

HDFC DEPOSITS

TRUST & INSTITUTION

Fixed & Variable Rates

SPECIFIED INVESTMENT

HDFC Trust deposits is a specified investment under Section 11(5) (ix) of the Income Tax Act, 1961.

QUICK LOAN FACILITY

Loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit amount, subject to the other terms and conditions framed by HDFC. Interest on such loans will be 2% above the deposit rate.

Credit Rating 'AAA'

'FAAA' & 'MAAA' rating affirmed consecutively for over a decade by CRISIL & ICRA respectively.

ELECTRONIC CLEARING SERVICE (ECS)

Payment of interest will be made only through ECS where this facility is available.

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.

INTEREST RATES ON DEPOSITS BELOW ₹ 1 CRORE

Regular Deposits (Fixed & Variable Rates)

Rate of Interest (% p.a.)

Period (Months)	Monthly Income Plan	Quarterly Option	Half-Yearly Option	Annual Income Plan	Cumulative Option*
12 - 23	8.65	8.70	8.80	—	9.00
24 - 35	8.80	8.85	8.95	9.15	9.15
36 - 59	8.90	8.95	9.05	9.25	9.25
60	8.65	8.70	8.80	9.00	9.00
Minimum Amount (₹)	40,000	20,000	20,000	20,000	20,000

* For Cumulative Option, interest is compounded annually.

- INTEREST RATES FOR DEPOSITS OF ₹ 1 CRORE AND ABOVE WOULD BE AS PER THE EXTANT GUIDELINES.
- INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT.

**RATES EFFECTIVE FROM
FEBRUARY 3, 2011**

Cheque should be drawn in favour of "Housing Development Finance Corporation Ltd." or "HDFC Ltd." and marked "Account Payee only"



Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Toll Free No. 1-800-22-2022 (From MTNL & BSNL Phones)
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

Charitable Trusts, Religious Trusts, Educational Institutions, Association of Persons, Co-operative Societies, Partnership Firms and others as decided by management.

MODE OF ACCEPTANCE

Deposits can be made by cheques / RTGS transfer. The cheque must be drawn in favour of "HDFC Ltd" and marked "Account Payee only". In case funds are to be remitted through RTGS, you must give prior intimation and obtain the necessary bank account details from HDFC. Please ensure that the cheque / RTGS confirmation advice, together with your completed application form is delivered to HDFC branch office (listed on the last page of this form) immediately.

INTEREST

Interest will be payable on the deposit from the date of realisation of cheque or RTGS transfer to HDFC's bank account. 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 (AIP)	March 31

Cumulative Interest Option: Interest will be compounded annually on 31st March of every year after deducting the tax, wherever applicable. The principal along with interest will be paid on maturity once the discharged deposit receipt is received by us.

Interest amount (net of TDS - where applicable) will be paid through ECS at all centres where ECS facility is available. Where ECS facility is not available, interest cheque 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 MIP, 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, through ECS only.

Interest will accrue after the maturity date only if the deposit is renewed.

Interest reset date for Variable Rate Deposits.

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.

ELECTRONIC CLEARING SERVICE (ECS)

This facility is provided to depositors in select centres whereby the interest will be credited directly to the depositors' bank account. The depositor would receive a credit entry "ECS HDFC" in his pass book/bank statement. Intimation of interest credited would be sent on an annual basis.

Presently this facility is being offered at the following centres -

ECS Centres : Agra, Ahmedabad, Allahabad, Aurangabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dehradun, Durgapur, Gorakhpur, Guwahati, Hyderabad, Indore, Jabalpur, Jaipur, Jamshedpur, Kanpur, Kolkata, Lucknow, Madurai, Mumbai, Nagpur, Nashik, New Delhi, Pune, Raipur, Surat, Thiruvananthapuram, Varanasi.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

Income tax will be deducted at source under Section 194A of the Income Tax Act, 1961, at the rates in force. If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G so that income tax is not deducted at source. In such cases, PAN (Permanent Account Number) must be quoted in the declaration, else the declaration is invalid.

