



# NATIONAL HIGHWAYS AUTHORITY OF INDIA

(An autonomous body under the Ministry of Road Transport & Highways, Government of India)

Head Office: G-5 & 6, Sector 10, Dwarka, New Delhi-110 075

INFORMATION MEMORANDUM FOR PRIVATE PLACEMENT

OF

NON-CONVERTIBLE REDEEMABLE BONDS WITH BENEFITS UNDER SECTION 54EC OF INCOME TAX ACT, 1961 FOR LONG TERM CAPITAL GAINS

ON TAP

ON TDS

Highest Credit Rating by ICRA Ltd.

Deemed Date of Allotment shall be the last day of each month

**Note:** This Information Memorandum is neither a prospectus nor a statement in lieu of prospectus is only an information brochure intended for private use and should not be construed to be prospectus and / or an invitation to the public for subscription to bonds. NHAI reserves the right to close the issue at its discretion. NHAI can also at its sole and absolute discretion change the terms of the offer either through issue of information memorandum containing revised terms and conditions or by making an announcements in one or more leading newspapers. The revised terms shall be applicable only to bonds allotted in respect of applications made after notification of the revised terms.

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#### **DISCLAIMER**

This Memorandum of Private Placement/ Information Memorandum is neither a prospectus nor a statement in lieu of Prospectus. It is not and shall not be deemed to constitute an offer or an invitation to the public in general to subscribe to the Bonds issued by National Highways Authority of India ("**NHAI**"). These Bonds are being issued strictly on Private Placement Basis. Apart from this Information Memorandum, no offer document or prospectus has been prepared in connection with the offering of this Bond Issue ("**Issue**".)

This Information Memorandum is not intended to form the basis of evaluation for the prospective subscribers to whom it is addressed and who are willing and eligible to subscribe to the Bonds issued by NHAI. This Information Memorandum has been prepared to give general information regarding NHAI to parties proposing to invest in this issue of Bonds and it does not purport to contain all the information that any such party may require NHAI believes that the information contained in this Information Memorandum is true and correct as of the date hereof. NHAI does not undertake to update this Information Memorandum to reflect subsequent events and thus prospective subscribers must confirm about the accuracy and relevancy of any information contained herein with NHAI. However, NHAI reserves its right for providing the information at its absolute discretion. NHAI accepts no responsibility for statements made in any advertisement or any other material and anyone placing reliance on any other source of information would be doing so at his own risk and responsibility.

Prospective subscriber must make their own independent evaluation and assessment before making the investment and are believed to be experienced in investing in such bonds and are able to bear the economic risk of investing in Bonds. It is the responsibility of the prospective subscriber to have obtained all consents, approvals or authorizations required by them to make an offer to subscribe for, and purchase the Bonds. It is the responsibility of the prospective subscriber to verify if they have necessary power and competence to apply for the Bonds under the relevant laws and regulations in force. Prospective subscribers should conduct their own investigation, due diligence and analysis before applying for the Bonds. Nothing in this Information Memorandum be construed as advice or recommendation by the Issuer or by the Arranger(s) to subscribe to the Bonds. The prospective subscribers also acknowledge that the Arranger(s) do/does not owe the subscribers any duty of care in respect of this Private Placement Offer to subscribe for the Bonds. Prospective subscribers should also consult their own tax/legal advisors on the implications of application, allotment, sale, holding, ownership and redemption of these Bonds and matters incidental thereto.

This Information Memorandum is not intended for distribution. It is meant for the consideration of the person to whom it is addressed and should not be reproduced by the recipient. The Bonds mentioned herein are being issued on a Private Placement Basis and this offer does not constitute a public offer/invitation.

NHAI reserves the right to withdraw the Private Placement prior to the closing date at its discretion or in the event of any unforeseen development adversely affecting the economic and regulatory environment or any other Force Majeure condition including any change in applicable law. In such an event, the Issuer will refund the application money, if any, along with interest payable on such application money, if any.

This Information Memorandum is issued by NHAI and is signed by its authorized signatory.

Sanjeev Kumar General Manager (Finance)

Date: April 03, 2017

# **DEFINITIONS**

The Authority/NHAI/ Issuer	National Highways Authority of India, a Statutory Body established under the National Highways Authority of India Act, 1988 having its Head Office at G-5 & 6, Sector-10, Dwarka, New Delhi-110075
Issue/Offer/Private Placement Offer	Private Placement of Non-Convertible Redeemable Taxable Bonds (with benefits under Section 54EC of Income Tax Act 1961 for Long Term Capital Gains)
Bond(s)	Non-convertible, redeemable, taxable Bond(s) in the nature of debentures with benefits under Section 54EC of the Income Tax Act, 1961 for Long Term Capital Gains, Series-XVIII, also referred to as NHAI Bond(s)
Bond Trustee/Trustee for the Issue	SBICap Trustee Company Ltd Apeejay House, 6th Floor 3, Dinshaw Wachha Road, Churchgate, Mumbai-400020
The NHAI Act / Act Bondholder	The National Highways Authority of India Act, 1988  Bondholder whose name appears in the register of Bondholders maintained by the Authority/ Registrar (in case of subscribers opting for physical certificates) and beneficial owners (in case of subscribers opting for demat option)
Registrar	M/s Beetal Financial & Computer Services Pvt. Ltd. has been appointed by NHAI to monitor the applications while the Private Placement is open and co-ordinate the post private placement activities of allotment, dispatching interest warrants, handling investor's grievances and redemption of Bonds etc. The contact address of the Registrar is as under:
	"Beetal House", 3 <sup>rd</sup> Floor, 99, Madangir, Behind Local Shopping Centre, New Delhi - 110062.

#### PART I

#### PRIVATE PLACEMENT STRUCTURE

#### PRESENT PRIVATE PLACEMENT

Issuer proposes to raise monies through the Private Placement Offer of 54EC Capital Gains Bonds (herein after referred to as "the Bonds") of the face value of Rs.10,000/- each by way of Private Placement.

The minimum application shall be for one Bond of Rs.10,000/- and the maximum application shall not exceed 500 Bonds. However, the aggregate investment made/being made by the applicants in the 54EC Capital Gains Bonds issue under Section 54EC of the Income Tax Act, 1961 during the financial year 2017-18 should not exceed Rs. 50 lacs.

#### **OBJECTS OF THE PRIVATE PLACEMENT**

The proceeds of the Private Placement will be used towards part financing of the various projects being implemented by the Authority under the National Highways Development Project ("**NHDP**") as approved by the Government of India.

#### HIGHLIGHTS OF THE INSTRUMENT

Credit rating	"[ICRA] AAA" by ICRALtd.
	This rating is not a recommendation to buy, sell or hold Bonds and Investors should take
	their own decisions. This rating is subject to revision or withdrawal at any time by the
	assigning rating agency and should be evaluated independently of any other ratings.
Face Value	Rs.10,000/- per Bond
Issue Price	Rs.10,000/- per Bond
Minimum application size	One Bond of Rs. 10,000/-
Maximum application	Five Hundred Bonds of Rs.10,000/- each (Rs.50,00,000) subject to fulfillment of other
size	conditions as specified in Income Tax Act.
Size of the Issue	Rs. 6,000 Crore
Mode of Subscription	100% on application
Deemed Date of	Last day of the month during which the application amount has been cleared and
Allotment/Deemed Date	credited to NHAI's collection account
Transferability	The Bonds are non-transferable, non-negotiable and cannot be offered as a security for
	any loan or advance
Maturity	At par, 3 years from the Deemed Date of Allotment
Interest payment	Annually on 1st April & Final Interest at the time of Maturity
Coupon rate	5.25% payable annually.
Redemption	Bullet, at the time of maturity i.e. 3 years
Trustee	M/s SBICap Trustee Company Ltd.
	Apeejay House, 6th Floor,
	3, Dinshaw Wachha Road, Churchgate, Mumbai-400020
	The issue is open on-tap Basis and closes on March 31,2018 at the close of the banking
Closure of Issue	hours or on achieving of ceiling limit of Rs. 6,000 Crore without any further notice or at a
	date as may be decided by NHAI at its absolute discretion.

#### Notes:

- NHAI reserves the right to revise the terms of the Bonds including the Coupon rate in its absolute discretion either
  through issue of Information Memorandum containing revised terms and conditions or making an announcement
  in one or more leading newspapers or any other appropriate means subject to applicable law. The revised terms
  shall be applicable only to Bonds allotted in respect of applications made after notification of the revised terms or
  issue of information memorandum containing the revised term sheet, as the case may be.
- 2. All applications submitted but not accepted by NHAI would be returned by NHAI to the applicant without any interest.

3. Application for Rs. 10,000/- and in multiples of one bond thereof only will be accepted.

#### PRIVATE PLACEMENT PROGRAMME

The Private Placement is open on "On-tap" basis and closes on March 31, 2018 at the close of the banking hours without any further notice or at a date as may be decided by NHAI at its absolute discretion.

#### **CREDIT RATING**

"[ICRA] AAA" by ICRA Ltd to the long term borrowing programme of NHAI under which these Bonds are issued. This rating indicates highest safety with regard to timely payment of interest and principal. Subscribers are requested to note that a credit rating is not a recommendation to buy, sell, hold securities and subscribers should take their own decisions. The ratings obtained are subject to revision or withdrawal at any time by the assigning rating agency. Each rating should be evaluated independently of other rating.

#### **ALLOTMENT OF BONDS**

NHAI will make allotment of Bonds once a month with the last day of each month to be the deemed date of allotment to applicants whose applications have been received and monies realized and credited in NHAI's New Delhi account till date of the that month. The last day of each month shall be taken as the Deemed Date of Allotment for that set of Bonds. All benefits available to the subscribers shall be from the Deemed Date of Allotment. This deemed date of Allotment does not mean that Bonds have been issued or will be issued. The issue of Bonds would be subject to the satisfaction of NHAI upon scrutiny of applications. The deemed date only signify that if Bonds are actually allotted then benefits will be effected from this deemed date. The allotment will be made on first come first serve basis.

# ISSUANCE OF LETTER OF ALLOTMENT AND BOND(S) CERTIFICATE

NHAI will make allotment to the investors in due course after verification of the Application by the Registrar, the accompanying documents and on realization of the application money.

Subject to the completion of all legal requirements, NHAI will issue the Bond Certificates (in case of Physical option) within 3 months from the Deemed Date of Allotment or such extended period as may be decided by NHAI. For investors opting for dematerialized mode, the Bonds shall be credited to the depository account indicated by the investor, after completion of all formalities regarding issuance of bonds.

#### LISTING

The Bonds are issued for a period of 3 years and are non-transferable. The Bonds will not be listed on any stock exchange.

# **WHO CAN APPLY**

- Resident Individuals
- Hindu Undivided Families (HUF)
- · Partnership firms
- Companies and Body Corporates
- Banks, Financial Institutions
- Regional Rural Banks
- Co-operative Banks
- Insurance Companies
- Provident Funds, Superannuation Funds and Gratuity Funds
- Mutual Funds
- Foreign Portfolio Investors (not being an individual)
- Trusts which are authorized to invest in the Bonds
- NRIs investing out of NRO A/c on non-repatriable basis
- · Other eligible categories

However, out of the aforesaid class of investors eligible to invest, this Information Memorandum is intended solely for the use of the person to whom it has been sent by NHAI for the purpose of evaluating a possible investment opportunity by the recipient(s) in respect of the securities offered herein, and it is not to be reproduced or distributed to any other persons (other than professional advisors of the prospective investor receiving this Information

memorandum from NHAI)

#### **DOCUMENTS TO BE PROVIDED BY ALL INVESTORS**

- 1. Self-attested copy of PAN Card (in case of joint applications, self-attested copy of PAN Card/Certificates of all the applicants).
- Photo Copy of CANCELLED Cheque for National Electronic Clearing Service (NECS)/Electronic Clearing Service (ECS) facility (in case the subscriber has opted for the said facility and allotment of Bonds has been opted in physical mode).
- 3. Self-certified copy of address proof.

