

HDFC DEPOSITS

FOR NON-RESIDENT INDIVIDUALS

0.25% p.a.
more for
Senior Citizens

HIGHEST SAFETY

CRISIL has reaffirmed "AAA/Stable" rating for twenty second consecutive year & ICRA has reaffirmed "MAAA" rating with Stable outlook for the twenty first consecutive year.

ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS.

VARIABLE RATE DEPOSIT

- **Interest Rate** on variable rate deposit is linked to the benchmark rate and will vary from time to time with the benchmark rate.
- **Benchmark Rate** is the rate of interest applicable on HDFC fixed rate deposit product for the corresponding period.
- **Interest Reset Date** - Rate of interest (ROI) will be reset at the beginning of each interest period. ROI prevailing on the first day of the interest period will be applicable for the entire interest period.
- Deposit placed under the variable rate deposit cannot be changed to fixed rate deposit before the maturity date.

TAX DEDUCTION AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

HDFC PREMIUM DEPOSITS UPTO ₹ 2 CRORE

Period	Fixed Rates only			Rate of Interest (p.a.)	
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
15 / 30 Months	7.25%	7.30%	7.35%	7.50%#	7.50%
22 Months	7.30%	7.35%	7.40%	7.55%	7.55%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For cumulative option, Interest is compounded annually. # for 30 months only

INTEREST RATES ON DEPOSITS UPTO ₹ 3 CRORE

Period	Fixed & Variable Rates			Rate of Interest (p.a.)	
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	7.15%	7.20%	7.25%	-	7.40%
24 - 36 Months	7.15%	7.20%	7.25%	7.40%	7.40%
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

INTEREST RATES ON DEPOSITS EXCEEDING ₹ 3 CRORE

Period	Fixed & Variable Rates			Rate of Interest (p.a.)	
	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23 Months	6.95%	7.00%	7.05%	-	7.20%
24 - 36 Months	6.95%	7.00%	7.05%	7.20%	7.20%

* For cumulative option, Interest is compounded annually.

Senior Citizen (60 years and above)

Additional Interest Rate (for Deposits upto ₹ 1 crore only)	0.25%
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Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"

**RATES EFFECTIVE FROM
DECEMBER 12, 2016**

• INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

CIN: L70100MH1977PLC019916 www.hdfc.com

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans,
Loans to Professionals and much more

TERMS & CONDITIONS

DEPOSIT CAN BE PLACED BY NON-RESIDENT INDIANS (NRIs)

Non-Resident Individuals and person of Indian origin resident outside India holding PIO Card. Deposits from Non-Resident Indians and persons of Indian origin resident outside India would be accepted in accordance with regulations governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years.

MODE OF ACCEPTANCE

a) Through an account payee cheque favouring "HDFC Ltd"; or
 b) Remittance of funds through RTGS, NEFT or net banking into HDFC's bank account on any working day (other than Saturday). In case the deposit amount is Rs. 25 lacs or more, the depositor must intimate HDFC latest by 12.30 pm on the day of remittance so that interest shall accrue from that date.
 The amount placed in deposit should be placed through the credit amount lying in depositor's Non Resident Ordinary (NRO) Account only and should not represent inward remittances or transfer of funds from NRE/FCNR accounts into the NRO Account.
 Bank Account details for remittance of funds:
 Beneficiary Name: HDFC LTD.
 Account No.: HDFCFD+Depositor's PAN (i.e. if PAN of the depositor is ABCDE1234Z then account number should be mentioned as HDFCFDABCDE1234Z)
 IFSC Code: HDFC0000060
 Bank Name & Branch: HDFC Bank Ltd, Fort Branch, Mumbai

INTEREST

Interest will be payable on the deposit from the date of realization of cheque or transfer of funds into HDFC's bank account on any working day (other than Saturday) with prior intimation. Interest on deposits placed under Monthly Income Plan, Non-Cumulative Option and Annual Income Plan shall be paid on fixed dates as given below:

Monthly Income Plan (MIP)	Last day of each month
Non-cumulative- Quarterly option	June 30, September 30, December 31 and March 31
Non-cumulative - Half-yearly option	September 30 and March 31
Annual Income Plan	March 31

Cumulative Interest Option & Recurring Deposits Plan: Interest will be compounded annually and accrued every year after deducting tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us. In case of MIP and Non-Cumulative deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

Interest will be paid through NACH/ECS crediting your designated NRO bank account only. Where this facility is not available, interest will be paid through "Account payee" cheque drawn in favour of the first named depositor along with his bank account details furnished. In case of Monthly Income Plan, post-dated interest cheques for every financial year will be issued in advance. Interest on Monthly Income Plan under Variable Rate Deposit will be credited to the depositor's bank account on the last day of the month.

