is nil.
 Signature(s) of the Applicant(s) :

1. _____
 2. _____
 3. _____

FOR OFFICE USE ONLY

Date of realization of cheque	Renewal of old FDR	New FDR
dd / mm / yy	F N	F N
	F C	F C

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THE YASH BIRLA GROUP

Particulars as per the Companies (Acceptance of Deposit) Rules, 1975 as amended to Date:

- Name of the Company:** Birla Cotsyn (India) Limited
- Date of Incorporation:** 24th September, 1941
- The business carried on by the Company and its subsidiaries with the details of Branches or units, if any:**
Company is engaged in the Ginning and Pressing of cotton & manufacturing of Cotton Seed Oil & Cake. The Company is in process of acquiring a Dyeing and Processing Unit.
The Company does not have any subsidiary.
- Brief particulars of the management of the Company:**
The Company is managed by Mr. O.P. Jain, Business Head, subject to the superintendence, direction and control of the Board of Directors.
- Details of Directors:**

Name	Address	Occupation
Mr. P. B. Bhardwaj	Regency Villa Outer Circle Regents Park London NW1 4HA	Industrialist
Mr. Yashvardhan Birla	Birla House, 21, Mount Pleasant Road, Mumbai - 400006	Industrialist
Mr. P.V.R. Murthy	401, Clayton Apts., Rizvi Complex, Near Rizvi College, Bandra (West), Mumbai - 400050	Company Executive
Mr. Navinchandra Shah	1, Doughty Street, London WC1N 2PH, U. K.	Practicing Chartered Accountant
Mr. Mohan Jayakar	M/s Khaitan Jayakar, Sud. & Vohra Advocates & Solicitors 1301, Raheja Centre, 13th Floor, Nariman Point, Mumbai – 400 021	Advocate
Mr. Mohandas Shenoy Adige	2, Pearl, Plot 163, Sector 28, Vashi, Navi Mumbai - 400073	Retired Company Executive
Mr. Upkar Singh Kohli	Flat No. 202, 2nd Floor, Chinar Building, 21st TPS Road, Bandra (W), Mumbai - 400050	Retired Bank Executive
Mr. Sanjay Agarwal	131B, Elmstead AVE, Wembley, HA9NT, Wembley, United Kingdom	Company Executive
Mr. Alok Bhardwaj (Alternate Director of Mr. P.B. Bhardwaj)	Regency Villa Outer Circle Regents Park London NW1 4HA	Industrialist

6 & 7. Profits of the Company, before and after making provision for tax, for the three financial years immediately preceding the date of advertisement:

For the accounting year ended	Period	Total Income (₹)	Profit/(Loss) before taxation (₹)	Profit/(Loss) after taxation (₹)	Dividend Declared (%)
31 st March, 2008	12 months	847,699,734	36,338,415	16,632,434	5%
31 st March, 2009	12 months	2,047,119,388	33,123,147	21,179,149	1%
31 st March, 2010	12 months	3,525,284,681	115,426,342	75,466,534	4.5%

8. A summarized financial position of the Company as in the two audited balance sheets immediately preceding the date of advertisement in the following form, namely:

Liabilities	As at 31.03.2010 (₹)	As at 31.03.2009 (₹)	Assets	As at 31.03.2010 (₹)	As at 31.03.2009 (₹)
1	2	3	4	5	6
Share Capital	2,134,908,100	1,166,008,100	Fixed Assets (Net)	2,937,957,102	2,837,114,383
Reserves & Surplus	670,219,108	554,466,058	Investments	150,000	150,000
Secured Loans	1,874,818,720	1,572,657,906	Current Assets	2,427,356,655	849,824,360
Unsecured Loans	169,496,281	-			
Current Liabilities & Provisions	467,723,774	366,792,623			
Deferred Tax Liability	48,297,774	27,164,057			

Note: Brief particulars of the contingent liabilities

Sr. No.	Particulars	As at 31.03.2010 (₹)	As at 31.03.2009 (₹)
1.	Claims against the Company not acknowledged as debt	102,000	102,000
2.	Labour matter pending in the Courts	1,515,097	-
	Total	1,617,097	102,000

9. i. The total number of small depositors and amount due to them in respect of which default has been made: **N.A.**

ii. The fact of waiver of interest accrued on deposits of the small depositors: **N.A.**

10. The amount which the company can raise by way of deposits under these rules:

From Public	₹ 66,22,16,356.75
From Shareholders	₹ 26,48,86,542.70
Total	₹ 92,71,02,899.45

11. The Company has no overdue deposits, on the date of advertisement.

12. It is hereby declared that:

- The Company has complied with the provisions of the Companies (Acceptance of Deposit) Rules, 1975 amended to date.
- The compliance with the aforesaid Rules does not imply that repayment of deposits is guaranteed by the Central Government and,
- The deposit accepted by the Company are unsecured and rank pari passu with other unsecured liabilities of the Company.