#### ADDITIONAL DOCUMENTS TO BE PROVIDED BY INVESTORS OTHER THAN INDIVIDUALS

- 1. Partnership Firms: Certified true copies of (a) Partnership Deed, (b) Documentary evidence of authorization to invest in the Bonds and to receive the money on redemption, if the same is not provided in the Partnership Deed and (c) Specimen signatures of authorized signatories.
- 2. Companies and Bodies Corporate, Financial Institutions, Foreign Institutional Investors: Certified true copies of a) Resolution authorizing investment and containing operating instructions and b) Specimen signatures of authorized signatories.
- 3. Banks: Certified true copy of a) Power of Attorney and b) Specimen signatures of authorized signatories.
- **4. Provident Funds, Superannuation Funds, and Gratuity Funds:** a) Resolution passed by the competent authority authorizing the investment and b) Specimen signatures of authorized signatories.
- **5. Mutual Funds:** A certified true copy of a) SEBI registration certificate; b) Resolution passed by the competent authority authorizing the investment and c) Specimen signatures of authorized signatories
- 6. Trusts: Trusts which are authorised to invest shall furnish along with the Applications (a) certified true copy of their charter/constitutional documents/trust deed/copy of registration under relevant legislation, as the case may be, (b) power of attorney in favour of person submitting the application form (c) specimen signatures of authorised persons.

Note: Please note that NHAI reserves the right to reject any application, if the relevant documents are not provided.

#### **HOW TO APPLY**

Subscribers are required to send the Application Form duly filled along with necessary enclosures to the Collecting Bankers as indicated in the Information Memorandum.

The subscribers must complete the application for the Bonds in the prescribed form, and in block letters in English. The completed Application Form must be accompanied by either a Demand Draft or Cheque of the amount as decided by the subscribers and made payable in favour of "National Highways Authority of India" and crossed Account Payee only. Cheques/Demand Drafts may be drawn on any bank including a co- operative bank, which is situated at and is a member or sub-member of the banker's clearing house located at any collection centre as mentioned in the Information Memorandum. Subscribers in places that do not have any branch of collecting banks, will be required to make payments only through demand drafts payable at any one of the centres mentioned in the Information Memorandum. Demand Draft charges in respect of such subscriber's applications will be borne by the subscriber. Cash, outstation cheques, money orders, postal orders and stock-invest will not be accepted. NHAI assumes no responsibility for any applications / cheques / demand drafts lost in mail/transit. For detailed instructions, please see the enclosed Application Form and instructions.

#### **REGISTRARS**

Beetal Financial & Computer Services Pvt Ltd or such other persons at such addresses as may be notified by the Authority from time to time shall be the Registrar(s) of the instrument. The Registrar(s) will monitor the applications while the Private Placement is open and will coordinate the post Private Placement activities of Allotment, dispatching interest warrants, handling investor's grievances and redemption of Bonds etc. Any query/ complaint regarding application / allotment should be forwarded to Beetal Financial & Computer Services Pvt Ltd. "Beetal House", 3<sup>rd</sup> Floor,99, Madangir, Behind Local Shopping Centre, New Delhi-110062 The Issuer would put in place a tripartite agreement between NHAI, Beetal Computer & Financial Services Pvt Ltd and National Securities Depository Limited.(NSDL) / Central Depository Service Limited(CDSL) for keeping records of Bonds in electronic mode.

#### **PART II**

#### CONFIDENTIAL INFORMATION MEMORANDUM/MEMEORAMDUM OF PRIVATE PLACEMENT

This Information Memorandum/Memorandum of Private Placement is a confidential document and not meant for circulation. This Information Memorandum sets out the terms and conditions pertaining to the Bonds of the face value of Rs. 10,000/- (Rupees ten thousand only) each to be issued by NHAI (with benefits under Section 54 EC Income Tax Act 1961 for Long Term Capital Gains).

Your participation and subscription is subject to the submission of the application form, realization subscription money and further allotment of the Bonds is subject to the acceptance of the application form by NHAI and applicable laws, rules and regulations.

### **AUTHORITY FOR THE PRIVATE PLACEMENT**

The present Private Placement of non-convertible Redeemable Taxable Bonds is being made in accordance with the statutory provisions authorizing NHAI to borrow as contained in NHAI Act and the approval of the Central Government.

#### **NUMBER OF BONDS**

The application must be made for a minimum of 1 (one) Bond,

#### **Maximum Number of Bonds**

The application can be made for maximum 500 Bonds.

#### TERMS AND MODE OF PAYMENT

The full face value of Rs.10,000/- (Rupees ten thousand only) per Bond is payable along with the Application. The application money is required to be paid by way of "account payee" demand draft/cheque drawn in favour of "National Highways Authority of India."

# FORM AND DENOMINATION

NHAI will issue one consolidated Letter of Allotment/Bond Certificate for the Bonds allotted to the subscribers. However, in case the Demat mode option is specified in the Application, a Letter of Allotment will be issued to the Subscriber and the Bonds will be credited in the account of the subscriber.

In respect of consolidated Bond Certificates, the Authority will at the request of Bondholder, split such Bond Certificate into smaller denominations subject to a minimum of one Bond. The request for splitting should be accompanied by surrender of the original Bond Certificates, which would be treated as cancelled by the Authority.

#### INTEREST ON APPLICATION MONEY

NHAI shall pay interest (rounded off to the nearest rupee) on application money at the prevailing Coupon Rate as applicable for the Bonds on an annualized basis from the date of realization of cheque/demand draft in the designated account of NHAI in New Delhi till one day before Deemed Date of Allotment. The same shall be paid to the subscriber along with the first annual interest payment falling due after the Deemed Date of Allotment.

#### **REFUND**

In case of rejection of the Application on account of any technical grounds, refund without interest will be made.

#### **PAYMENT PROCEDURE**

# a) PAYMENT OF INTEREST

The interest on the Bonds will be payable for the period from the Deemed Date of Allotment till the last day of the financial year i.e. 31st March on the first bank working day of the next financial year.

The interest payment on the Bonds shall be made in the name of First Applicant (in case of Joint Application) / Sole Applicant and as per Bank account particulars provided in the Application, to the registered Bondholder(s) recorded in the books of the Authority/Registrar on the record date i.e., 15 days prior to the respective interest payment date. The interest payment for the first and last year or part thereof ending with the date of redemption shall be proportionate (on a 365 day a year basis) and all interest on Bond(s) will cease on the date of redemption. A year for this purpose would always be considered on a 365 (three hundred and sixty five) days basis.

#### **MODE OF INTEREST PAYMENT**

Interest payment will be made by NECS/ RTGS/cheques or any other mode, payable at par at such places as NHAI may deem fit. Efforts will be made to cover all cities where collection centres are appointed. Cheque(s)

clearing charges, if any, will have to be borne by the Bondholders. In case, the cheques(s) payable at par facility is not available, NHAI reserves the right to adopt any other suitable mode of payment.

# b) PAYMENT OF PRINCIPAL:

On maturity, the Bonds shall be fully redeemed at par. The payment of redemption proceeds shall be made in the name of First Applicant (in case of Joint Application) / Sole Applicant and as per Bank account particulars provided in the Application.

### c) PAYMENT OF FINAL INTEREST:

On maturity, interest will be paid from 1<sup>st</sup> April preceding the maturity payment till one day prior to maturity due date. No interest will be paid for further period if due date of redemption is a holiday or non bankworking day at Delhi.

#### **PAYMENT ON REDEMPTION**

NHAI's liability to Bondholder(s) towards all their rights including payment of face value shall cease and stand extinguished upon redemption of the Bonds in all events. Further, NHAI will not be liable to pay any interest, income or compensation of any kind after the date of such redemption of the Bond(s).

For Bond(s) held in physical Form: The Bonds will be automatically redeemed by NHAI on maturity, without the surrender of Bond Certificate(s) by the Bondholder(s), on the expiry of 3 years from the deemed date of allotment and the redemption proceeds would be paid by cheque or NECS/ECS to the Bondholder whose name appear in the Register of Bondholders maintained by the Registrar. In case of transmission applications pending on the record date, the redemption proceeds will be issued to the legal heirs after the confirmation of the adequacy and correctness of the documentation submitted with such application. Till such time, the redemption proceeds will be kept in abeyance.

# Effect of holidays on payments

If the date of payment of interest or redemption or any date specified does not fall on a Working Day, the succeeding Working Day shall be considered as the effective date. Interest and principal or other amounts, if any, shall be paid on the succeeding Working Day, without any interest for the period overdue.

# The Bonds would stand extinguished from the redemption date. No interest will be paid for further period.

The payment will be made in the name of Bondholder registered as Bondholders as on the record date fixed by the Authority for this purpose i.e. 15 days prior to the respective redemption date ("Record Date"). (The payment of redemption proceeds shall be made in the name of First Applicant (in case of Joint Application)/Sole Applicant and as per Bank account particulars provided in the Application).

For Bond(s) held in Demat Form: On the redemption date, redemption proceeds would be paid by Cheque(s)/Redemption Warrant(s) etc., to those Bondholders whose names appear on the list of beneficial owners given by the Depository to the Authority. These names would be as per the depository's record on the record Date / book closure date fixed for the purpose of redemption. These Bonds will be simultaneously extinguished. It may be noted that in the entire process mentioned above, no action is required on the part of the Bondholders.

# **TAXATION**

#### TAX DEDUCTION AT SOURCE

The Ministry of Finance, Department of Revenue, Government of India, has, by notification in the official Gazette on 5th March, 2004 (notification No. 67/2004/F.No.275/5/2004-IT (B) announced exemption from TDS provisions as follows.

"In exercise of the power conferred by clause (ii) (b) of the proviso to Section 193 of the Income Tax Act, 1961 (43 of 1961), the Central Government hereby specifies the "NHAI Non-convertible Redeemable Bonds with benefits under Section 54 EC of the Income Tax Act, 1961" issued by National Highways Authority of India, New Delhi for the purpose of the said clause.

The Bonds are for tenure of 3 years and are NON MARKETABLE, NON TRANSFERABLE NON AND NEGOTIBLE and cannot be offered as a security for any loan or advance. However, transmission of the Bonds to the legal heirs in case of death of the Bondholder/Beneficiary to the Bonds is allowed.

Section 54 EC relating to exemption on long term capital gains if invested in Bonds was inserted by the Finance Act 2000. Presently Section 54 EC provide as follows:

#### SECTION 54 EC: CAPITAL GAIN NOT TO BE CHARGED ON INVESTMENT IN CERTAIN BONDS

### Capital gain not to be charged on investment in certain bonds.

**54EC.** (1) Where the capital gain arises from the transfer of a long-term capital asset (the capital asset so transferred being hereafter in this section referred to as the original asset) and the assessee has, at any time within a period of six months after the date of such transfer, invested the whole or any part of capital gains in the long-term specified asset, the capital gain shall be dealt with in accordance with the following provisions of this section, that is to say,

- (a) if the cost of the long-term specified asset is not less than the capital gain arising from the transfer of the original asset, the whole of such capital gain shall not be charged under section 45;
- (b) if the cost of the long-term specified asset is less than the capital gain arising from the transfer of the original asset, so much of the capital gain as bears to the whole of the capital gain the same proportion as the cost of acquisition of the long-term specified asset bears to the whole of the capital gain, shall not be charged under section 45:

**Provided** that the investment made on or after the 1st day of April, 2007 in the long-term specified asset by an assessee during any financial year does not exceed fifty lakh rupees:

**Provided further** that the investment made by an assessee in the long-term specified asset, from capital gains arising from transfer of one or more original assets, during the financial year in which the original asset or assets are transferred and in the subsequent financial year does not exceed fifty lakh rupees.