ELECTRONIC CLEARING SERVICE (ECS), NATIONAL ELECTRONIC FUND TRANSFER(NEFT) & REAL TIME GROSS SETTLEMENT(RTGS)

The payment facility is provided to depositors whereby the interest and repayment of principal amount will be credited directly to the depositors' designated NRO bank account only. The intimation of interest / repayment of principal amount credited would be sent regularly through sms/email.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. Wherever there exists a Double Taxation Avoidance Agreement (DTAA) between Government of India and Government of other Countries (country of Residence of respective NRI), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate and Form 10F.

Where income tax is deducted at source on the monthly interest a consolidated TDS certificate may be issued for the financial year.

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax. Further, sub-section 5B of section 139A requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form.

Withholding Tax Rates (Tax rates applicable in India under ADT Agreement)

Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.	Country	Interest Tax rate	Article Treaty No.
Armenia	10%	11	Korea	15%	12	Slovenia	10%	11
Australia	15%	11	Kuwait	10%	11	Singapore	15%	11
Austria	10%	11	Kyrgyz Republic	10%	11	South Africa	10%	11
Bangladesh	10%	12	Libyan Arab	20%	10	Spain	15%	12
Belarus	10%	11	Jamahiriyah(*)			Srilanka	10%	11
Belgium	15%	11	Lithuania	10%	11	Sudan	10%	11
Botswana	10%	11	Luxembourg	10%	11	Sweden	10%	11
Brazil	15%	11	Malaysia	10%	11	Switzerland	10%	11
Bulgaria	15%	12	Malta	10%	11	Syria	10%	12
Canada	15%	11	Mongolia	15%	11	Tajikistan	10%	11
China	10%	11	Mauritius(*)	20%	11	Tanzania	12.50%	12
Cyprus	10%	11	Montenegro	10%	11	Thailand	25%	11
Czech Republic	10%	11	Morocco	10%	11	Trinidad and Tobago	10%	11
Denmark	15%	12	Mozambique	10%	11	Turkey	15%	11
Estonia	10%	11	Myanmar	10%	11	Turkmenistan	10%	11
Ethiopia	10%	11	Namibia	10%	11	Uganda	10%	11
Georgia	10%	11	Nepal	10%	11	Ukraine	10%	11
Germany	10%	11	Netherlands	10%	11	United Arab Emirates	12.50%	11
Finland	10%	12	New Zealand	10%	11	United Arab Republic	20%	12
France	10%	12	Norway	15%	12	Republic (Egypt)(*)		
Greece (*)	20%	9	Oman	10%	12	United Kingdom	15%	12
Hungary	10%	11	Philippines	15%	12	United Mexican State	10%	11
Iceland	10%	11	Poland	15%	12	State		
Indonesia	10%	11	Portuguese	10%	11	United States	15%	11
Ireland	10%	11	Qatar	10%	11	Uzbekistan	15%	11
Israel	10%	11	Romania	15%	12	Vietnam	10%	11
Italy	15%	12	Russian	10%	11	Zambia	10%	11
Japan	10%	11	Federation					
Jordan	10%	11	Saudi Arabia	10%	11			
Kazakhstan	10%	11	Serbia	10%	11			
Kenya	15%	12						

Please refer DTAA between India & Govt. of the Country of residence of respective NRI depositor or www.hdfc.com for more details.

* Surcharge of 10% is applicable on income above Rs. 1 crore
 * Education cess at 2% and Secondary and Higher Education Cess at 1% will be applicable.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
After 3 months but before 6 months	The maximum interest payable shall be 4% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	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 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

The brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC atleast a week before the date of maturity. In case of renewal, the prescribed application form signed by all depositors is also required to be submitted simultaneously. Interest will accrue after the maturity date only if the deposit is renewed. If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's designated NRO bank account directly through NEFT/RTGS/NACH or paid through account payee cheque favouring the first depositor.

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominee's name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate Form DA-1 may be downloaded from our website.