Section 139A(5A) of the Income-tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate. Please mention your PAN in the application form if the annual interest exceeds ₹ 5000 per branch. In case PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided effective April 1, 2010.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the corporation only and cannot be claimed as a matter of right by the depositor, subject to the Housing Finance Companies (NHB) Directions, 2001 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	No Interest
After 6 months but before the date of maturity	The interest payable shall be 2% 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 3% 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 AND REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the duly discharged deposit receipt must be surrendered to HDFC a week before the date of maturity. In case of renewal, the prescribed application form duly signed by all authorised signatories are required to be submitted simultaneously.

When the date of maturity falls on any day on which HDFC's office remains closed the repayment will be made on the next working day. Repayment of deposit will be made by "Account Payee" cheque drawn favouring the Trust/Institution or by crediting the amount directly to Trust/Institution's bank account through NEFT/RTGS, based on request from the depositor.

'KNOW YOUR CUSTOMER (KYC)' COMPLIANCE

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC Guidelines issued by the National Housing Bank (NHB), every depositor is required to comply with the KYC requirements by submitting the required documents for various categories mentioned on the reverse of the Application Form.

In case the documents are submitted in any of the previous deposits, please provide the customer number.

GENERAL

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.

The corporation has been assigned a rating of 'FAAA' by CRISIL and 'MAAA' by ICRA for its fixed deposits.

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

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

DEPOSIT APPLICATION FORM (TRUSTS & INSTITUTIONS)

PLEASE USE BLOCK LETTERS AND TICK IN APPROPRIATE PLACES (PLEASE REFER NOTES FOR GUIDANCE)

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 : _____

We apply for placement/renewal of deposit at _____ Branch
 for a period of _____ months and will earn interest @ _____ % p.a. The payment details are as under :

PAYMENT DETAILS	<input type="checkbox"/> Cheque <input type="checkbox"/> RTGS	Amount : ₹ _____
Cheque No. _____		Date : _____
Bank Name _____		Branch : _____
HDFC Deposit Receipt No. _____		Maturity Date _____

<input type="checkbox"/> FIXED RATE DEPOSIT	SCHEME : <input type="checkbox"/> MONTHLY INCOME PLAN <input type="checkbox"/> NON-CUMULATIVE (<input type="checkbox"/> Quarterly Option <input type="checkbox"/> Half-Yearly Option) <input type="checkbox"/> ANNUAL INCOME PLAN <input type="checkbox"/> CUMULATIVE
<input type="checkbox"/> VARIABLE RATE DEPOSIT	STATUS : <input type="checkbox"/> CHARITABLE TRUST <input type="checkbox"/> RELIGIOUS TRUST <input type="checkbox"/> EDUCATIONAL INSTITUTION <input type="checkbox"/> SECTION 25 COMPANY <input type="checkbox"/> ASSOCIATION OF PERSONS <input type="checkbox"/> CO-OPERATIVE SOCIETY <input type="checkbox"/> PARTNERSHIP FIRM <input type="checkbox"/> OTHERS (SPECIFY)
	CATEGORY : <input type="checkbox"/> MEMBER OF PUBLIC <input type="checkbox"/> OTHERS (Pls. Specify)

If "Know Your Customer" (KYC) information is already submitted, please mention your Customer Number or kindly submit proof as mentioned overleaf. _____

Registration No. _____ **Date of Incorporation/Agreement/Partnership** _____
 (In case of Companies and Firms) **Or Trust Deed / Formation of AOP** _____

NAME AND ADDRESS OF THE TRUST/INSTITUTION (IN BLOCK LETTERS)

Name						
Flat No. & Bldg. Name						
Road No. / Name						
City				Pin Code		
State				Country		
Tel.				STD Code		
e-mail						

Income-tax Permanent Account No. (PAN) _____ Applied for

PARTICULARS OF BANK ACCOUNT

Bank Account No. _____	Name of Bank : _____
MICR Code : _____	Branch : _____
IFSC Code : _____	Account: <input type="checkbox"/> Savings <input type="checkbox"/> Current

Tax to be deducted <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, tick the appropriate box below) Submitting: (Pan is compulsory) <input type="checkbox"/> Form 15G <input type="checkbox"/> Certificate u/s 197 <input type="checkbox"/> Exempt u/s 194A	Details of other deposits with HDFC : (Attach a separate sheet, if necessary) Deposit Receipt No(s) : _____ Amount(s) : _____
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We hereby declare that the name of the Trust/Institution mentioned in our application is the beneficial owner of this deposit and as such the Trust/Institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. We hereby agree to abide by the attached terms and conditions governing the deposit.