- (2) Where the long-term specified asset is transferred or converted (otherwise than by transfer) into money at any time within a period of three years from the date of its acquisition, the amount of capital gains arising from the transfer of the original asset not charged under section 45 on the basis of the cost of such long-term specified asset as provided in clause (a) or, as the case may be, clause (b) of sub-section (1) shall be deemed to be the income chargeable under the head "Capital gains" relating to long-term capital asset of the previous year in which the long-term specified asset is transferred or converted (otherwise than by transfer) into money.
  - Explanation. In a case where the original asset is transferred and the assessee invests the whole or any part of the capital gain received or accrued as a result of transfer of the original asset in any long-term specified asset and such assessee takes any loan or advance on the security of such specified asset, he shall be deemed to have converted (otherwise than by transfer) such specified asset into money on the date on which such loan or advance is taken.
- (3) Where the cost of the long-term specified asset has been taken into account for the purposes of clause (a) or clause (b) of sub-section (1),
- (a) a deduction from the amount of income-tax with reference to such cost shall not be allowed under section 88 for any assessment year ending before the 1st day of April, 2006;
- (b) a deduction from the income with reference to such cost shall not be allowed under section 80C for any assessment year beginning on or after the 1st day of April, 2006.

Explanation. For the purposes of this section,

- (a) "cost", in relation to any long-term specified asset, means the amount invested in such specified asset out of capital gains received or accruing as a result of the transfer of the original asset;
- (b) "long-term specified asset" for making any investment under this section during the period commencing from the 1st day of April, 2006 and ending with the 31st day of March, 2007, means any bond, redeemable after three years and issued on or after the 1st day of April, 2006, but on or before the 31st day of March, 2007,
  - (i) by the National Highways Authority of India constituted under section 3 of the National Highways Authority of India Act, 1988 (68 of 1988); or
  - (ii) by the Rural Electrification Corporation Limited, a company formed and registered under the Companies Act, 1956 (1 of 1956), and notified by the Central Government in the Official Gazette for the purposes of this section with such conditions (including the condition for providing a limit on the amount of investment by an assessee in such bond) as it thinks fit:

**Provided** that where any bond has been notified before the 1st day of April, 2007, subject to the conditions specified in the notification, by the Central Government in the Official Gazette under the provisions of clause (*b*) as they stood immediately before their amendment by the Finance Act, 2007, such bond shall be deemed to be a bond notified under this clause;

(ba) "long-term specified asset" for making any investment under this section on or after the 1st day of April, 2007

means any bond, redeemable after three years and issued on or after the 1st day of April, 2007 by the National Highways Authority of India constituted under section 3 of the National Highways Authority of India Act, 1988 (68 of 1988) or by the Rural Electrification Corporation Limited, a company formed and registered under the Companies Act, 1956 (1 of 1956).

Note: Section 54 EC is also being proposed to amended by Finance Bill of 2017-18 and same shall have effect as per the said amendment, if any.

It is recommended that the Bondholders / Subscribers should also consult their own tax/legal advisors on the tax implications of the acquisition, ownership and sale of the Bonds, and income arising thereon.

#### Please Note:

Where the application for the Bonds is made by the subscribers in joint names, such joint holder(s) shall ensure that no separate application has been made by such joint holder as an applicant singly or jointly with some other applicants. If such separate application is made, the investments made in the 54 EC Bond Issues of NHAI & REC during F/Y 2017-18 shall not in aggregate exceed Rs. 50 lakhs (Rupees Fifty lakhs).

NHAI shall not be responsible for any consequences including denial of any benefit u/s 54 EC of the Income Tax Act, 1961 that may arise on account of late or multiple applications being made by the applicant either singly or along with other joint holders such that the investments in the 54 EC Bonds during the F/Y 2017-18 exceed Rs.50 lakh (Rupees Fifty lakh) including investment in NHAI and Rural electrification Corporation Limited.

NHAI shall also not be responsible for any consequences due to late/short credit of the application money by the collecting bank or paying Bank of the applicant (s).

#### **BONDS IN DEMATERIALIZED FORM**

All the provisions relating to issue, allotment, transfer, transmission, etc. in respect of dematerialization and rematerialization of the Bonds as may be prescribed under the Depositories Act, 1996 and the Rules there-under or by the National Securities Depository Limited/ Central Depository Services Limited or such similar agency, would be applicable to these Bonds.

Applicants who had not initially opted for demat option, may forward the Letter of Allotment / Bonds(s) Certificate alongwith demat request through their depository participant to the Registrar for dematerialization of instrument. In case any subscriber wishes to hold the Bonds in physical form, the subscriber is required to choose (tick) at the appropriate place in the Application Form.

#### JOINT APPLICATION

Applications may be made in single or joint names (not exceeding three). In the case of joint Applications, all payments will be made out in favour of the first Applicant. All communications will be addressed to the first named Applicant whose name appears in the Application Form and at the address mentioned therein. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form.

This Applicant would be deemed to have signed on behalf of joint holders and would be assumed to have given confirmation to this effect in the Application Form.

### ISSUE OF DUPLICATE BOND CERTIFICATES

If any Bond Certificate(s) is / are mutilated or defaced (in case of physical form), the same may be replaced by the Authority against the surrender of such Certificate(s), provided, the certificate number and distinctive numbers are legible.

If any Bond certificate(s) is/are mutilated or defaced and the certificate number and the distinctive numbers are not legible or in case a certificate(s) is/are destroyed, stolen or lost, then upon production of proof thereof to the satisfaction of the Authority and upon furnishing such indemnity/ security and / or documents as the Authority may deem adequate, duplicate Bond certificate(s) shall be issued. In the event that multiple claims are registered for such Bonds, then the decision of NHAI shall be final subject to applicable laws.

#### **SECURITY**

The Bonds will be secured by a legal mortgage over the Authority's immovable properties that may be agreed between the Authority and the Trustees for the Bondholders ranking pari-passu with the mortgages created and / or to be created on the said property for securing the Bonds or any other instruments.

The Bonds will at all times rank pari-passu with other creditors (present and future) secured against the said assets/property including bonds already issued and secured and the Bonds to be issued and secured by the

Authority from time to time against the said property.

#### **TRUSTEE**

**M/s SBICap Trustee Company Ltd** has agreed to act as the Trustee for and on behalf of the Bondholders. The Bondholders shall, by signing the application form and without any further act or deed, be deemed to have irrevocably given their consent to the authorized agent and Trustees or any of their agents or authorized officials to do inter-alia all acts, deeds and things necessary in respect of relating to the security to be created for securing the Instrument being offered in the Terms and Conditions of the Private Placement. All the rights and remedies of the Bondholders shall vest in and shall be exercised by the said Trustee without having it referred to the Bondholders.

#### RIGHT TO ACCEPT OR REJECT ANY APPLICATION

The Authority can at its absolute discretion accept or reject any application, in full or in part, without assigning any reasons thereof. Application forms that are not complete in all respect are liable to be rejected. The full subscription mount of the Bonds applied for has to be paid along with the Application Form.

In case the application for allotment of Bonds is rejected by the Authority, application money shall be returned to the subscriber.

#### WITHDRAWAL OF APPLICATIONS

Withdrawal of applications will not be permitted once the amount has been credited to the account of NHAI.

#### **LIMITATION OF LIABILITY**

Liability of NHAI shall be limited only to the principal and interest, in terms of this Information Memorandum, on the Bond. NHAI shall not be liable for any cost, loss, damage, injury or claim due to the terms of this Bond or any matters incidental thereto including change or amendment in any Law or Regulation, proceedings in court or due to rejection of the Application.

Liability of NHAI in respect of allotment of bonds shall be limited only upto the amount clearly credited to NHAI 54EC Bonds collection account with nodal branch of its Authorized collecting Bank on or before respective last date of the month for which allotment is sought by the applicant(s).

Applicants shall particularly note that NHAI shall not be liable for any default/mistake/error in relation to credit of monies to NHAI account by bank of the Applicant or collecting bank. Investors are advised to please keep them updated regarding the credit status from their banks to avoid any future issues.

#### **FURTHER BORROWINGS**

NHAI shall be entitled, from time to time, to make further issues of Debentures / Bonds or such other instrument to the Public or to any other person(s) and / or raise further loans / advances and / or avail of further and or guarantee(s) facilities from Indian or International Financial Institutions, Bank and or any other person(s) on the security of or any part thereof and / or such other assets and properties and having such ranking as may be decided by NHAI from time to time.

#### TRANSFER OF BONDS

During the entire three years from the deemed date of allotment, the Bonds are non-transferable, non-negotiable and cannot be offered as a security for any loan or advance.

#### **NOMINATION**

The (sole) Bondholder (being individual) or first Bondholder, along with other Bondholders [being individual(s) may nominate any one person who, in the event of death of the (sole) Bondholder or all the Joint Bondholders, as the case may be, shall become entitled to the Bond(s). **Nominee can only be an individual and not more than one person can be nominated.** The Karta of HUF and Power of Attorney holders cannot nominate.

# **SUCCESSION**

Where the Bonds have been issued to an HUF, Karta of the HUF will be the Bondholder. Where a nomination has not been made or the nominee predeceases the Bondholder, the provisions of this paragraph will apply:

In the event of demise of the sole Bondholder, or the last survivor in case of Joint Bondholders, NHAI will recognize the executor or administrator of the deceased Bondholder, or the holder of succession certificate, as, the Bondholder, for purpose of giving a valid discharge. The Authority shall not be bound to recognize such executor, administrator, unless such executor or administrator obtains probate or letter of administration, being conclusive proof of succession, from an appropriate court in India. The Chairman, NHAI may, in his absolute discretion, where he thinks fit, dispense with production of probate or

letter of administration or succession certificate or other legal documents. In cases where the value of the Bond do not exceed Rs.1,00,000 (Rupees one lakh only) upon submission of Indemnity Bond, no objection certificate from legal heirs and such other documents as may be considered appropriate by NHAI.

#### **RIGHTS OF THE BONDHOLDERS**

The Bonds shall not, confer upon the Bondholders thereof any rights or privileges including the right to receive notices or annual reports of, or to attend and / or vote, at the Meeting of NHAI. If any proposal affecting the rights attached to the Bonds is to be placed before NHAI, the said proposal will first be placed before the registered Bondholders or Trustees for their consideration.

The Bonds are subject to the provisions of the NHAI Act, the terms of this Information Memorandum and Application Form. Over and above such terms and conditions, the Bonds shall also be subject to other terms and conditions as may be incorporated in the Agreement / Bond Trust Deed / Letters of Allotment /Bond Certificates, guidelines, notifications and regulations relating to the issue of Bonds issued from time to time by the Government of India and or other authorities and other documents that may be executed in respect of the Bonds.

The Bonds comprising the present Private Placement shall rank pari passu inter se without any preference to or priority of one over the other or others over them and shall also be subject to the other terms and conditions to be incorporated in the Agreement / Trust Deed(s) to be entered into by NHAI with the Trustees and the Letters of Allotment / Bond Certificates that will be issued.