'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC (Know Your Customer) Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the following documents. Power of Attorney holder or any person acting in representation capacity as holder of an office or otherwise is also required to comply with KYC guidelines :

a) Latest photograph b) Certified copy of the proof of identify c) Certified copy of the proof of address and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number or deposit number.

All photocopies have to be attested by your Banker/Notary/Indian Embassy official/Yourself(Self attestation). All photocopies have to be signed by the applicant in full as 'True Copies'.

DEPOSITS FOR SENIOR CITIZENS

Senior citizens will be eligible for an additional rate of 0.25% p.a. for all schemes. Individuals who have completed 60 years of age should be the first depositor. Proof of age must be submitted along with the application form.

GENERAL

In the event of death of the first / sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased.

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Housing Finance Companies (NHB) Directions, 2010.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

CRISIL has reaffirmed "FAAA/Stable" rating on our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA" rating with Stable outlook for our Deposits Programme. This rating is the highest-credit-quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the Corporation are holding substantial interest as on March 31, 2016 was ₹ 12,381.44 crores.

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Housing Finance Companies (NHB) Directions, 2010, as applicable, from time to time.

In case of any deficiency of the corporation in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the corporation as disclosed and the representations made in the application form are true and correct and that the corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The deposit acceptance activities of the corporation are regulated by the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the corporation or for the correctness of any of the statements or the representations made or opinions expressed by the corporation, and for repayment of deposit/discharge of liabilities by the corporation.

HDFC Deposits programme is designed in accordance with NHB Regulations with the objective to channelise resources for housing.

FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the Application Form to enable payment of brokerage. Application Forms received without your name and code number will not be considered for payment of brokerage. Brokerage will be paid to Authorised Agents at the rate decided by the management.



WITH YOU, RIGHT THROUGH www.hdfc.com

PROVISIONAL RECEIPT

Date: ___/___/___

Received from _____ cheque/HDFC Deposit Receipt No. _____ for

₹ _____ dated _____ drawn on _____ Bank _____ Branch towards

Deposit for Senior Citizens Monthly Income Plan Non-Cumulative Quarterly Half-Yearly Annual Income Plan Cumulative

for a period of _____ months @ _____% per annum.

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)

VALID SUBJECT TO REALISATION OF CHEQUE

Authorised Signatory



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
 Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation,
 Churchgate, Mumbai 400 020. CIN: L70100MH1977PLC019916
 Email: deposits@hdfc.com Website: www.hdfc.com

Agent's Name: **RR Investors Capital Services Pvt. Ltd.**

Code No.: **DE/1004**

DEPOSIT APPLICATION FORM (Non Resident Individuals)

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

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 : _____

I/We apply for placement/renewal of deposit at _____		Branch for a period of _____ months and will earn interest @ _____ % p.a.							
PAYMENT DETAILS Cheque No. _____		RTGS/NEFT (UTR) No. _____							
Amount ₹ _____		Date: <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y
D	D	M	M	Y	Y				
Bank Name _____		Branch _____							
HDFC Deposit Receipt No. _____		Maturity Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>		D	D	M	M	Y	Y
D	D	M	M	Y	Y				
(In case of Renewal)		<input type="checkbox"/> FIXED RATE INTEREST							
		<input type="checkbox"/> VARIABLE RATE INTEREST							

SCHEME : <input type="checkbox"/> ANNUAL INCOME PLAN <input type="checkbox"/> MONTHLY INCOME PLAN <input type="checkbox"/> NON-CUMULATIVE (Quarterly) <input type="checkbox"/> NON-CUMULATIVE (Half Yearly) <input type="checkbox"/> CUMULATIVE	CATEGORY : <input type="checkbox"/> Member of Public <input type="checkbox"/> Shareholder <input type="checkbox"/> Director/Relative of a Director <input type="checkbox"/> Employee (No. _____) DEPOSIT REPAYABLE TO : <input type="checkbox"/> First Depositor <input type="checkbox"/> First Depositor or Survivor/s SENIOR CITIZENS (60 years & above) <input type="checkbox"/> YES <input type="checkbox"/> NO
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First / Sole Depositor's Details (as appearing in your supplied identification document)		Gender M / F	Date of Birth (Compulsory)						
Name _____		_____	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y				
Power of Attorney holder _____									
Address _____		<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: auto;"> Affix a latest photograph with signature. (DO NOT STAPLE) IGNORE if already submitted earlier </div>							
City _____									
Pin Code _____									
Nationality I N D I A N Place/Country of Birth _____									
Country/Countries of Tax Residence i) _____ ii) _____ iii) _____									
Tax Identification Number i) _____ ii) _____ iii) _____									
Email ID _____									
Mobile _____		Aadhaar No. _____							
Customer No. (If KYC is already complied) _____		PAN _____							
Annual Income <input type="checkbox"/> Below ₹ 2 Lacs <input type="checkbox"/> ₹ 2 Lacs < ₹ 5 Lacs <input type="checkbox"/> ₹ 5 Lacs < ₹ 10 Lacs <input type="checkbox"/> ₹ 10 Lacs < ₹ 25 Lacs <input type="checkbox"/> ₹ 25 Lacs < ₹ 50 Lacs <input type="checkbox"/> ₹ 50 Lacs < ₹ 1 Crore <input type="checkbox"/> ₹ 1 Crore & above									
Occupation <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____									
Please tick (✓) if the following is additionally applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP									