The text of this Advertisement was approved by the Board of Directors of the Company in its meeting held on 10th August, 2010.

This advertisement is issued on the authority and in the name of the Board of Directors of the Company.

The text of the advertisement was delivered to the Registrar of Companies, Maharashtra, Mumbai for registration, signed by majority of Director of the Company/their agent duly authorized in writing.

Under Authority of the Board of Directors

Place: Mumbai
Date: 10.08.2010

P.V.R. Murthy
Director

Sr. No.	Location	Sr. No.	Location	Sr. No.	Location	Sr. No.	Location
	Axis Bank CMS Location						
	Andaman & Nicobar	130	Unjha	262	Akola	398	Jhalawar
1	Port Blair **	131	Vadodara ** # D/C	263	Amravati **	399	Jhunjhunu
		132	Vallabh Vidyanagar ** (Anand)	264	Aurangabad	400	Jodhpur ** # D/C
	Andhra Pradesh	133	Valsad **	265	Baramati **	401	Kota **
2	Adilabad	134	Vapi **	266	Bhandara	402	Pali
3	Alamuru (non local cms location)	135	Veraval	267	Buldhana	403	Rawatbhata (non local cms location)
4	Anantapur **	136	Visnagar	268	Chandrapur	404	Sikar
5	Bapatla	137	Vyara	269	Chalisgaon	405	Udaipur ** # D/C
6	Chillakallu			270	Chiplun		
7	Chinnamiram		Haryana	271	Dhule		Sikkim
8	Chirala	138	Ambala	272	Dindori (non local cms location)	406	Gangtok **
9	Chittoor **	139	Ballabgarh**	273	Gondia	407	Namchi (non local cms location)
10	Edarapalli **	140	Fatehabad	274	Ichalkaranji		
11	Eluru	141	Bhiwani	275	Islampur		Tamil Nadu
12	Gudivada	142	Gurgaon (Delhi Clearing) **	276	Jalgaon **	408	Arni
13	Guntur ** (Local clearing of Vijaywada)	143	Hissar **	277	Jalna	409	Attur
14	Hyderabad ** # D/C (CMS also at Secunderabad & Jubilee Hills)	144	Jhajjar	278	Karad	410	Cuddalore
15	Jangareddigudem**	145	Jind	279	Kolhapur ** # D/C	411	Chennai ** # D/C (CMS also at George Town, Anna Nagar & Tambaram)
16	Kadapa	146	Kaithal	280	Lasalgaon	412	Coimbatore ** # D/C
17	Kakinada	147	Karnal	281	Latur	413	Dharmapuri
18	Kamareddy	148	Kurukshetra	282	Miraj	414	Dindigul **
19	Karimnagar **	149	Palwal	283	Mumbai ** # D/C (CMS at Fort, BKC, Borivali, Vashi, Vasai, Vileparle, Ghatkopar, Thane, Andheri (East), Mulund, LBS Marg-Mulund, Dadar, Bhivandi, Nariman, Point, Santacruz, Powai, Virar, Dombivli, CBD Belapur, Kalyan (W), SV Road, Andheri, Sakinaka)	415	Eraiyur (non local cms location)