#### **MODIFICATION OF RIGHTS**

The rights, privileges and conditions attached to the Bonds may be varied, modified and/or abrogated with the consent in writing of the Bondholders of at least three-fourths of the outstanding amount of the Bonds or with the sanction of the Trustees, provided that nothing in such consent or sanction shall be operative against NHAI, where such consent or sanction modifies or varies the terms and conditions governing the Bonds, if the same are not acceptable to NHAI.

# **REGISTER OF BONDHOLDERS**

A Register of Bondholders will be maintained by NHAI and sums becoming due and payable in respect of the Bonds will be paid to the Registered Holder thereof whose name is for the time being stand in the Register of Bondholders. However, in case of Bonds held in demat form, a register/account of beneficiaries will be maintained by the Depository and sums becoming due and payable in respect of the Bonds will be paid to the registered beneficiary thereof whose name for the time being stands in the Register/Account of beneficiaries in records of the Depository.

# PERMISSION/CONSENT FROM PRIOR CREDITORS

NHAI hereby confirms that it is entitled to raise money through issue of Bonds without the consent/permission/approval from the Bondholders/Trustees/Lenders/other Creditors. However, in case of such requirement arises, the same would be obtained in due course and would be shared with the Trustee.

#### **IMPERSONATION**

Any person who

- (a) makes or abets making of an application in a fictitious name to NHAI for acquiring, or subscribing for, these bonds; or
- (b) makes or abets making of multiple applications to NHAI in different names or in different combinations of his ame or surname for acquiring or subscribing for, these bonds; or
- (c) Otherwise induces directly or indirectly NHAI to allot, or register any transfer of, bonds to him, or to any other person in a fictitious name.
  - shall be liable for civil and/or criminal action under law."

### **NOTICES**

Any communication/notice to the applicant(s)/Bondholder(s) required to be given by NHAI or by the Trustee to the Bondholders shall be deemed to have been given if sent by an ordinary post to the sole/first allottee or to sole/ first registered holder of the Bonds and/or if published in one All India English daily newspaper and one regional language newspaper.

All notice to be given by the Bondholder(s) shall be sent by registered post or by hand delivery to NHAI or to such persons at such address as may be notified by NHAI from time to time.

#### **GOVERNING LAW AND JURISDICTION OF COURTS**

The Bonds are governed by and shall be construed in accordance with the applicable Indian laws. Any dispute between the Authority and the Applicant/Bondholder will be subject to the exclusive jurisdiction of Courts at Delhi.

#### **DECLARATION**

The Issuer also confirms that this Information Memorandum does not omit disclosure of any material fact which may make the statements made therein, in light of the circumstances under which they are made, misleading. The Information Memorandum also does not contain any false or misleading statement.

The Issuer accepts no responsibility for the statement made otherwise than in the Information Memorandum or in any other material issued by or at the instance of the Company and that any one placing reliance on any other source of information would be doing so at his own risk.

#### **PART III**

#### PROFILE OF NATIONAL HIGHWAYS AUTHORITY OF INDIA INTRODUCTION

National Highways Authority of India (Authority) is an autonomous organization of Government of India under the Ministry of Shipping, Road Transport & Highways and was constituted on 15th June, 1989 under Section 3 (1) of the National Highways Authority of India Act, 1988 (NHAI Act) mainly to survey, develop, maintain and manage the National Highways, to construct offices or workshops, to establish and maintain hotels, restaurants and rest rooms at or near the highways vested in or entrusted to it, to regulate and control the plying of vehicles, to develop and provide consultancy and construction services and to collect fees for services or benefits rendered in accordance with Section 16 of the NHAI Act. As per NHAI Act, certain stretches of National Highways have been entrusted to NHAI by the Government for development, maintenance and management.

The operations of the Authority commenced in 1995. It has been getting funds from the Government of India through Budgetary route. The Government of India has passed the Central Road fund Act, 2000, creating a dedicated fund for road development in India into which the Petrol/ Diesel cess is being credited. NHAI is entitled to receive a allocation out of this fund for Highway development. NHAI is authorized to leverage cess to bridge short-term resources gap and NHAI is contemplating raising of funds by way of various means including this Bond Issue Apart from this, borrowings from multilateral lending institutions like World Bank, ADB and JBIC are also applied or Highway construction related expenditure by NHAI.

#### PROOJECTS BEING UNDERTAKEN BY NHAI

After the announcement of NHDP in the year 1999 and with the approval of NHDP Phase-I in 2000, the scope of NHDP has been enlarged substantially. Presently, the Government has approved the following programme under NHDP:-

NHDP Phase-I: Four laning of 7522 Km. at an approved cost of Rs. 30,300 crore in December, 2000. NHDP Phase-II: Four laning of 6647 Km. at an approved cost of Rs. 34,339 crore in December, 2003. NHDP Phase-III\*: Four/Six laning of 12109 Km. at an estimated cost of Rs. 80,626 crore in Year, 2007.

NHDP Phase-IV: 2 laning with paved shoulders of 20,000 km of National Highways on BOT/Annuity basis. Tentative estimated cost: Rs.27,800 crore and the scheduled completion period is December, 2015. NHDP Phase-V: Six laning of 6500 Km. with an investment of Rs. 41,210 crore.

NHDP Phase-VI: Expressways of 1000 Km. at an estimated cost of Rs. 16,680 crore in November, 2007. NHDP Phase-VII: Ring Roads, Bypasses, Grade Separators, Flyover etc. in several important cities (on BOT basis where feasible) Tentative estimated cost: Rs.16,680 crore.

\* Include 780 Km. having an estimated cost of Rs. 6782 crore in the State of Bihar which will be implemented as a part of NHDP-IIIA.

# **AUDIT**

The account of the Authority are audited by the Comptroller & Auditor General of India under Section 19 (2) of the Comptroller & Audit General's (Duties, powers and Condition of Service) Act, 1971 read with Section 23 of the NHAI Act.

#### **MISSION**

The mission of the Authority is to meet the nation's need for the provision and maintenance of National Highway network to world standards within the strategic policy framework set by the Government of India.

#### SHARE HOLDING PATTTERN

NHAI does not have share/equity capital. It is an autonomous body established under NHAI Act, under Ministry of Road Transport and Highways, Government of India.

#### **MANAGEMENT**

The management of the Authority is vested with the Members, comprising of Chairman and Members, Wholetime and Part-time. The composition of the members of the Authority as on *3<sup>rd</sup> April*, *2017* is given below:

Chairman Shri Yudhvir Singh Malik, IAS, Chairman

Members - (Wholetime) Shri Veena Ish, IAS, Member (Administration)

Shri Rohit Kumar Singh, IAS, Member (Finance)

Shri Niraj Verma, IAS Member (PPP) Shri D.O. Tawade, Member (Technical) Shri A. K. Singh Member (Projects) Shri R.K. Pandey, Member (Projects)

Members - (Part Time) Shri Manoj Kumar, DG (RD) & SS

Ministry of Road Transport & Highways Shri Sanjay Mitra, IAS, Secretary Ministry of Road Transport & Highways Shri Ashok Lavasa, IAS, Secretary

Department of Expenditure, Ministry of Finance

Shri Shaktikanta Das, IAS

Secretary, Department of Economic Affairs, Ministry of Finance

#### PAST FINANCIAL PERFORMANCE OF NHAI

(Rs. in crore)

Year Ended 31 <sup>st</sup> March	2012	2013	2014	2015
Income	34.84	15.43	10.95	16.96
Expenditure	160.98	172.55	197.92	215.07
Profit for the year	0	0	0	0
Net Profit (including prior period adjustments)	0	0	0	0
Add: Surplus b/f from previous year	411.99	411.99	0	0
Surplus carried to Balance Sheet	411.99	411.99	0	0
Capital	64785.35	80641.12	92703.78	104520.40
Reserve & Surplus	411.99	411.99	0.45	0.45
Grants	13674.90	13674.90	13673.46	13669.01
Borrowings	17377.77	18603.23	24067.81	24892.86
Capital Work in Progress	92443.95	106440.24	123064.82	140797.31
Total Fixed Assets including Capital Work in	92473.18	106470.01	123094.39	140838.94
Progress				
Net Current Assets	2644.18	5662.75	6142.09	1027.53

# **BORROWING POWER OF THE AUTHORITY**

As per Section 21 of the NHAI Act: The Authority may, with consent of the Central Government or in accordance with the terms of any general or special Authority given to it by the Central Government, borrow money from any source by the issue of bonds, debentures or such other instruments as it may deem fit for discharging all or any of the functions under the NHAI Act.



# ICRA Limited

Ref: D/RAT/2016-17/N-128/16

Date: March 31, 2017

Mr. Sanjeev Kumar General Manager - Finance National Highways Authority of India (NHAI) G-5 & 6, Sector-10 Dwarka New Delhi - 110075

Dear Sir,

ICRA Credit Rating for National Highways Authority of India (NHAI)'s proposed Rs. 59,000 Re: crore Long Term Borrowing Programme for 2017-18

Please refer to your Rating Agreement dated March 30, 2017 for carrying out the rating of the aforesaid Long Term Borrowing Programme. The Rating Committee of ICRA, after due consideration, has assigned a [ICRA]AAA (pronounced as ICRA triple A) rating to the captioned Long Term Borrowing Programme. The outlook on the rating is 'Stable'. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk. In any of your publicity material or other document wherever you are using our above rating, it should be stated as "[ICRA]AAA".

We would appreciate if you can sign on the duplicate copy of this letter and send it to us latest by April 14, 2017 as acceptance on the assigned rating. The rationale for assigning the above rating will be sent to you on receipt of your acceptance on rating, as above. In case you do not communicate your acceptance/non acceptance of the assigned credit rating, or do not appeal against the assigned credit rating by the aforesaid date, the credit rating will be treated by us as non accepted and shall be disclosed on ICRA's website as non accepted credit rating. This is in line with requirements as prescribed in the circular dated November 01, 2016 on 'Enhanced Standards for Credit Rating Agencies' issued by the Securities and Exchange Board of India, which states the following:

" Each CRA shall disclose on its website details of all ratings assigned by them, irrespective of whether the rating is accepted by the issuer or not, even in the case of non-public issues".

Any intimation by you about the above rating to any Banker/Lending Agency/Government Authorities/Stock Exchange would constitute use of this rating by you and shall be deemed acceptance of the rating.

This rating is specific to the terms and conditions of the proposed issue as was indicated to us by you and any change in the terms or size of the issue would require the rating to be reviewed by us. If there is any change in the terms and conditions or size of the instrument rated, as above, the same must be brought to our notice before the issue of the instrument. If there is any such change after the rating is assigned by us and accepted by you, it would be subject to our review and may result in change in the rating assigned. If the instrument rated, as above, is not issued by you within a period of 3 months from the date of this letter communicating the rating, the same would stand withdrawn unless revalidated before the expiry of 3 months.

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Building No. 8, 2nd Floor Tower A, DLF Cyber City Phase II, Gurgaon - 122002 Tel.: +91.124.4545300 Fax: +91.124.4050424 CIN: L74999DL1991PLC042749 Website: www.icra.in Email: info@icraindia.com

Registered Office: 1105, Kailash Building, 11" Floor, 26 Kasturba Gandhi Marg, New Delhi - 110001. Tel.: +91.11.23357940-45 Fax: +91.11.23357945

INFORMATION RATING · RESEARCH



ICRA reserves the right to review and/or, revise the above at any time on the basis of new information or unavailability of information or such other circumstances, which ICRA believes, may have an impact on the rating assigned to you.

The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the bonds to be issued by you.

You are requested to furnish a periodic statement (as per enclosed format) of timely payment of all obligations on your rated debt program .You are requested to forthwith inform us about any default or delay in repayment of interest or principal amount of the instrument rated, as above, or any other debt instruments/ borrowing.