We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration we are making the deposit with the Corporation at our own risk and volition.

We further declare that, we are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law. We further affirm that the information/details provided by us are true and correct in all respect and nothing has been concealed.

Name of Trustee(s)/Authorised Signatories with Tel. No.	Signatures of Trustee(s) / Signatories alongwith Seal/Rubber Stamp of the Trust
i) Name _____ Tel. _____	
ii) Name _____ Tel. _____	
iii) Name _____ Tel. _____	

FOR OFFICE USE ONLY

Deposit Receipt No.	Stationery Serial No.	Date of Receipt	Date of Deposit	Checked by	Authorised by

LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE

Categories	Documents
<p align="center"><u>Partnership Firms</u></p> <p>Detailed information about the following should be submitted :</p> <ul style="list-style-type: none"> - Legal Name used - Complete Address of firm - Names of all partners and their addresses - Telephone numbers of the firm and partners 	<p>Certified true copy of the following documents:</p> <p>(i) Certificate of Registration issued by Registrar of Firms (ii) Partnership Deed (iii) PAN Card (iv) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (v) Any officially valid document identifying the partners and persons holding the Power of Attorney and their addresses. (vi) Telephone bill in the name of firm/partners</p>
<p align="center"><u>Association of Persons</u></p> <p>Detailed information about the following should be submitted :</p> <ul style="list-style-type: none"> - Legal Name used - Complete Address of Association - Names and addresses of the founder, the directors/managers of the association - Telephone numbers 	<p>Certified true copy of the following documents:</p> <p>(i) Certificate of Registration if registered (ii) PAN Card (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document identifying the persons holding the Power of Attorney and their addresses. (v) Resolution of the managing body of the association (vi) Telephone bill in the name of association.</p>
<p align="center"><u>Co-operative Societies</u></p> <p>Detailed information about the following should be submitted :</p> <ul style="list-style-type: none"> - Legal Name used - Complete Address / Telephone Numbers of the Society - Name and addresses of the Chairman, Secretary, Treasurer and the members of the managing committee 	<p>Certified true copy of the following documents:</p> <p>(i) Certificate of Registration issued by Registrar of Co-operative Society (ii) PAN Card (iii) Resolution passed by the managing committee (iv) Telephone bill in the name of the society (v) Rules & Regulations/Bye Laws</p>
<p align="center"><u>Trusts & Foundations</u></p> <p>Detailed information about the following should be submitted :</p> <ul style="list-style-type: none"> - Names and addresses of the Trustees, Settlers, Beneficiaries and signatories - Names and addresses of the founder, directors / managers / beneficiaries of the trust - Telephone/fax numbers 	<p>Certified true copy of the following documents:</p> <p>(i) Certificate of Registration issued by the Charity Commissioner (ii) PAN Card (iii) Trust Deed (iv) Power of Attorney granted to transact business on its behalf (v) Resolution of the managing body of the Trust (vi) Telephone bill in the name of Trust (vii) Proof of Identity & Residence of Partners / Trustees / Settlers / Beneficiaries / Signatories.</p>
<p align="center"><u>Companies</u></p> <p>Detailed information about the following should be submitted :</p> <ul style="list-style-type: none"> - Name of the Company - Principal place of business - Mailing address of the company - Telephone/Fax numbers 	<p>Certified true copy of the following documents:</p> <p>(i) Certificate of Registration/Incorporation issued by the Registrar of Companies (ii) Memorandum & Articles of Association (iii) PAN allotment letter/card (iv) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (v) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (vi) Telephone Bill</p>



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

(e) Names, addresses and occupations of the Directors:

Table with 3 columns: NAME, ADDRESS, OCCUPATION. Lists directors like Deepak S. Parekh, Keshub Mahindra, Shirish. B. Patel, etc.

*Appointed for a period of 5 years w.e.f. January 1, 2010, subject to approval of the Shareholders of the Corporation.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered office:

Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Deposit Centre: Mistry Bhavan, 122, Backbay Reclamation, Churchgate, Mumbai 400 020. Phones: 67546060 (for Deposits only), 66316000, 22820282. Fax: 22821366.