Second Depositor's Details (as appearing in your supplied identification document)		Gender M / F	Date of Birth (Compulsory)						
Name _____		_____	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y				
Address _____		<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: auto;"> Affix a latest photograph with signature. (DO NOT STAPLE) IGNORE if already submitted earlier </div>							
City _____									
Pin Code _____									
Nationality I N D I A N Place/Country of Birth _____									
Country/Countries of Tax Residence i) _____ ii) _____ iii) _____									
Tax Identification Number i) _____ ii) _____ iii) _____									
Email ID _____									
Mobile _____		Aadhaar No. _____							
Customer No. (If KYC is already complied) _____		PAN _____							
Annual Income <input type="checkbox"/> Below ₹ 2 Lacs <input type="checkbox"/> ₹ 2 Lacs < ₹ 5 Lacs <input type="checkbox"/> ₹ 5 Lacs < ₹ 10 Lacs <input type="checkbox"/> ₹ 10 Lacs < ₹ 25 Lacs <input type="checkbox"/> ₹ 25 Lacs < ₹ 50 Lacs <input type="checkbox"/> ₹ 50 Lacs < ₹ 1 Crore <input type="checkbox"/> ₹ 1 Crore & above									
Occupation <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____									
Please tick (✓) if the following is additionally applicable to you <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP									

Proof of Identity to be provided by Applicant. (Please submit ANY ONE of the following self-certified documents) • UID/Aadhaar Card • PAN Card • Voter's Identity Card • Driving License • Indian Passport • PIO/OCI Card • Any other Identification with Photograph (Subject to satisfaction of HDFC)	Proof of Address to be provided by Applicant. (Please submit ANY ONE of the following self-certified latest documents) • UID/Aadhaar Card • Indian Passport • Driving License • Voter's Identity Card • Telephone Bill • Electricity / Gas Bill • Bank/Demat Account Statement • Registered Rent Agreement • Any other Address proof (Subject to satisfaction of HDFC)
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DETAILS OF BANK ACCOUNT (Non Resident Indian - NRO A/c.)

Interest on my/our deposit/s with HDFC may be credited to my/our bank account directly through ECS/direct credit facility. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No. _____	Name of Bank : _____
MICR Code : _____	Branch : _____
IFSC Code : _____	

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by	Remarks

Information to be provided under sub-section (5) of section 90 or sub-section (5) of section 90A of the Income-tax Act, 1961

I _____ *son/daughter of Shri _____ in the capacity of _____
(designation) do provide the following information, relevant to the previous year _____ *in my case/in the case of _____
_____ for the purposes of sub-section (5) of *section 90/section 90A:-

SI.No.	Nature of information		Details#
(i)	Status (individual, company, firm etc.) of the assessee	:	
(ii)	Permanent Account Number (PAN) of the assessee if allotted	:	
(iii)	Nationality (in the case of an individual) or Country or specified territory of incorporation or registration (in the case of others)	:	
(iv)	Assessee's tax identification number in the country or specified territory of residence and if there is no such number, then, a unique number on the basis of which the person is identified by the Government of the country or the specified territory of which the assessee claims to be a resident	:	
(v)	Period for which the residential status as mentioned in the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A is applicable	:	
(vi)	Address of the assessee in the country or territory outside India during the period for which the certificate, mentioned in (v) above, is applicable	:	

2. I have obtained a certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A from the Government of _____ (name of country or specified territory outside India)

Signature: _____

Name: _____

Address: _____

Permanent Account Number: _____

DECLARATION

(For the purpose of applying TDS rates as per DTAA. For Details Refer TDS Clause.)
(Valid only if accompanied along with Tax Residency Certificate and Form 10F.)