You are also requested to keep us forthwith informed of any other developments which may have a direct or indirect impact on the debt servicing capability of the authority including any proposal for reschedulement or postponement of the repayment programmes of the dues/ debts of the authority with any lender(s)/investor(s).

Further, you are required to inform us immediately as and when the borrowing limit for the instrument rated, as above, or as prescribed by the regulatory authority (ies) is exceeded.

We thank you for your kind cooperation extended during the course of the rating exercise. Should you require any clarification, please do not hesitate to get in touch with us.

We look forward to your communication and assure you of our best services.

With kind regards,

Yours Sincerely, for ICRA Limited

Sabyasachi Majumdar (Senior Vice President) Abhishek Gupta (Assistant Vice President)

We confirm acceptance of	the rating
Name & Designation	
Authority Seal	
Date	

# **LIST OF BANK BRANCHES**

The forms can be deposited across the country in **any branch of Union Bank of India and HDFC Bank.** In addition to this, the forms can also be deposited in any of **following branches of 5 other banks as mentioned below:** 

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
1	-	
2	Abohar Abu Road	Axis Bank Ltd: Khasra No. 1275, Circular Road IDBI: Gaushala Road Near Bhadoo Filling Station Near LIC Building  Axis Bank Ltd: Plot No.2 (A&B), Ward No. 30, Mount Road Near Shanti Kunj IDBI: Shree Sai Tower Near Sai Baba Temple Abu Road Sirohi-307026 -
2	Rajasthan	AXIS BAIR LIU. FIOI NO.2 (AGD), WAID NO. 30, WIDDIN ROAD NEAF STAINT TUBE. SHEEP SAI TOWER NEAF SAI DADA FEITINE ADD ROAD SHORT TUBE.
3	Agra	Axis Bank: Anupam Plaza II, Sanjay Place, ICICI Bank: Shanta Tower, Sanjay Place, IDBI: Hall No. H-2 Ground Floor Padamdeep Tower G 10 / 8 Sanjay Place
4	Adilabad -	IDBI: 6-5-83/1/1New Bus Stand Road Bhuktapur Adilabad - 504001Andhra Pradesh
•	(Andhra Pradesh)	
5	Adoor	IDBI: Vadakkedath Building Near K.S.R.T.C. Bus Stand Central Junction Adoor-691523 / Ph: 04734-223959/69
6	Agartala	IDBI: Chapala Villa Airport Road Kunjaban P.O. Agartala Tripura - 799 006
7	Ahmedabad	Axis Bank Trishul-Oppositesamartheshwar Temple, Canara Bank : Narin Chamber, Ashram Road , ICICI Bank : JMC House, Ambawadi
		ptune Tower, Ashram Road IDBI: IDBI Complex Lal Bungalows Off. C.G.Road Ahmedabad – 380006
8	Ahmednagar	Axis Bank Ltd: Hotel Sanket Complex, 189/6, Tilak Road, Canara Bank: Burudgoan Road, IDBI: 210 Palashikar Building Near Shami Ganpat
	Delhi Gate Ahmedna	gar-414001210
9	Aizawal	IDBI: Lalthuama Building E-16 Chanmari Ramhlum Road Aizwal Mizoram - 796007
10	Ajmer	Axis Bank Ltd: AMC No.481-485/10, Kutchery Road, India Motor Circle Canara Bank: M.G. Marg IDBI Shankar Palace Opp. City Power House Jaipur Road
	Ajmer – 305001	
11	Ajnala	IDBI: Chogawan Raod District-Amritsar Ajnala Pin-143102 Punjab
	(Punjab -143102)	
12	Akaltara	IDBI: Ward No-15 Main Road Akaltara Dist Janjgir Champa Akaltara Pin : 495552
13	Akkalkot	IDBI: Nimbalkar Building Fattesinh Chowk Akkalkot (Po & Tal) Akkalkot (Po & Tal) Solapur (Maharashtra)
14	Akluj	IDBI: Mahavir Building Mahavir Path Post Box No. 3 Akluj Tal: Malashiras Dt-Solapur Maharashtra - 413101
15	Akola	Axis Bank Ltd: 'Khatri House', Amankha Plot Road, Canara Bank: M.G. Road, IDBI: Alsi Complex Opp. Open Theatre P.B.No. 66 Tajna Peth Akola – 444001
16	Alibag	Axis Bank Ltd: Swati' Building, Opp. Congress Bhavan, Maharshi Karve Road IDBI: Old Prajakta Hotel Rewas Road Near S.T.Stand Taluka - Alibauq
47		Dist-Raigad-402201
17	Akot	IDBI: Shri Sadan Jawahar Road Akot Akola - 444101 Maharasthra
18	Aligarh 202001 Uttar Prades	Axis Bank Ltd: Omji Complex, Ramghat Road Niranjan Puri, Canara Bank: Gandhi Marg, IDBI: Liberty Plaza Kishanpur Tirala Ramghat Road Aligarh
19	Allahabad	Axis Bank: M.G. Marg, Civil Lines, Syndicate Bank: Sardar Patel Marg, Civil Lines (Tel.2610854), IDBI: Jeevan Prakash Building172 A/40 M.G. Marg Civil
19	Lines Allahabad Utta	
20	Alleppey	IDBI: Sriranga Soudham Opp TD school Near Medical College Allapuzha (Alleppey) - 688001 - Kerala
21	Almora	IDBI : First Floor Konark Hotel The Mall Almora - 263601 – Uttarakhand
22	Alwar	Axis Bank Ltd: 1, Jai Complex, Road No.2, IDBI: 18 Lajpat Nagar Vijay Mandir Road Alwar - 301001.Rajasthan
23	Amalner	IDBI: New Plot Opp. White Bldg. Bhagwat Road Amalner Dt. Jalgaon Maharashtra - 425401
24	Ambala	Axis Bank Ltd: LIC Office, Ambala Cantonment, Jeevan Jyoti Building, Axis Bank: Jagadri Road, IDBI: 169/2 Raj Market Ambala Cantt-133001,
2-7	7 tillbala	Haryana.
25	Ambikapur	IDBI: Benaras Chowk Ambikapur Chhattisgarh – 497001 Canara Bank: Cantt Branch
26	Amravati	Axis Bank Ltd: Gulshan Tower Mofussil Plots, Near Panchsheel Talkies, NH No. 6, IDBI: Tank plaza 1st floor Ambadevi Road Amrawati - 444601
27	Amreli	Axis Bank Ltd: Om Nagnath Complex, Near Nagnath Temple, IDBI: Ground Floor C.S.Tika No. 21 Station Road Sanghani Auto Agency Amreli - 365601, Gujarat
28	Amritsar	Axis Bank: 29, Kennedy Avenue, Court Road, Canara Bank: D.S Mkt, ICICI Bank: M.C International, The Mall IDBI: 9 Deep Complex Court Road Amritsar – 143001
29	Amroha	IDBI : Transport Chauraha T.P. NAGAR CHAWK Joya Road Amroha - 244221 - Uttar Pradesh
30	Anantapur	IDBI :1st Floor 14-309 Sreeram Enclave Railway Fedder Road Anantapur - 515001 - Andhra Pradesh
31	Angamaly	IDBI: S P Tower Near Little Flower Hospital M C Road Angamaly Ernakulam - 683572 – Kerala Angul-(Odisha) IDBI: Shankar Cinema Road Angul -
٠.	, angumany	759122 Odisha
32	Anand	IDBI : P.K.Chambers Amul Dairy Road Anand Gujarat – 388001
33	Ankleshwar	Axis Bank Ltd.: Ground & First Floors, Plot No.C-3/9 Opp. Asopalav Guest House, Near Railway Station, Old N.H. No.8, GIDC IDBI: Ganesh
		Agency Building Near Kanmal Shopping Old Nh-8 Ankleshwar - 393 002 Gujarat
34	Arambagh WB	IDBI : 214 B/1 Arambagh Link Road Nr.Arambagh Electr. Supply off ArambaghHooghly West Bengal-712 601
35	Araria	IDBI : Raja Market Bus Stand Road Araria-854311
36	Asansol	AXIS: Apurba Complex, Apcar Gardensen Raleigh Road, IDBI: Shree Apartment Burnpur Road Opp Sarat Mancha Asansol - 713304 West Bengal
37	Attingal Kerala-	IDBI : S.S.Trade Centre Kizhuvalam Main Road Mamon Attingal Pin-695101 Kerala 695104
38	Aurangabad	Axis Bank: Adalat Road, Near Kranti Chowk, IDBI: Raghbir Chambers Vidya Nagar Jalna Road Aurangabad - 431003
39	Aurangabad Bihar	IDBI: New Area M.G. Road Opp. Sun Shine Fuel Petrol Pump Aurangabad Bihar Pin-824 101
40	Bagalkot	Axis Bank Ltd: Nagappana Katte, Opp. Kerudi Hospital Extension Area Road, IDBI: Laxmi Complex TP No: 82 WardNo: 10 Near Vasavi TalkiesStation Ro Bagalkot Pin: 587 101 – Karnataka
41	Bageshwar-263642	IDBI: Laxmi Complex TP No: 82 Ward No: 10 Near Vasavi Talkies Station Rd Bagalkot Pin : 587 101 - Karnataka
42	Bahadurgarh	IDBI : R N Plaza Railway Road Bahadurgarh
43	Baikunthpur	IDBI: Near Chhattish Gramin Bank Main Road Baikuntpur Koria Baikunthpur- 497335
44	Baghpat	Axis Bank Ltd: Gr. Foor, Khasra No. 882 and 885 Seth Asha Ram Jain Market, Delhi-Baghpat Road IDBI: H.No27 Basant Vihar Ward No 29 Gondia Main Road Balaghat-481001
45	Balasore	Axis Bank Ltd: Subhra Plaza, O T Road Padhuan Pada (Near Police Lines Square),
46	Ballabhgarh	Axis Bank Ltd : Plot No. 40, SCO, Sector 7
47	Ballia	Axis Bank Ltd: Gr. Floor, Khasra No. 72/3, Mauza Midhi, Hotel Chandrawali Building IDBI: Saraswat Market Complex Bhagabatpur PO Dist
48	Balod	Kendrapara Balia- 754208 Odisha  IDBI: Main Road Near UCO Bank Durg Road Balod Pin :491226 (Chhatisgarh) Baloda Bazar IDBI: Near SDM Office Beside PNBMain Road Baloda  Page 102323 Chethicagh
	i l	Bazar - 493332 Chhattisgarh
40	Polygoon	IDDI: Croo Coi Compley Main Bood NH & Baluggan Diet: Khurda Origan 750000
49 50	Balugaon Balurghat	IDBI: Sree Sai Complex Main Road NH-5 Balugaon Dist: Khurda Orissa - 752030  IDBI: College More Op. Dist. Library Adj Balurghat Municipal Office Dist: Dakshin Dinajpur Balurghat -733101 - West Bengal