- (a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC)
(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...

The Corporation has nine wholly owned and six 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 products.
Grifa Investments, Mauritius, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HIREF International LLC and its subsidiaries in Mauritius.
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 HDFC Mutual Fund.
GRUH Finance Limited is engaged in the business of providing housing finance.
HDFC AMC (Singapore) Pte. Ltd., a wholly owned subsidiary of HDFC Asset Management Company Limited is engaged in the business of asset management and advisory services.

(f & g) Profits and Dividends:

Table with 4 columns: Financial Year Ended, Profit before tax (₹ in crores), Profit after tax (₹ in crores), Equity Dividend Per Share (₹). Shows data for 2010, 2009, and 2008.

* Subject to Shareholders' approval. * Includes exceptional items - ₹ 636.26 crores.

(h) Summarised financial position of the Company as in the two audited balance sheets immediately preceding the date of advertisement:

Table with 2 columns: As at March 31, 2010, As at March 31, 2009. Rows include Liabilities (Paid-up Equity Share Capital, Reserves and Surplus, Secured Loans, etc.) and Assets (Loans, Fixed Assets, Investments, etc.).

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantee provided by the Corporation is ₹ 29.79 crores (Previous year ₹ 156.56 crores), in respect of income tax demands net of amounts provided and disputed by the Corporation is ₹ 298.56 crores (Previous year ₹ 315.11 crores), in respect of corporate undertakings provided for securitisation of receivables ₹ 1,081.15 crores (Previous year ₹ 594.85 crores) and in respect of disputed sales tax and stamp duty dues not provided for by the Corporation amounts to ₹ 0.04 crores (Previous year ₹ 0.04 crores).

- (i) The amount of Public deposits which the Corporation can raise under the Housing Finance Companies (NHB) Directions, 2001 is equivalent to 5 times of the net owned funds i.e. ₹ 71,086.48 crores whereas the total Public deposits as on March 31, 2010 was ₹ 16,586.71 crores. The amount of aggregate deposits, including public deposits, which the Corporation can raise is 16 times of the net owned funds i.e. ₹ 2,27,476.73 crores whereas the aggregate deposits as on March 31, 2010 was ₹ 96,565.31 crores.
(j) There are no overdue deposits other than unclaimed deposits.

(k) We declare that:

- 1) The Corporation has complied with the provisions of the Directions applicable to it.
2) The compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
3) The deposits accepted by the Corporation are unsecured and rank pari passu with other unsecured liabilities, save and except a floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987, as may be prescribed by NHB from time to time.

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, 2010, was ₹ 9,967 crores.

The above text has been approved by the Board of Directors at its meeting held on Monday, May 3, 2010 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy signed by a majority of Directors of the Corporation has been filed with the National Housing Bank, New Delhi.