20	Khammam **	150	Panchkula ** (Local Clearing of Chandigarh)	284	Nagpur ** # D/C	416	Erode ** # C
21	Kurnool **	151	Panipat **	285	Nanded **	417	Hosur
22	Machilipatnam	152	Rewari**	286	Nasik ** # D/C	418	Ilanji (Local Clearing of Tenkasi)
23	Mahbubnagar	153	Rohtak **	287	Osmanabad	419	Kancheepuram (Local Clearing of Chennai)
24	Miryalguda	154	Sadaura (non local cms location)	288	Panvel ** (Mumbai Local clearing)	420	Karaikudi
25	Nalgonda	155	Safidon (non local cms location)	289	Pen	421	Karur
26	Nandyal	156	Tohana	290	Pimpalgaon (non local cms location)	422	Kumbakonam
27	Narasaraopet	157	Narnaul	291	Pune ** # D/C	423	Madurai ** # D/C
28	Nellore **	158	Sirsa	292	Rahuri Khurd (non local cms location)	424	Maduranthakam (non local cms location)
29	Nizamabad	159	Yamuna Nagar	293	Ratnagiri	425	Mayiladuthurai
30	Nuzvid (non local cms location)			294	Sangli **	426	Nagercoil
31	Ongole **		Himachal Pradesh	295	Satara **	427	Omalur (Local Clearing of Salem)
32	Paidiparru	160	Baddi ** (Local Clearing of Chandigarh)	296	Shirdi	428	Ooty
33	P.L.Puram (Local Clearing of Tuni)	161	Shimla **	297	Solapur ** # D/C	429	Perambalur
34	Proddatur	162	Solan	298	Tasgaon	430	Pollachi
35	Poolapalle	163	Una	299	Wardha	431	Pudukkottai
36	Rajahmundry **			300	Washim	432	Rajapalyam
37	Ramagundam		Jammu & Kashmir	301	Yavatmal	433	Rasipuram
38	Repalle (no local cms location)	164	Jammu ** # D/C			434	Salem **
39	Srikakulam	165	Srinagar		Meghalaya	435	Satyamangalam
40	Tadepalligudem			302	Jowai (non local cms location)	436	Sivakasi **
41	Tenali (Local clearing of Vijaywada)		Jharkhand	303	Shillong **	437	Thanjavur
42	Tirupati	166	Bokaro **	304	Tura	438	Theni **
43	Vijayawada ** # D/C	167	Deoghar			439	Tirunelveli **
44	Visakhapatnam ** # D/C	168	Dumka		Mizoram	440	Tiruvannamalai
45	Vizianagaram	169	Dhanbad **	305	Aizawl	441	Tiruchengode (Local Clearing of Erode)
46	Warangal	170	Giridih			442	Tirupur **
		171	Hazaribagh		Nagaland	443	Trichy ** # D/C (Tiruchirapalli)
	Arunachal Pradesh	172	Jamshedpur **	306	Dimapur**	444	Tuticorin ** (Local clearing of Tirunelveli)
47	Itanagar **	173	Ramgarh	307	Kohima**	445	Vellore
		174	Ranchi **	308	Mokokchung (non local cms location)	446	Villupuram
	Assam						