To,
HDFC Limited, India

I, _____ son / daughter of _____

aged _____ years, presently residing at _____

(Complete overseas residential address) do hereby solemnly declare and affirm on oath as follows:

- I am a resident/domiciled in _____ as referred to under Article 4 of the Double Taxation Avoidance Agreement entered into between India and _____ which is my country of residence & I do not have any permanent establishment in India as per DTAA entered.
- I am not a resident of India in terms of the Treaty for the financial year 20_____.
- Accordingly, I am attaching a copy of the 'Tax Residency Certificate' issued by the Tax/Government authority of _____ < mention country>for the period _____ to _____
- I understand that the DTAA benefit will be applicable from the date the complete declaration along with a copy of 'Tax Residency Certificate' is received and updated in HDFC Ltd's records and will be valid only for the financial /calendar year in which it is received.
- I am the beneficial owner of the investments made by me in India/ income receivable by me from such investments in India.
- The amount receivable is towards interest and falls under the head "Interest" under Article _____ of the Treaty.
- The place of assessment of my world income is _____.
- I undertake to promptly inform HDFC Ltd. in writing should there be any change in the facts given above, including but not limited to change in tax residential status, nature of holding of income, etc.
- I grant irrevocable exclusive right to HDFC Ltd. to recover the tax and other charges arising on account of change in facts mentioned in point 8/ change in tax laws or interpretations thereof from any amounts due to me, or, otherwise, at the discretion of HDFC Ltd. I undertake to pay on demand by HDFC Ltd. any shortfall between the amounts recovered by HDFC Ltd. and the amount payable by me and indemnify and hold HDFC Ltd. harmless from any loss on account of the change of facts.
- In the event there is any income tax demand (including interest, charges or levies) raised in India in respect of these amounts we undertake to pay the demand forthwith and indemnify and hold HDFC Ltd. harmless from any income tax demand (including interest, penalty, charges or levies) raised in India on the HDFC Ltd. on account of any Misstatement / misrepresentation/ errors of omission or commission by me or any other person, and provide HDFC Ltd. with all information/documents that may be necessary for any proceedings before Income-tax / Appellate Authorities in India.
- I will not hold HDFC Ltd. responsible for any additional deductions made due to non availability of the Tax Residency Certificate. I also undertake to provide, if applicable, a fresh certificate (on change in residential status) to the HDFC Ltd. for every financial year, positively on or before April 10. My claim, for refund of excess Indian income tax, if any, will lie directly against the Indian income tax department, Ministry of Finance, Government of India and HDFC Ltd. will not be liable for the same in any manner.

I confirm that, I have read and understood the provisions of the Double Taxation Avoidance Agreement between India and _____ (country of residence) including the Articles 1, 2, 4 and _____ (Article on Interest) of the Treaty.

I, _____

(name and address), hereby declare that the contents above are correct, complete and truly stated.

Name & signature of Non-resident Indian investor

Indian Income Tax Permanent Account Number (PAN): _____

Signed this _____ day of _____, 20_____

Place: _____

VERIFICATION

I _____ do hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated.

Verified today the _____ day of _____

Signature of the person providing the information

Place: _____

Notes : 1. *Delete whichever is not applicable. 2. #Write N.A. if the relevant information forms part of the certificate referred to in sub-section (4) of section 90 or sub-section (4) of section 90A.



PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISING) RULES 1977.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.
 Phone: 022-6754 6060 (for deposits only), 66316000, 22820282, Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)
(b) Date of Incorporation: October 17, 1977

(c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

The Corporation has fifteen wholly owned and ten other subsidiaries viz.:

• HDFC Developers Limited carries on the business of real estate development; • HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities; • HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Realty Limited is engaged in the business of real estate broking and related services; • HDFC Ventures Trustee Company Limited acts as a Trustee for HDFC Property Fund; • HDFC Property Ventures Limited is engaged in advisory services; • HDFC Sales Private Limited acts as a distributor of home loans and other financial products; • HDFC Education and Development Services Private Limited is engaged in the provision of education services; • Windermere Properties Private Limited is engaged in monetising value of properties owned; • Grandeur Properties Private Limited is engaged in monetising value of properties owned; • Winchester Properties Private Limited is engaged in monetising value of properties owned; • Pentagram Properties Private Limited is engaged in monetising value of properties owned; • Haddock Properties Private Limited is engaged in monetising value of properties owned; • HDFC Capital Advisors Limited is engaged in advisory services; • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund; • HDFC Standard Life Insurance Company Limited is engaged in the business of life insurance; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • GRUH Finance Limited is engaged in the business of providing housing finance; • Griha Investments, (Mauritius) a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius; • Credita Financial Services Private Limited is engaged in providing education loan for higher studies; • HDFC Pension Management Company Limited, a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited acts as a pension fund manager; • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management / investment advisory services; and • HDFC International Life and Re Company Limited a wholly owned subsidiary of HDFC Standard Life Insurance Company Limited is engaged in the business of offering life reinsurance capacity to the insurers in the UAE and other GCC nations.