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
51	Banda	Axis Bank Ltd: Khasra No.10571-10573, Goolar Naka, Amar Cinema Complex, IDBI: Tulsi Swaroop Co Park Near Head Post Office Civil Lines BangalipuraBanda Pin:210001
52	Bangalore	Axis Bank: No. 9, M. G. Road, Canara Bank: Town Hall, Jayanagar 4th Block, ICICI Bank: Commis-Sariat Road, Syndicate Bank: 2nd Cross, Gandhi Nagar, IDBI: 58 IDBI House Mission Road Bangalore - 560027
53	Bangarpet	IDBI : Plot No. 3895 "Sri Lakshmi Venkateshwara Complex" Desihalli KGF Main Road Bangarpet-563114
54	Banka	IDBI: At- VijaynagarNear Girls High School Kotoriya Road Banka Bihar-813102
55	Banswara	IDBI: LIC Building Ground Floor Near Ambamata Temple College Road Banswara Rajasthan - 327001
56 57	Bankura Baramati	IDBI: Bankura-Raghunathpore Road Beside Mashjid Machantala Post and Dist- Bankura Bankura - 722101 - West Benga  IDBI: Vaidya Pratishtan Bldg Cinema Road Indapur Chowk P B NO.19 Pune Maharashtra Baramati - 413102
58	Baran	IDBI: 4 & 4 A College Road Baran ( Raj. ) -325205
59	Barbil	IDBI: Opp Hari-Om Complex Joda Barbil Highway Barbil Pin :758036
60	Bardoli	Axis Bank: Manchhaba, Sankskruti Bhawan, IDBI: Patel Hardware Building Opp Rajput Mall M.G.Road Bardoli - 394602 - Gujarat
61	Bareilly	Axis Bank: 148, Civil Lines, Canara Bank: Civil Lines, IDBI: 146 Civil Lines Circuit House Chouraha BareillyUttar Pradesh – 243001
62	Bargarh	IDBI: MTC Complex Near Private Bus Stand NH-7 Bargarh-768028 Odisha
	Odisha-768028	
63	Baripada	IDBI: Hospital Road Near Satya Sai Chhak P.O. Baripada Dist : Mayurbhanj - 757001 - Orissa
64	Barmer	Axis Bank Ltd: Goswami Tower, Rai Colony Road, IDBI: Arihant Tower Opposite - Custom Check Post Station Road Barmer - 344001 Rajasthan
65	Barnala	Axis Bank Ltd: No.B/12/443 "Meghraj & Son's Building", College Road, IDBI: Arihant Tower Opposite - Custom Check Post Station Road Barmer -344001 Rajasthan
66	Baroda	IDBI: 3rd Floor Garg Complex 46 A Gautam Nagar Oppo. Pizza Hut Race Course Baroda - 390007
67	Barpeta Road	IDBI: Navrang Rai Shopping Complex Navrang Rai Shopping Complex Digamber Jain Temple Road Barpeta Road Pin:781315 (Assam)
68	Barshi	IDBI : Sane Building Somwar Peth Dist Solapur Barshi- 413401Maharashtra
69	Basti	IDBI: 91/5 Opp. Sunil Motors Malviya Road Basti-272001
70	Batala	Axis Bank Ltd: Plot No. 13, Jalandhar Road , Shastri Nagar, IDBI : 24/500 Shastri Nagar Jalandhar Road Batala Punjab Pin : 143505
71	Beawar	Axis Bank Ltd: Property No-11(Old No-8/1), Modi City Centre, Railway Station Road IDBI: Modi City Center Ground Floor Plot No. 8/11  Roop Bani Cinema Marg Beawar - 305901Rajasthan
72	Begusarai	Axis Bank Ltd: Radhakrishna Market, Patel Chowk Main Road, IDBI: K L Market Vishnu Chowk Collegiate School Road Begusarai - 851101 - Bihar
73	Behror	Axis Bank Ltd : Ward No.14, Opp. Sr Sec. School, Bus Stand Road
74	Belgaum	Axis Bank: Khanapur Road, Tilakwadi ICICI Bank: Shree Krishna Towers, Khanapur Road, Tilakwadi, IDBI: 3493/1B College Road Belgaum - 590001
75	Bellary	Axis Bank Ltd: Door/S.No. 8, Main Road, Siddartha Complex, Parvathi Nagar, IDBI: Gr Floor Ganesh Complex Ts No: 12/2a 87 Ward No: 18 Parvathi Nagar Bellary - 583101 Karnataka
76	Berhampur	IDBI: Laxmi Plaza #92217 Main Road Near Sales Tax Office Berhampur Orissa - 760010
77	Bettiah W	IDBI: Supriya Cinema Complex Road West Champaran Bettiah Bihar-845438 Champaran
78	Betul	IDBI: Krishna Complex Gurudwara Road Civil Lines Betul (M.P.)-460001
79	Bhadrak/	IDBI: Mohan Plaza Near Rajghat Bridge At/post - Matha Sahi Bhadrak - 756100 - Orissa Bhagalpur Axis Bank Ltd: 34, Patal Babu Road, IDBI: Adjacent
80	Bhagalpur Bhandara	To UBI 1st Floor Khalifabad Chowk Bhagalpur - 812001 - Bihar  IDBI: Natraj Complex Opp Police Station Gandhi Chowk Bhandara Maharashtra - 441904
81	Bharatpur	Axis Bank Ltd: Khasra No. 1067, Near Nasyaji Temple, Circular Road (Khumber Circular-Station Road), IDBI: Hotel Park Palace Kumher Gate Bharatpur - 321001 - Rajasthan
82	Bharuch	Axis Bank: Shri S'Ad Vidya Mandal Institute of Technology College Campus, ICICI Bank: Blue Chip Complex, Sevashram Road, Panchbatti, IDBI: Shree
02	Briardon	Mangalam Complex B/h Aditya Complex Kasak Circle Bharuch - 392001 - Gujarat
83	Bhatapara	IDBI: Hari Kunj Shankar Ward Near Modi Electronics BHATAPARA Pin :493118
84	Bhatinda	Axis Bank: TP Scheme, The Mall, IDBI: F-77 Teshwar Complex Hazi Rattan Chowk Civil lines Bathinda -151001 Punjab
85	Bhavnagar	Axis Bank Ltd: Plot No. 4/B, Vasundhara Complex, Opp. Dakshinamurthy School, ICICI Bank: Opp. Central Salt Research Institute, Waghawadi Road,
		IDBI: 10 Ground Floor Radheshyam Complex Waghawadi Road Bhavnagar - 364001
86	Bhawanipatna Orissa	IDBI: Paramanandpur Chowk Kesinga Road Bhawanipatna Kalahandi Odisha-766 001
87	Bhilai	Axis Bank: Off. G E Road, Supela Chowk, IDBI: New Era 19 Priyadarshni Parisar Nehru Nagar Square Bhilai - 490020
88	Bhilwara	Axis Bank: Heera Panna Campus, Pur Road, IDBI: 43 Rajendra Marg Bhopalganj Bhilwara - 311 001 Rajasthan.
89	Bhimavaram	IDBI: Door No 22-11-9 Patavarthyvari Street Opp London Hospital Sunday Market Bhimavaram - 534201 (AP)
90	Bhind	Axis Bank Ltd: Shree Satya Sai Complex, Ward No.12, LIC Satelite Office Gwalior Road, IDBI: House no. 220 Ground Floorin Front of Bharat Petrolium Itawa Road Bhind-477001
91	Bhiwadi	Axis Bank Ltd: B-294-295 (A), Aggarwal Enterprises Building, RIICO Chowk, IDBI: PLOT NO A-9 Bhagat Singh Colony Alwar bypass Road Dist Alwar Bhiwadi - 301019 - Rajasthan
92	Bhiwani	Axis Bank Ltd: M.C. No. S-177, 177a, 177b & 177c Circular Road, Near Old Bus, IDBI: Dr D.S.chaudhary Complex Cicullar Road Bhiwani - 127021 - Haryana
93	Bhojpur	IDBI: Ground Floor Near Durga Mandir Shiv Ganj Arrah Bhojpur-802301 - Bihar
94	Bhopal	Axis Bank Ltd: Star Arcade, Plot No.165 A & 166 Zone - I, M.P. Nagar, Canara Bank: Berasia Road, ICICI Bank: Alankar Palace, Near Pragati Petrol Pump, M.P. Nagar, Syndicate Bank: Berasia Road, IDBI: Plot No. 43 Opposite Rang Mahal New Market T. T. Nagar Bhopal – 462003
95	Bhubaneshwar	Axis Bank Ltd: C/o Archbishop's House, Satyanagar, Canara Bank: Bapu Nagar, Janpath, ICICI Bank: OCCF Building, Opp Sriya Talkies, Syndicate Bank: Kalpana Square, IDBI: IDBI House Janpath Unit IX Bhubaneshwar - 751022
96	Bhuj	Axis Bank Ltd: Plot No. 13 & 14, Jubilee Circle Banker's Colony, Opp. All India Radio, Bhuj Dist. Kachch, IDBI: Plot No. M-48 20 MIG Nr Santoshi Maa Mandir Jubilee Circle Bhuj - 370001 - Gujarat
97	Bhusaval	Axis Bank Ltd: Plot No. 40B/3, "Dhanai", Jamner Road Opp. Navshakti Arcade, IDBI: P U Mahajan Building Near Pandurang Talkies Dist Jalgaon Bhusawal- – 425201. Maharashtra
98	Bidar Karnataka	IDBI: H. No. 8-9-265/314Plot No.1 Survey No.12 Padma Kunj Complex Udgir Road Bidar - 585401 Karnataka
99	Bihar Sharif	IDBI: Maghra Commercial complex M G Road Bharaopar Biharsharif Dist : Nalanda Bihar - 803101
100	Bijapur	IDBI: Commercial Complex at S No:41E Plot No:9 Solapur Road Near BLDE Main Entrance Bijapur - 586103 Karnataka
101	Bijnor	Axis Bank Ltd: Gr. & 1st Floors, Ankur Heights, Mirapur Raza Code No. 35, Civil Lines, Najibabad Road, IDBI: Aishwarye Building Near Shakti Chowk Civil Lines Bijnor - 246701 Uttar Pradesh Bikaner IDBI: Modern Market Opp DRM Office Near Tulsi Circle Bikaner - 334001
102	Bilaspur	Axis Bank Ltd: Rama Trade Centre, Opposite Rajiv Plaza, Near New Bus Stand; IDBI: 17/2 Agrasen Chowk Bukhari Building Link Road Bilaspur-495001