Date: May 03, 2010
Place: MUMBAI

By Order of the Board
Sd/-
GIRISH V KOLIYOTE
Company Secretary

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

AGRA Tel: 0562-252769. AHMEDABAD (Navrangpura) Tel: 079-66307000. Extn. 218 (for Deposits Only). AHMEDABAD (Maninagar) Tel: 079-6450 1855. AHMEDABAD (Satellite) Tel: 079-6450 1864. AHMEDNAGAR Tel: 0241-232 0818. AJMER Tel: 0145-512 0888 (for Deposits Only). Tel: 262 4994. AKOLA Tel: 0724-244 2454. ALWAR Tel: 0144-270 2739. ALLAHABAD Tel: 0532-226 0325. AMBALA Tel: 0171-263 0880. AMRAVATI Tel: 01721-266 6009. AMRITSAR Tel: 0183-250 0851 (for Deposits Only). Tel: 501 0512. ANAND Tel: 02692-25 5514. ANKLESHWAR Tel: 02646-227771. AURANGABAD (Jalna Road) Tel: 0240-661 6503 (for Deposits Only). Tel: 661 6510. BENGALURU (Kasturba Road) Tel: 080-4118 3213 (for Deposits Only). Tel: 4118 3000. BENGALURU (Jayanagar) Tel: 080-2654 4471. BENGALURU (Koramangala) Tel: 080-4110 1621. BENGALURU (Basaveswara Nagar) Tel: 080-2358 4222. BENGALURU (Electronic City) Tel: 99009 50600. BENGALURU (Sahakaranganagar) Tel: 080-2362 6361. BENGALURU (Marathihalli) Tel: 080-2522 6019. Tel: 0581-247 7498. BEWAR Tel: 01462-251691. BHARUCH Tel: 02642-238444. BHATINDA Tel: 0164-5012218-19. BHILLAI Tel: 0788-404 0840. BHIWADI Tel: 01493-512738. BHOPAL (M.P. Nagar) Tel: 0755-427 7772. BHOPAL (Kamla Bhawan) Tel: 0755-422 9990. BHILWARA Tel: 01482-232902. BHUBANESWAR Tel: 0674-253 4335/555. BIKANER Tel: 0151-513 0716. BILASPUR Tel: 07752-400707. BULDHANA Tel: 07282-246301. CALCUTTA Tel: 0495-236 7656. CHANDIGARH Tel: 0172-301 1324 (for Deposits Only) 398 9123. CHANDRAPUR Tel: 07172-271563-65. CHENNAI (Anna Sala) Tel: 044-2859 9317/19 (for Deposits Only). CHENNAI (Adyar) Tel: 044-2345 2000. CHENNAI (Anna Nagar) Tel: 044-2345 1998. CHENNAI (Kodambakkam) Tel: 044-2481 5656. CHENNAI (Tambaram) Tel: 044-2345 4001-02. CHENNAI (Velacherry) Tel: 044-2243 5571. CHENNAI (OMR) Tel: 044-2345 4004. CHIRLUPUR Tel: 02355-250035. COIMBATORE Tel: 0422-430 1111 (for Deposits Only). Tel: 430 1100. COIMBATORE (NSR Road) Tel: 0422-439 9881. CUTTACK Tel: 0671-233 2061. DEHRADUN (Rajpur Road) Tel: 0135-329 6500. DEHRADUN (Vasant Vihar Road) Tel: 0135-320 5150. DEWAS Tel: 07272-254550. DHULE Tel: 02562-273500. DURGAPUR Tel: 0343-254 9776/78. ERODE Tel: 0424-224 0928. FARIDABAD Tel: 0129-222 6912. GANDHIDHAM Tel: 02836-228704. GHAZIABAD (Lohia Nagar) Tel: 0120-272 1446. GHAZIABAD (Vaishali) Tel: 0120-423 3253. GOA Tel: 0832-242 9222 (for Deposits Only). Tel: 242 1186. GORAKHPUR Tel: 0561-250 9965. GUNTUR Tel: 0868-221 7528. GUWAHATI Tel: 0361-2866 0000. Extn. 211 (for Deposits Only). Tel: 1124-406 1772-73. GURGAON (Sector 14) Tel: 0124-222 3940-41. GUNAWATI Tel: 0361-2866 0000. Extn. 211 (for Deposits Only). Gwalior Tel: 0751-401 1970. HALDWANI Tel: 05946-311000. HARDWAR Tel: 01334-324100. HISAAR Tel: 01662-313106. HOSUR Tel: 04344-244888. HUBLI Tel: 0836-235 6345. HYDERABAD (Basheer Bagh) Tel: 040-6647 5026 (for Deposits Only). HYDERABAD (Disiluknagar) Tel: 040-2454 0845. HYDERABAD (Kukatpally) Tel: 040-2315 5944. HYDERABAD (Panjagutta) Tel: 040-2341 4856 (for Deposits Only). HYDERABAD (Gachibowli) Tel: 040-2300 6347. INDORE (M. G. Road) Tel: 0731-422 3432 (for Deposits Only). Tel: 422 3300. INDORE (Vijaya Nagar) Tel: 0731-402 6442. INDORE (Prabhu Nagar) Tel: 0731-402 8222. JABALPUR Tel: 0761-406 5771. JAIPUR (Ashok Marg) Tel: 0141-515 0804-05 (for Deposits Only). JAIPUR (Mansarovar) Tel: 0141-278 1981. JAIPUR (Vaishali Nagar) Tel: 0141-511 0410. JALANDHAR Tel: 0181-222 5633-34. JALGAON Tel: 0257-222 0762. JAMMU Tel: 0191-247 7707-08. JAINNAGAR Tel: 0288-266 4212. JAMSHEDPUR Tel: 0657-242 8733 (for Deposits Only). Tel: 242 4515. JHANSI Tel: 0510-329 0532. JODPUR Tel: 01291-264 4448. KANNUR Tel: 0497-276 5850. KANPUR Tel: 0512-230 674/60 (for Deposits Only). KARNAL Tel: 0184-645 1232. KOCHI (M. G. Road) Tel: 0484-3011220/32 (for Deposits Only). Tel: 0484-301 1200. KOCHI (Palayattom) Tel: 0484-234 6844. KOCHI (Aluva) Tel: 0484-282 9575. KOCHI (Kakkanad) Tel: 0484-241 5555. KOLHAPUR Tel: 0221-266 4034. KOLKATA (Middleton Street) Tel: 033-2321 5060. KOLKATA (Old Court House Street) Tel: 033-2248 1308/77 (for Deposits Only). KOLKATA (Salt Lake City) Tel: 033-2321 5949. KOLKATA (Behala) Tel: 033-2446 8392. KOLKATA (Garia) Tel: 033-2435 1082 (for Deposits Only) 2435 7011. KOLLAM Tel: 0474-325 5000. 276 2551. KOTA Tel: 0744-243 6981 (for Deposits Only). KOTTAYAM Tel: 0481-230 4985. LUCKNOW (Ashok Marg) Tel: 0522-398 2656 (for Deposits Only). Tel: 0522-398 2600. LUCKNOW (Aliganj) Tel: 0522-276 3494. LUCKNOW (Gomti Nagar) Tel: 0522-230 3770. LUDHIANA Tel: 0161-243 2247 (for Deposits Only). MADURAI Tel: 0452-235 0715. MALAPPURAM Tel: 0483-273 8873. MANGALORE Tel: 0824-244 5220. MEERUT Tel: 0121-276 812-73. MOGA Tel: 01636-238100. MOHALI Tel: 0172-222 0116. MUMBAI (Churchgate) Tel: 022-6754 6060 (for Deposits Only). Tel: 6631 6000. MUMBAI (Andheri East) Tel: 022-2683 9958/60 (for Deposits Only). Tel: 2683 0048. MUMBAI (Andheri West) Tel: 022-267 33981. MUMBAI (Andheri-Kurla Road) Tel: 022-2830 4251. MUMBAI (Borivali) 2893 7152/55, 2890 7153. MUMBAI (Borivali) Tel: 022-2893 7000, 6576 4942 (for Deposits Only) 6582 6806. MUMBAI (Chembur) Tel: 022-2529 1188. MUMBAI (Dadar) Tel: 022-2411 6229 (for Deposits Only). MUMBAI (Chhatrapati) Tel: 022-2501 1284 (for Deposits Only). MUMBAI (Goregaon) Tel: 022-6754 6111. MUMBAI (Lower Parel) Tel: 022-2495 0286 (for Deposits Only). Tel: 6620 0000. MUMBAI (Malabar Hill) Tel: 022-6569 0487. MUMBAI (Mulund) Tel: 022-2565 5633. MUMBAI (Parel) Tel: 022-6611 3033-34 (for Deposits Only). MUMBAI (Vikhroli) Tel: 022-2518 6624. MUMBAI (Vihar) Tel: 0250-251 1654. AMBARNATH Tel: 0251-260 3168-69. DOMBIVLI Tel: 0251-286 1473. KALYAN Tel: 0251-220 1580. THANE (Gokhale Road) Tel: 022-6528 8415 (for Deposits Only). Tel: 2545 1114. THANE (Vikas Complex) Tel: 022-2457 1568. WASHI (Navi Mumbai) Tel: 022-2789 2911 (for Deposits Only) Tel: 6516 