Sr. No.	Location	Sr. No.	Location	Sr. No.	Location	Sr. No.	Location
48	Barpeta Road (non local cms location)		Karnataka	309	New Delhi ** # D/C (CMS also at Swast Vihar & Bahadurgarh)		Tripura
49	Bongaigaon	175	Athni			447	Agartala **
50	Dibrugarh	176	Bagalkot		Orissa	448	Dharmanagar
51	Guwahati ** # D/C (CMS also at Paltan Bazar & Fancy Bazar)	177	Bangalore ** # D/C (CMS also at JP Nagar & Sanjay Nagar)	310	Angul **		
52	Jorhat**	178	Belgaum **	311	Balasure ** (Baleshwar)		Uttar Pradesh
53	Karimganj	179	Bellary **	312	Barbil	449	Agra ** # D/C
54	Nagaon	180	Bidar	313	Bargarh	450	Aligarh**
55	North Lakhimpur	181	Bijapur	314	Baripada	451	Allahabad ** # D/C
56	Sibsagar	182	Chamarajanagar	315	Berhampur ** (Ganjam)	452	Azamgarh
57	Silchar **	183	Chickmagalur	316	Bhadrak	453	Badaun
58	Tezpur	184	Chikodi	317	Bhawanipatna	454	Baghpat
59	Tinsukia**	185	Chitradurga	318	Bhubaneshwar ** # D/C	455	Bahraich
		186	Davanagere	319	Bolangir	456	Ballia
		187	Gangawati	320	Cuttack **	457	Barabanki
	Bihar	188	Gadag	321	Chandikhole	458	Bareilly **
60	Bettiah	189	Gokak	322	Dhenkanal	459	Basti
61	Begusarai	190	Gulbarga**	323	Jajpur Road	460	Bulandshahr
62	Bhagalpur**	191	Hassan**	324	Jatni	461	Chandausi
63	Biharsharif	192	Haveri	325	Jeypore	462	Deoria
64	Darbhanga	193	Hospet	326	Jharsuguda	463	Etawah
65	Gaya	194	Hubli ** # D/C (CMS also at Dharwad)	327	Keonjhar	464	Faizabad**
66	Hajipur	195	Jamkhandi	328	Nuapada (non local cms location)	465	Firozabad
67	Katihar	196	Karwar	329	Paradip	466	Farrukhabad
68	Muzaffarpur**	197	Kolar	330	Puri	467	Ghaziabad ** (Delhi Clearing)
69	Patna ** # D/C	198	Koppal	331	Rayagada	468	Gonda
70	Purnia	199	Mandya	332	Rourkela **	469	Gorakhpur**
71	Siwan	200	Mangalore ** # D/C	333	Sambalpur **	470	Hapur
		201	Manvi (non local cms location)	334	Sundargarh	471	Hardoi
72	Chandigarh ** # D/C	202	Mysore ** # D/C	335	Talcher	472	Jaunpur
		203	Raichur			473	Jhansi
	Chattisgarh	204	Ranibennur	336	Pondicherry **	474	Kanpur ** # D/C
73	Ambikapur	205	Shimoga **			475	Kosikalan
74	Bhatapara	206	Sindhur		Punjab	476	Lucknow ** # D/C
75	Bhilai **	207	Sirsi	337	Abohar	477	Lakhimpurkheri
76	Bilaspur **	208	Siruguppa (non local cms location)	338	Adda Dhaka ** (Local Clearing of Ludhina)	478	Mathura
77	Champa (non local cms location)	209	Tumkur **	339	Amloh (non local cms location)	479	Meerut **
78	Dhamtari	210	Udupi **	340	Amritsar ** # D/C	480	Moradabad **
79	Durg			341	Bagha Purana	481	Muzaffarnagar
80	Jagdulpur		Kerala	342	Banga	482	Mirzapur
81	Kawardha	211	Alappuzha	343	Barnala	483	Noida ** (Delhi Clearing)
82	Korba **	212	Calicut ** # D/C (Kozhikode)	344	Batala	484	Pilibhit
83	Mahasamund	213	Cochin ** # D/C (Kochi) (CMS also at Aluva)	345	Bathinda (Bhatinda)	485	Rampur
84	Raipur ** # D/C	214	Kannur ** (Cannanore)	346	Begowal (non local cms location)	486	Rai Bareli
85	Rajnandgaon	215	Kasargod	347	Devigarh (non local CMS location)	487	Saharanpur
86	Raigarh	216	Kollam ** (Quilon)	348	Faridkot	488	Shahjahanpur
		217	Kottayam **	349	Ferozepur	489	Sitapur
	Dadra & Nagar Haveli	218	Malappuram **	350	Garhshankar	490	Sultanpur
87	Silvassa	219	Mavelikkara	351	Gehri Mandi	491	Varanasi ** # D/C
		220	Palakkad **	352	Gurdaspur	492	Vrindavan
	Daman & Diu	221	Palai	353	Gobindgarh		
88	Daman**	222	Pathanamthitta	354	Kotkapura		Uttaranchal (Uttarakhand)
		223	Perumbavoor	355	Muksar	493	Bazpur
			Thiruvananthapuram (Trivandrum) (CMS also at Attingal) ** # D/C				
	Goa	224		356	Nakodar	494	Dehradun ** # D/C
89	Mapusa ** (Local clearing of Panjim)	225	Thalassery	357	Nawanshahr	495	Haridwar **