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

AGRA Tel: 252 6769-70. AHMEDABAD Tel: 6630 7000, Extn. 110/117, (for Deposits Only), (Main Nagar) Tel: 6450 1855, (Satellite) Tel: 6450 1861-64. AHMEDNAGAR Tel: 660 5222. AJMER Tel: 512 0888, (for Deposits Only), 264 1164. AKOLA Tel: 244 2454, 243 0244. ALIGARH Tel: 240 8541-42. ALLAHABAD Tel: 226 0325, (for Deposits Only), 226 0325, 329 7506. ALWAR Tel: 270 2739. AMBALA Tel: 263 0880/071. AMRITSAR Tel: 266 6009/6987. AMRITSAR Tel: 250 0512, 250 0851, 509 5456. ANAND Tel: 255541/177. ANKUR Tel: 20155 265/266. ANKUR Tel: 261 6520. ANKUR Tel: 510 00, (for Deposits Only), 510 00, (for Deposits Only), 221 8500. BAREILLY Tel: 247 7496. BEWAR Tel: 513 8887/88. BELGAUM Tel: 242 7091/93. BENGALURU (Kasturba Road) Tel: 4118 3000, Extn. 2112/312/214, (T. Rajaji Nagar) Tel: 2350 6446, (Electronic City) Tel: 2852 3953, (Jayanagar) Tel: 2659 2839, (for Deposits Only), 2689 2838, (Koramangala) Tel: 2550 1089, (for Deposits Only), 4118 3000, (Marathahalli) Tel: 4118 3000/2540 0232, (Sahakar Nagar) Tel: 2362 6361-62, (Sarjapur Road) Tel: 2574 6711-12. BHARUCH Tel: 238 444/555. BHATINDA Tel: 501 2218-19. BHILAI Tel: 404 0840-41. BHLWAR Tel: 232902. BHIVANDI Tel: 512739/849. BHOPAL (MP Nagar) Tel: 443 3333, 404 7720, (for Deposits Only), (Kamla Bhabani) Tel: 443 3333, 268 8000, (for Deposits Only), (Chunabhatti) Tel: 242 2007, (for Deposits Only), BHUBANESHWAR Tel: 232 0001, 232 0003, 4555/1336, (for Deposits Only), (Patna) Tel: 272 6220. BIKANER Tel: 513 0716, (for Deposits Only), BHILAI Tel: 276 9869, 655. BILASPUR Tel: 243022. BILDHANA Tel: 245301-02. CALCUTTA Tel: 236 7656-57. CHANDIGARH Tel: 398 9123, 396 2724 (for Deposits Only), CHANDRAPUR Tel: 271563-65. CHENNAI (Anna Salai) Tel: 2859 9300, Extn. 32/252, (for Deposits Only), (Adyar) Tel: 2345 2001-03, 2440 3324, (for Deposits Only), (Anna Nagar) Tel: 2345 1988-99, (Kodambakkam) Tel: 2481 6568/5005, (OMR) Tel: 2345 4003-04, (Porur) Tel: 2679 3371/281, (Tambaram) Tel: 2345 4001-02, (Velachery) Tel: 2246 3711-12, (DLF IT Park) Tel: 4959 5216-17, (Egmore) Tel: 2345 2070-71, (Ambattur) Tel: 2345 2077-79, (Taramani) Tel: 96401 44899, 96406 28884, (Maraimalai Nagar) Tel: 2745 6430, COIMBATORE (Kamraj Road) Tel: 430 1100, 434 3913, (for Deposits Only), (Sahakar Colony) Tel: 398 981-92, (Sarapatti) Tel: 420 0211/111. CUTTACK Tel: 233 2109, (for Deposits Only)/093. DEHRADUN (Rajpur Road) Tel: 567 2222, 186024/2222, 305 2222/38, (for Deposits Only), DEHRADUN (Vasant Nagar) Tel: 276 9869, 655. DEWAS Tel: 443 3333. DHANBAD Tel: 230 0630-31. DHULE Tel: 273500/600. DURGAPUR Tel: 254 9778, Extn. 776 (for Deposits Only). ERODE Tel: 224 9928-29. FARIDABAD Tel: 431 5120/25. GANDHIDHAM Tel: 647274-75. GANDHINAGAR Tel: 6572 7262-63. GHAZIABAD (Lohia Nagar) Tel: 272 1446, (for Deposits), 272 3116, (Vashail) Tel: 423 3253-54. GOA (Panaji) Tel: 223 4172, (for Deposits), (Marga) Tel: 270 0472-73/75. GORAKHPUR Tel: 324 8100. GULBARGA Tel: 241966. GUNTUR Tel: 645 9890. GURGAON (Mehrauli/Gurgaon Road) Tel: 405 1772-73, (Sector 14) Tel: 436 7801-02. GUWAHATI (Six Miles) Tel: 710 1800, 265 3878, (for Deposits Only), (Chenitkuli) Tel: 266 9815. GWALIOR (HAWANI Nagar) Tel: 311000, 284956, 186024/2222. HARDWAR Tel: 324100, 263252, 186024/2222. HISAR Tel: 313106, 233383. HOSUR Tel: 244882/47444. HUBLI Tel: 235 6345/2138. HYDERABAD (Basheer Bagh) Tel: 6769 9000, Extn. 040 (for Deposits Only), (Dilsukhnagar) Tel: 6769 9000, (Gachibowli) Tel: 6463 7300, Extn. 301 (for Deposits Only), MOB: 92465 01247, (Kukatpally) Tel: 6463 2500, Extn. 508 (for Deposits Only), (Jubilee Hills) Tel: 6900 0900, 6769 9101, (for Deposits Only), (R C Puram) Tel: 3259 2801. INDORE (M G Road) Tel: 443 3333, 425 2432, (for Deposits Only), (Vijay Nagar) Tel: 443 3333, 475 6401, (Prabhu Nagar) Tel: 426 4303. IRINJALAKUDA Tel: 282 1589. JABALPUR Tel: 443 3333, 409 2004, (for Deposits Only), JAIPUR (Bhagyan Das Road) Tel: 515 