5201. KOPARKHAIRANE (Navi Mumbai) Tel: 022-2755 0615. SEAWOODS (Navi Mumbai) Tel: 2771 8787. NEW PANVEL Tel: 022-6516 6242. MUWATTUPUZHA Tel: 0485-283 3533. MYSORE Tel: 0821-243 3770. NAGERCOTIL Tel: 04652-325500. NAGPUR (Civil Lines) Tel: 0712-252 3747 (for Deposits Only). Tel: 0712-256 6000. NAGPUR (Butibon) Tel: 07103-202630. NAGPUR (Kadhi Chowk) Tel: 0712-254 2918. NAGPUR (Khamla Ring Road) Tel: 0712-228 9220. NASHIK (Sharanpur Link Road) Tel: 0253-660 6842 (for Deposits Only). Tel: 660 6000. NASHIK (Indira Nagar) Tel: 0253-232 5301. NASHIK (Panchavati) Tel: 0253-262 1953. NASHIK ROAD Tel: 0253-246 7994. NELLORE Tel: 0861-230 2347. NEW DELHI (Munirka) Tel: 011-4159 6618, 2618 5967 (for Deposits Only) Tel: 4111 5111. NEW DELHI (Vikas Park) Tel: 0111-2854 0989. NEW DELHI (Lodhi Road) Tel: 011-2464 3759. NEW DELHI (Rohini) Tel: 011-4752 9415-16. NEW DELHI (Dwarka) Tel: 011-4557 2405. NOIDA Tel: 0120-435 1289. PALKAJ Tel: 022-2495 0286. PANDELA Tel: 0172-255 8464. PATALLA Tel: 0175-220 8273. PATHANAMTHITTA Tel: 0468-227 1372. PATNA Tel: 0612-232 0378/0684. PITHAMPUR Tel: 07292-252127. PUDUCHERRY Tel: 0413-220 5421. PUNE (University Road) Tel: 020-2550 5121-22 (for Deposits Only). 2550 5000. PUNE (Baner) 020-2729 2969/70. PUNE (Camp) Tel: 020-2635 1738. PUNE (Chinchwad) Tel: 020-2377 1736. PUNE (Hadapsar-Magarapatta City) Tel: 020-2689 8395. PUNE (Kothrud) Tel: 020-2545 3592-93. PUNE (Nagar Road) Tel: 020-2669 9149. RAJAJAMUNDRY Tel: 0883-246 1200. RAIPUR Tel: 0771-409 2585-86. RAJKOT Tel: 0281-2472 3377-78. RANCHI Tel: 0651-233 1055. RATLAM Tel: 07412-406666. ROPAR Tel: 01881-224998. SALEM Tel: 0427-231 4486. SANGLI Tel: 0233-232 9892. SATARA Tel: 02162-226400. SECUNDERABAD (Tarnaka) Tel: 040-2701 4041. SILIGURI Tel: 0353-264 0716. SIMLA Tel: 0177-262 2211. SOLAPUR Tel: 0217-231 6804. SURAT (Majura Gate) Tel: 0261-247 9371. SURAT (Adajan) Tel: 0261-277 2258. SURAT (City Light) Tel: 0261-221 3201-02. THIRUVANANTHAPURAM (Vazhuchacuad) Tel: 0471-232 4224/5731, Extn. 301 (for Deposits Only). THIRUVANANTHAPURAM (Technopark) Tel: 0471-270 0701. THRISSUR Tel: 0487-244 2565. THIRUCHIRAPPALLI Tel: 0431-241 2744. THIRUNELVELI Tel: 0462-325 5000. THIRUPPUR Tel: 0421-424 2901. TUTTICORIN Tel: 0461-325 5000, 230 0707. UDAIPUR Tel: 0294-256 1060. UJJAIN Tel: 0734-401 0222. VADODARA Tel: 0265-235 8937 (for Deposits Only) Tel: 235 6937. VADODARA (Waghodia Road) Tel: 0265-251 4164. VAP Tel: 0260-246 2573. VARANASI Tel: 0542-242 2435. VIJAYAWADA Tel: 0866-248 3262. VISAKHAPATNAM Tel: 0891-255 2876. WASHIM Tel: 07252-231302. YAMUNA NAGAR Tel: 01732-320547. YANAMTEL Tel: 07232-239941. International Office: DUBAI Tel: (009714) 3961825. LONDON Tel: +4 (0) 20 7872 5542. SINGAPORE Tel: +65 65367000

(d) Brief particulars of the management of the Corporation: The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Directors, viz., Mr. Keki M Mistry, Vice Chairman & Chief Executive Officer, Ms. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director.