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
103	Bilimora	IDRI: Addinath Arcada ann krichna complay Mararii Dasai Road Caharhaya Rillimora 396321. Guiarat
103	Bilimora Boisar	IDBI: Aadinath Arcade opp krishna complex Morarji Desai Road Goharbaug Bilimora - 396321 - Gujarat  IDBI: Arihant market Ostwal Empire Layout Opp ST bust stand Tal- Palghar Dist-Thane Boisar Pin-401501 - Maharashtra
105	Bolangir Odisha -	IDBI: Plot No.927 Khadalpara Bolangir-767001 Odisha
	767001	
106	Botad - 364710 (Gujarat)	IDBI: 1035/1 Jawahar Nagar1035/1 Jawahar Nagar1035/1 Jawahar Nagar1035/1 Jawahar Nagar Gujarat
107	Brabourne	IDBI: Mukherjee House Ground Floor 17 Brabourne Road Kolkata - 700001 - West Bengal
108	Bikaner	Axis: Shree Gaurav Complex, Daga Maidannr Dak Bunglw & Rly Stn, Rani Bazar Rd Bikaner 334001 Rajasthan
109	Bina	Axis Bank Ltd: Bilgaiya Ward, Station Road, Bina
110	Binnaguri	Axis Bank Ltd: O/33, Building No.115 Central Zone, Binnaguri Cantt, Jalpaiguri
111	Bokaro	Axis Bank: Hotel Blue Diamond 15 D/1 Western Avenueground Floor, IDBI: A-1/2 City Centre Sector - 4 Bokaro Jharkhand - 827004112
112	Bolangir Bullanshahar	Axis Bank Ltd: Tara Complex, Bhagarthi Chowk, IDBI: Plot No.927 Khadalpara Bolangir-767001 Odisha  Axis Bank Ltd: 356, Ward No. 18, Opp. Hotel Raj Darbar, D.M. Colony Road, Civil Lines, IDBI: Oppo. D M Residence D.M Coloney Road
113	Dullaristiatiai	Bulandshahr - 203001Uttar Pradesh
114	Buldhana	IDBI: K Square Building Dalal Layout Near Jijamata Stadium Buldhana - 443001 - Maharashtra
115	Bundi	IDBI: Ground Floor Plot no. – 2 OppGayatri Vidya Peeth Khoje Gate Road Bundi Pin :323001
116	Burdwan	Axis Bank: City Tower, 23 G.T. Road; IDBI: M V Apartment 35 GT Road Parbihata (Near SBI) Burdwan West Bengal - 713101
117	Buxar	Axis Bank Ltd: Pipar Pati Road
118	Burhanpur	IDBI: I.B. Choudhari Bldg Shanwara P.B.No.32 Burhanpur- 450331.
119	Calicut	Axis Bank: Marina Mall, YMCA Cross Road; IDBI: Cty Plaza YMCA Cross Road Kozhikode - 673001
120	Chaibasa	IDBI: Above Hero Honda Showroom 1st Floor Main Road Sadar Bazar-CBSA Opp. SBI (JH) West Singbhum 833201 - Chhattisgarh
121	Chak Sardarpura	IDBI: Near Mandir Sardarpura Bass Chaksardarpura P.S. Nohar Hanumangarh Pin :335523 Chak Sardarpura Rajasthan
122	Chalisgaon	IDBI: Commercial Complex Ghat Road P B No. 32 Dist Jalgaon Chalisgaon -424101Maharashtra
123	Chambur Mumbai	IDBI: Shop 12-16 Sunny Estate-II Sion-Trombay Road Chember-400 071
124	Champa	IDBI: M/s Kolai Banshi Complex KBC Building Near Gamon Bridge Barrier Chowk Janjgir Champa Pin - 495671 Chhattisgarh
125	Chandigarh	Axis Bank: Sector 35-B; ICICI Bank: SCO-9-11, Sector 9-D; Syndicate Bank: SCO, 66-67, Sector-17-B, IDBI: Centralised Clearing Unit SCO 1 - 2 - 3 3rd Floor above SBI Treasury Branch Sector 17 B Chandigarh - 160017
126	Chandrapur	IDBI: Shri Pattiwar Building Near Lokmanaya Tilak Vidyalaya Main Road Dist Chandarpur - 442 401Maharashtra
127	Changanacherry	IDBI: Kay & Kay Estate Opp No 3 Pvt Bus Stand M.C. Road Changanacherry - 686101 - Kerala
128	Chandikhole	Axis Bank Ltd: Nayak Building, Chandikhole Chhak Sunguda
129	Chapra	Axis Bank Ltd: Sahebganj, Opp. Civil Court South Side, Chapra, IDBI: 1st Floor Kshatriya Niwas Complex Shiv Nandan Road Chapra - 841301 -
	-	Bihar
130	Charkhi Dadri	IDBI: Khasra NO.324/1Rohtak Rd Opp. PWD Rest House Charkhi Dadri Bhiwani Haryana 127306
131	Chatra	IDBI: 1st Floor New Complex Rana Market Opp Gandouri Mandir Chatra: 825401 (Jharkhand)
132	Chhatarpur	IDBI: Plot No.8&9 Chauhans Building New Colony Ward No.37 Shivaji Ward Near Income Tax Office Ward Chhatarpur 471001 MP
133	Chikhli	IDBI: Opp. Lions Garden Road Chikhli Dist- Navsari Gujarat - 396521 Chikmangalur IDBI: Gr Floor KBG Building M. G. Road Chikmagalur - 577101 Karnataka Chiplun IDBI: Karekar Building Main Road Chiplun Dist Ratnagiri 415605.Maharashtra
134	Chirala	IDBI: 12/2/106 -107 Pallam Complex Railway Station Road Chirala Prakasam Pin :523155
135	Chitradurga	IDBI: Maganur Commercial Complex Site No.1 & 2 B.D. Road Chitradurga Pin-577501 Karnataka
136	Karnataka Chennai	Axis Bank: 82, Dr. Radhakrishnan Salai, Mylapore; Canara Bank: Mount Road; ICICI Bank: Prakash Presidium, Nungambakkam High Road;
		Syndicate Bank: Leelavathy Building, Armenian Street, IDBI: 37 P M Tower. Greams Rd Chennai - 600006
137	Chindwara	Axis Bank Ltd: Nazul Block No. 46, Plot No. 7/2 Sharma Complex, Satkar Choraha, IDBI: Collectorate Road Near Stkar Chowraha Gulabra Chhindwara - 480001 Madhya Pradesh
138	Chirawa	Axis Bank Ltd: Near Naveen Cinema Pilani Road, Chirawa, Distt. Jhunjhunu
139 140	Chittaurgarh	Axis Bank Ltd: Reddy Jana Sangha (R) Building, B D Road  Axis Bank Ltd: Ground and First Floor, Plot No. A. 2. Sukhadia Market, Sector 1 IDRI: B 1 Maora Market Chittergarh, 312001
140	Chittaurgarh Churu	Axis Bank Ltd: Ground and First Floor, Plot No.A-2, Sukhadia Market, Sector 1 IDBI: B-1 Meera Market Chittorgarh - 312001  Axis Bank Ltd: Ward No.10, Nai Sarak IDBI: Ground floor jain guest house Jain Mandir Station Road Churu - 331001 - Rajasthan
142	Cochin	Axis Bank Ltd: 41/419, Chicago Plaza, Rajaji Road; 146 Coimbatore Axis Bank: Avinashi Road, Pappanaickenpalayyam; Canara Bank: Oppankara
		Street; ICICI Bank: Cheran Plaza, Trichy Road;, IDBI: 72 Mayflower E-Castle Dr Balasundaram Road Att Coloney Off Avinashi Road Coimbatore - 641018
143	Contai  Cooch Behar	IDBI: Hatabari Saraswatitala Purba Medinipur Contai-721401 West Bengal IDBI:74 Nripendra Narayan Road Cooch Behar - 736101 - West Bengal
144	Cooch Benar Cuddalore	IDBI: 74 Nripendra Narayan Road Cooch Benar - 736101 - West Bengal IDBI: First Floor Vasantha Complex #43 Imperial Road Daily Thanthi Cuddalore - 607002 Tamil Nadu
146	Cuddapah	IDBI: First Floor #3 / 161 Christian Lane Cuddapah - 516001 Andhra Pradesh
147	Cuttack	Axis Bank: Jayashree Plaza,Badambadi; IDBI: Ground Floor Kavita Bhawan College Road College Square Cuttack Orissa - 753 003
148	Dahod	IDBI: Central Park Gadi Road Govindnagar Road Crossing Dahod Gujarat - 389151
149	Daltonganj	Axis Bank Ltd: Ranka House, Chai Mohan Chowk, Jila School Road IDBI: Harbansh Bhawan Bye Pass Road Aabadganj Daltonganj 822101 Jharkhand
150	Daman	Axis Bank Ltd: Nr Sagar Petrol Pump Opp Police Colony; IDBI: Jamuna Niwas Sr. No. 275 / 1(A) Daman Kunta Road Opp. Green Valley Villa Nani Daman - 396210 - Daman & Diu
151	Damoh	IDBI:239 Maaganj Ward No-3Sanmati Sadan Opp Hotel Rambhog Station Road Damoh Madhya Pradesh Pin:470661
152	Darbhanga	Axis Bank Ltd: Govindlal Jajodia Path, Mirzapur Road; IDBI: Donar Road Opposite Holy Cross School Darbhanga - 846004 – Bihar
153	Datia	IDBI: Jyoti Motors Near Axis Bank Datia Branch Old House No. 735/4 In front of Collectorate Civil Lines Road Datia Pin: 475661 (Madhya Pradesh)
154	Dausa Rajasthan	IDBI: Plot No. F 578/1 & Plot No. 16A Vijay Nagar Opp. Dak Banglow Near Bus Stand Agra Road Dausa - 303303 Rajasthan
155	Davangere	Axis Bank Ltd: No. 821, Renuka Extension Onkarappa Lane, P.B. Road; IDBI: Bsc Annexe C G Hospital Road No 336 / 1-2-3 5th Ward P.J. Extension Davangere - 577004 - Karnataka
	Deesa	IDBI: 1st floor Pitrukrupa Complex Oppo Gayatri Temple Highway Road Deesa - 385535 Dist : Banaskantha Gujarat
156		Avia Bank, LICE & Second Floor Shri Born Arcado 74 (Nov. No. 250/455): Canara Bank, D.D. Bood, ICICI Bank, Nov. Cont. Bood, Hathibarkola IDDI : 50/4
156 157	Dehradun	Axis Bank: UGF & Second Floor Shri Ram Arcade74 (New No.250/466); Canara Bank: R.P. Road, ICICI Bank: New Cantt Road, Hathibarkala IDBI: 59/4 Rajpur Road Dehradun - 248 001
	Dehradun  Delhi -RPU /	
157		Rajpur Road Dehradun - 248 001