0888, Extn. 504/505, (for Deposits Only), (Agartur) Tel: 514 1888, (for Deposits Only)/117, (Mansarovar) Tel: 278 1981, (for Deposits), (Vashail Nagar) Tel: 511 0410, (for Deposits Only)/11, (Vidhyarthi Nagar) Tel: 223 2432. JALANDHAR Tel: 227 7444-45, (for Deposits Only), JALGAON Tel: 222 0762, 223 2015. JAMMU Tel: 247 7707-08. JAMNAGAR Tel: 645 0156-58. JAMSHEDPUR Tel: 232 1387, 645 8733, (for Deposits Only), JHANSI Tel: 233 3844. JOHDPUR Tel: 513 4888, 264 4448, (for Deposits Only)/49. JORHAT Tel: 75780 01700. KANINADA Tel: 656 8001. KANCHIPURAM Tel: 272 67201-03. KANHANAGAR Tel: 250 0599/699. KANNUR Tel: 276 5850. KANPUR Tel: 230 6760/44, (for Deposits), KARIMNAGAR Tel: 690 0900. KARNAUL Tel: 645 1231-32, 226 6431. KHAMMAM Tel: 92470 00439. KOCHI (Ravipuram) Tel: 301 1200, Extn. 228/232, (for Deposits Only), (Aluva) Tel: 240 9555/056, (Kakkanad) Tel: 649 3030, (Palairattur) Tel: 280 3433, (Tirupattur) Tel: 278 5492-93. KOLKATA (Chhatrapati) Tel: 286 4034-35. KOLKATA (Shaheedee Sarani) Tel: 2301 5300, 2280 1580, 2281 5491-94, (Behala) Tel: 2446 8392, (Chandannagar) Tel: 2683 0059, 6458 9393, (for Deposits Only), (Levanspore) Tel: 2288 4655, (Old Court House Street) Tel: 033-6608 6200, (for Deposits Only), (Garia) Tel: 2345 1032/0110, (Salt Lake City) Tel: 2321 5949/7009, (B T Road) Tel: 2557 4561-62. KOLLAM Tel: 325 5000, 276 2551-02. KOTA Tel: 513 0888, 243 6981, (for Deposits Only)/82. KOTTAYAM Tel: 230 4895, 256 6136. KUNMNKALAM Tel: 227980/82. KURUKSHETRA Tel: 465 0360. LONAVLA Tel: 273812/20. LUCKNOW (Ashok Marg) Tel: 398 9123/2623, (for Deposits Only), (Aliganj) Tel: 326 3952, 274 5249, (Gomti Nagar) Tel: 230 3770. LUDHIANA (Park Road) Tel: 242 9856, (for Deposits Only), 502 5194, 243 2422, (for Deposits Only), (Ludhiana) Tel: 286 0042-3/45. MADRAS Tel: 285 2815, Extn. 720 (for Deposits Only). MALAPPURAM Tel: 273 8873-74. MANGALORE Tel: 246 3320, (for Deposits Only), 242 5948. MARTHANDAM Tel: 271 744, 272 744. MATHURA Tel: 242 0116-17. MAVELIKKARA Tel: 97466 1324, 234 4411-12. MEERUT Tel: 2565 5633, Extn. 808 (for Deposits Only), (Kadri Chowk) Tel: 254 2918, (Khamia Ring Road) Tel: 228 9220. NASHIK (Sharanpur Link Road) Tel: 660 6000, Extn. 808 (for Deposits Only), (Indira Nagar) Tel: 661 1938-39, (Panchavati) Tel: 645 2177, 251 0055, (Nashik Road) Tel: 254 9924-25, Extn. 6 (for Deposits Only), NELLORE Tel: 662 4141, 661 1938-39, (Panchavati) Tel: 4111 5111, 4159 6526, (for Deposits Only), (Dwaraka) Tel: 4557 2405-06, (Lodhi Road) Tel: 2464 3755, 2460 1574, (Netaji Subhash Place) Tel: 4729 2032-34, Extn. 42 (for Deposits Only), (Vikas Puram) Tel: 2854 0989-90, (for Deposits Only), (Connaught Place) Tel: 4151 4836, 425 2181, (for Deposits Only), NODA Tel: 425 1201-02, (Ajaygarh Gate) Tel: 241 2110, 221 5272, (for Deposits Only), (Sector 22) Tel: 253 6481-82. PANCHKULA Tel: 255 6426/64. PATHANAMTHITTA Tel: 227 1372. PATAKHANTOK Tel: 223 0542, 222 0453. PATIALA Tel: 220 9373/106, 500 2768. PATNA Tel: 669 0669, 250 2522-23, (for Deposits Only), PERINTHALMANNA Tel: 222015, 227015. PITHAMPUR Tel: 423 3333. POLLACHI Tel: 221224/26. PUDUCHERRY Tel: 220 5421. PUNE (University Road) Tel: 2550 5000, Extn. 283 (for Deposits Only), (Baner) Tel: 6605 7077-78, (Camp) Tel: 2683 8602/1728/6738, (Chakan) Tel: 27810001, (Chinchwad) Tel: 2737 1306219, (Hadapsar/Margapatti City) Tel: 2689 8412/8395, (Kothrud) Tel: 2545 3592-93, (for Deposits Only), (Nagar Road) Tel: 2669 9149, (Sinhgad Road) Tel: 2435 0084/015, (Wakdevadi) Tel: 2550 5000. RAIPUR Tel: 424 3110, Extn. 127 (for Deposits Only), RAJAHMUNDRAM Tel: 665 2828. RAJKOT Tel: 242 2114, 242 3546. MUWATTUPUZHA Tel: 253 3833. MYSORE Tel: 224 8932. RATNAGIRI Tel: 274922/23. REWARI Tel: 221121-12. NAGERCOLL Tel: 325500, 237192-93. NAGPUR (Civil Line) Tel: 256 6000, 252 7888, 662 0518-19, (for Deposits Only), (Kadri Chowk) Tel: 254 2918, (Khamia Ring Road) Tel: 228 9220. 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