Sr. No.	Location	Sr. No.	Location	Sr. No.	Location	Sr. No.	Location
90	Margao ** (CMS also at Ponda) (Local clearing of Panjim)	226	Thodupuzha	358	Hoshiarpur **	496	Kashipur
91	Panjim ** # D/C (Local clearing of Panjim)	227	Thrissur ** # D/C (Trichur) (CMS also at Irinjalakuda)	359	Jagraon **	497	Mussoorie
92	Vasco ** (Local clearing of Panjim)	228	Tiruvalla	360	Jallandar(Jalandhar) ** # D/C (CMS also at Sodal Road)	498	Pandri (non local cms location)
		229	Vadakara	361	Kapurthala	499	Rishikesh **
	Gujarat			362	Khanna	500	Rudrapur **
93	Gandhinagar & Vejalpur		Madhya Pradesh	363	Ludhiana ** # D/C (CMS also at Miller Ganj)	501	Roorkee **
94	Amreli **	230	Bhopal ** # D/C	364	Malerkotla	502	Talli Haldwani
95	Ankleshwar	231	Burhanpur	365	Malout		
96	Atul (Local clearing of Valsad)	232	Chhatarpur	366	Mansa		West Bengal
97	Bardoli	233	Chindwara	367	Moga	503	Arambagh **
98	Bharuch	234	Damoh	368	Mohali ** (Local Clearing of Chandigarh)	504	Asansol **
99	Bhavnagar **	235	Dewas	369	Nabha	505	Balurghat
100	Botad	236	Gawli Palasia (Clearing at Mhow)	370	Pathankot	506	Bankura
101	Dahod **	237	Guna	371	Patiala **	507	Beharampur **
102	Dahej	238	Gwalior ** # D/C	372	Patti	508	Bolpur (Bolpar) **
103	Deesa	239	Harda	373	Phagwara**	509	Bongaon (non local cms location)
104	Dhoraji	240	Hoshangabad	374	Phullanwala ** (Local Clearing of Ludhina)	510	Burdwan **
105	Gandhidham **	241	Indore ** # C	375	Rajpura (Punjab) **	511	Contai
106	Godhra	242	Itarsi	376	Rayya	512	Dalkhola (non local cms location)
107	Gondal	243	Jabalpur ** # D/C	377	Rupnagar	513	Darjeeling **
108	Halol	244	Katni**	378	Samana	514	Durgapur **
109	Himatnagar	245	Khandwa	379	Sangrur	515	Fulia (non local cms location)
110	Idar	246	Khargone	380	Sri Hargobindpur (non local cms location)	516	Habra ** (non local cms location)
111	Jamnagar	247	Mandsaur	381	Sudhar (non local cms location)	517	Haldia ** # D/C
112	Junagadh **	248	Neemuch	382	Tanda	518	Jalpaiguri
113	Kalol	249	Pipariya	383	Tarn Taran	519	Kalimpong (non local cms location)
114	Madhapar **	250	Ratlam	384	Threeke ** (Local Clearing of Ludhina)	520	Kalyani (Local Clearing of Kolkata)
115	Mahuva	251	Rewa			521	Kalna (non local cms location)
116	Mehsana **	252	Sagar		Rajasthan	522	Katwa (non local cms location)
117	Morbi	253	Sehore	385	Ajmer **	523	Kharagpur **
118	Mundra	254	Shivpuri	386	Alwar	524	Koch Bihar (Cooch Behar)
119	Nadiad	255	Sidhi	387	Banswara	525	Kolkata ** # D/C (CMS at Shakespeare Sarani, Golpark, Dalhousie, Bagnan & Panchanatala)
120	Naranpar (non local cms location)	256	Satna **	388	Bharatpur	526	Krishnanagar ** (WB)
121	Navsari **	257	Ujjain	389	Bhilwara** # D/C	527	Malda
122	Palanpur **	258	Vidisha	390	Bhiwadi	528	Midnapur **
123	Patan	259	Waidhan	391	Bikaner	529	Puruliya
124	Pipavav(non local cms location)			392	Bundi	530	Raiganj
125	Porbandar		Manipur	393	Chittaurgarh	531	Siliguri **
126	Rajpipla	260	Imphal	394	Dausa	532	Suri
127	Rajkot (CMS also as Shastri Maidan)			395	Ganganagar ** (Sriganganagar)	533	Tamluk **
128	Surendranagar **		Maharashtra	396	Hanumangarh		
129	Surat ** # D/C	261	Ahmednagar **	397	Jaipur ** # D/C		

Note: Bold & Italic are RBI locations

Note: (**) are RTGS enabled centres and centres indicated as ("#") are ECS centres wherein (D) represents ECS Debit facility and (C) represents ECS Credit facility provided.