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
161	Deogarh (Jharkhand)	Axis Bank Ltd: Plot No. 80, Seth Surajmall Jalan Road, IDBI: Bajla House Seth Surajmal Jalan Road Caster Town Deoghar-814112 Jharkhand
162	Deoria (UP)	IDBI: 269/1 Raghav Nagar Opp SBI Main Branch Deoria - 274001 Ultar Pradesh
163	Desaiganj	IDBI: Ghule Bandhu Building Mata Ward Desaiganj Patel WardTal - Armori Dist: Gadchiroli - 441207 Maharashtra
164	Devlapur	IDBI: 64 Halekote Village Panchayat Plot-1Property No:113 & 114 Sy No. 20A Devlapur Village Siruguppa Bellary - 583121 Karnataka
165	Dewas	IDBI: UG Shop No. 6 & 7 Diamond Towers A.B Road Dewas - 455 001 Madhya Pradesh
166	Dhamara	IDBI: Ground Floor DFC Complex At Post Dhamara District Bhadrak Odisha -756171
167	Dhamtari - (Chhattisgarh)	IDBI: Gr Floor Plot NO 55/2 & 52/2 Survey No-162/1163 &164 Sihawa Chowk Opp. Mahawar Dharmashala NH-43 Dhamtari Pin - 493773 Chhattisgarh
168	Dhanbad	Axis Bank: Shri Ram Plaza, 1st Floor, Bank More; IDBI: Skylark Complex Bank More Dhanbad - 826001
169	Dhar - 454001 (Madhya Pradesh)	IDBI: Ground Floor Avan Amish Ground Floor Avani Amish Ground Floor Avani Amish Ground Floor Avani Amish Madhya Pradesh
170	Dharamshala	IDBI: 113 Kotwali Bazar Dist-Kangra Dharmsala Himachal Pradesh-176215
171	Dharmanagar - (Tripura)	IDBI: V.K.Road (Naya Para Road) Dharmanagar - 799250North Tripura-Tripura
172	Dharmapuri	IDBI: Kaveri Complex Nethaji Bye Pass Road Salem Main Road Opp. Govt Hospital Dharmapuri Pin: 636701 - Tamil Nadu
173	Dharwad Karnataka	IDBI: Ankola Arcade Opp to Kalabhavan Belgaum Road Dharwad - 580008 Karnataka
174	Dhenkana, Odisha	IDBI: Radhika Market Complex Cinema Road Jawahar Chowk Dhenkanal - 759001 Odisha
175	Dholpur	IDBI: Shastri MarketG. T. Road Dholpur Pin :328001 (Rajasthan)
176 177	Dibrugarh	IDBI: City Drugs H.S.Road Near ASEB Office Dibrugarh – 786001 - Assam  Avia Park Ltd. Circular Read, Near City Tower.
178	Dimapur Dhule	Axis Bank Ltd: Circular Road, Near City Tower  Axis Bank Ltd: Lane No. 2 Main Market, Lalbaug; IDBI: 2078 Diama Bldg Galli No. 6 Dhule - 424001
179	Dindigul	IDBI : NO 11 City Plaza - B Varadharaj Shopping Complex Main Road Dindigul Tamil Nadu - 624001
180	Diphu	IDBI: R H Complex M G Road Near Lotika Hall Diphu Karbi Anglong Assam-782460
181	Duburi (Odisha)	IDBI : Gurushakti Market Complex Duburi Chhak District- Jajpur Duburi Pin :755026 Odisha
182	Dumka	Axis Bank Ltd: Bhagalpur Road, IDBI: Shyam Bazar RoadDumka Pin :814101
183	Durgapur	Axis Bank: Sahid Khudiram Sarani, City Center; IDBI: Ruma Sweets Building Nachan Road Benachity Durgapur West Bengal - 713213
184	Durg	IDBI :Dani Building Polsaipara Station Road Durg - 491 001.Maharashtra
185	Dwarka (Guj)	Axis Bank Ltd: Nr Ambedkar Statue Bhadrakali Mata Road Dwarka (Gujarat)
186	Cochin	IDBI: Kothamangalam, Dist. Ernakulam, Canara Bank: Broadway; ICICI Bank: Emgee Square, M.G.Road
187	Eluru	IDBI: KKS Plaza Mulukutla Vari Str Door No : 23-a-7-72 Ramchandra Rao Pet Eluru - 534 002 - Andhra Pradesh
188	Erode	Axis Bank: R.S. No. 418/2, Adjoining Sudha Nursing Home, Perundurai Rd., Veerappan Chathiram Panchayat; IDBI: 66 Aanoor Amman Complex Sathy Main Road Erode - 638003
189	Etah	Axis Bank Ltd: Building No.9, Sector 19, Awagarh House; IDBI: Near Telephone Exchange Civil Lines Road Etah - 207001 - Uttar Pradesh
190	Etawah	Axis Bank Ltd: Ground & First Floor, 166, New Colony Mohalla Chougurji, Kachehri Road; IDBI: Mamta Press Bhawan Opposite Farrukhabad Railway Crossing Etawah - 206001 - Uttar Pradesh
191	Faizabad	Axis Bank Ltd: Plot No. 2/1/6, Opposite Circuit House, Civil Lines; IDBI: Pushpraj Guest House Pushparaj Chauraha 1/13/330 Civil Lines Faizabad - 224001 - Uttar Pradesh
192	Faridabad	Axis Bank Ltd: Shop No. 6, Crown Complex, Neighbourhood No. 2,1-2 Chowk, NIT, Faridabad Nehru Ground NIT; ICICI Bank: District Centre, Sector 16; Syndicate Bank: Neelam Bata Road; IDBI: RPU 65 MM ROAD NEW DELHI - 110055
193	Faridkot	Axis Bank Ltd: Ground Floor Municipal No Bx-606,606/1 Balbir Basti; IDBI: Lal Chand & Sons Opp Sainik Guest House Talwandi Road Faridkot - 151203 - Punjab
194	Farrukhabad -	IDBI: Chawla Niwas Near ITI Chauraha Thandi Sarak Farrukhabad - 209625 Uttar Pradesh
195	( Uttar Pradesh) Fatehabad	Axis Bank Ltd: Khasra No. 170/5/1, 5/2, 6/1 & 6/2 Mauz Basti Bhivan, Karan Plaza, Near Mini Secretariat, N.H10, IDBI: Opp.Bhuna Crossing G.T.Road
		Fatehabad Haryana
196	Fatehpur (UP)	IDBI: Yasoda Bhawan Vidhyathi Chauraha Near Kacheri Civil Line Fatehpur - 212601 Uttar Pradesh  Axie Bank Ltd: Khasra No. 953/1/2/1 (1.0) Main Abebar Fazilka Paad: IDBI: Lekha Singh Campley Cauchala Paad Fazilka Punjah 152123
197 198	Fazilka Ferozepur	Axis Bank Ltd: Khasra No. 852/1/2/1 (1-0), Main Abohar Fazilka Road; IDBI: Lakha Singh Complex Gaushala Road Fazilka Punjab 152123  Axis Bank Ltd: ES-30/3, Harji Niwas1-The Mall; IDBI: Zamindara Building Near Amar Hospital Near Railway Bridge Ferozepur - 152001 Punjab
199	Firozabad (UP)	Axis Bank Ltd: Building No. 68, Vimala Tower, Opp. Bus Stand, Agra Road; IDBI: Gandhi Parkchauraha Old Baijal Nursing Home Firozabad - 283203 -
200	Gadag	IDBI: Manvi Building CTS No.3799/1/A/3AGeneral Kariyappa Circle Port Blair 744101 (Andaman & Nicobar (U.T.)
201	Gandhidham	Axis Bank Ltd: Plot No.349, Sector 12/B; IDBI: Shop No. 678 Golden Plaza Plot No.308 Chowk No. 6 Ward No. 12 B LIC Road Gandhidham Pin 370201 Gujarat GandhiNagar IDBI: Super Mall - Infocity Near GH "0" Circle Gandhinagar Pin :382009
202	Gangavathi	IDBI: CMC No. 2-6-198/2-5-68/ 345 & 6 Ward No.7Koppal - Hubli Road Gangavati Pin :583227
203	Gangtok	Axis Bank Ltd: Gangtok, M G Road; IDBI: Tse-ka Commercial Complex 31-A National Highway Near Private Taxi Gangtok Sikkim - 737101
204	Garhshanker	Axis Bank Ltd: Gr. Floor, Khasra No. 368/3/1, 369/1Garhshankar-Chandigarh Road Near LIC Office
205	Gaya	Axis Bank Ltd: North Church RoadNear Gandhi Maidan;
206	Garhwa	IDBI: Tiwary Chowk Tiwary Rest House Ranka Road Garhwa Jharkhand-822114
207	Gaya Ghaziabad	IDBI: Sugandh Complex River Side Road Lal Bahadur Shastri Path Gaya - 823001 - Bihar  Axis Bank Ltd: Plot No 3,N-30 Ambedkar Road Nehru Nagar; Canara Bank: Maliwara Chowk; ICICI Bank: Raj Nagar; Syndicate Bank: Navyug
000	Ohi	Mkt; IDBI: RPU 65 MM ROAD NEW DELHI - 110055
209	Ghazipur	Axis Bank Ltd: Plot No. 59, Mohammad Patti, Mahua Bagh; IDBI: House No 136 Jail Road Saklenabad Gazipur 233001
210	Giridhi-(Jharkhand)	IDBI:Shri Rameshwar Arcade 1st Floor Town Thana Main Road Giridih - 815301 Jharkhand
211	Godda Godhra	IDBI: Ward No 3 Routara Near Anand Cinema Hall Pirpainti Road Godda Pin :814133\ IDBI: Guruprasad Complex Shop No. 7/8/9/10/11/12 Chitra Road LIC Marg Godhra Gujarat - 389001
212	Golaghat Assam	IDBI: Prakash Bhawan Main Road Golaghat Assam-785 621
214	Gobindgarh	Axis Bank Ltd:, Hukam Chand Buildingpost Office Roadgobindgarh 147301 Punjab
215	Gonda	Axis Bank Ltd: Khasra No. 3089/051, Chauhan Complex, Opp. Thompson College, Lucknow Road; IDBI: 122/99 Opp. Thompson Inter College Civil Lines Uttar Pradesh-271 001
216	Gondal	Axis Bank Ltd.: Ground & First Floor, City Survey No. 1276, Ward No. 1, Palace Road, Opp. Zanana Hospital;

Secondary   Control   Co			
Asia Bank Colon.   Asia Bank C	Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
Asia Bank Colon.   Asia Bank C	217	Condoi	IDDI. Mr. Joshi II Mi akhani Camplay Hannital Book Nors Indian Candhi Stadium Candhi McCallist Phandara Maharanhtra
Asia Batta C. Coltons, Bank Road, Coltons, Stank Road, College Stank Coltons, Colt			· · ·
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Contacted AP	221	Gumla	IDBI:Sahu Nursing Home Ward No. 11 Near Petrol Pump Palkot Road Gumla pin-835207
Comment	222	Guna	Axis Bank Ltd: Shri Maheshwari Mills Compound; IDBI: Graha Complex Near PHE Office A.B. Road Guna - 473001 - Madhya Pradesh
Contraction	223	Guntakal AP	IDBI: D No.10/43 & 44 V.J.Complex Rly Station Road Near Suresh Medical Guntakal-515 801 Andhra Pradesh.
Asia Banks: Sedent-14-New HUDA Office, Canara Banks: Cold Flashway Road, KICIC Banks: HUDA Shupping Cereire, Sector-14, Syndicate Banks: Old Search Complexes and Search Search Complexes and Search Complexes and Search Complexes and Search Search Complexes and Search Complexes and Search Search Complexes and Search Complexe	224	Guntur	ICICI Bank: PMG Complex, Lakshmipuram Main Road; IDBI: Emgee House Chandramouli Nagar Ring Road Guntur – 522007
Rolley Road, Asts Bank: GR Rom Complex guidan Man Road Gusbarra (Bartman-WB) Asts Bank: GS Road Dispur; Canara Bank: Fairey Bazar (BCIC Bank: CS Road, Bhargagair). Canara Bank: CS Road Dispur; Canara Bank: Fairey Bazar (BCIC Bank: CS Road, Bhargagair). Asts Bank: List Man Road, Halpur Det. Visithali (DBI: 1st Poor SWs Shawan Deb Bangfore Road Halpur; B44101 - Bihar Asts Bank: List Man Road, Halpur Det. Visithali (DBI: 1st Poor SWs Shawan Deb Bangfore Road Halpur; B44101 - Bihar Asts Bank: List Man Road, Halpur Det. Visithali (DBI: 1st Poor SWs Shawan Deb Bangfore Road Halpur; B44101 - Bihar Asts Bank: List Man Road, Halpur Det. Visithali (DBI: 1st Poor SWs Shawan Deb Bangfore Road Halpur; B44101 - Bihar Asts Bank: List Man Road, Bank: No State Road, B44101 - Bihar Asts Bank: List Man Road, Bank: No State Road, B44101 - Bihar Halpur; B44101 - Bihar Asts Bank: List Man Road, B44101 - Risk Halpur; B44101 - Risk Halpur; B44101 - Risk Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange Nagar Edd Halpur; Hancaria Flandari, Halpur; B44101 - Bihar Complex Near Rainway Ryow Stigrangara Road Halburgaria Man Road Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange Nagar Edd Halburgaria) B4410 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange Nagar Edd Halburgaria) B4410 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange Nagar Edd Halburgaria) B4411 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange) B4411 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange) B4411 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange) B4411 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, St. Gange) B4411 - Halpur; B44101 - Risk Bank: List (Baba Shymm Songh Complex, Risk Bank: List (Baba Shymm Songh Complex, Risk Bank: List (Baba Shymm Songh) B44101 - Risk Bank:			
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Assis Bank Ltd: Alasta Campa Commercial Complex, Basuderpun, P.O. Haddar, 1981: Operational Building Campus Hadris Dock Complex Christopher Hadris - 271604			SDM Road Gwalior - 474009
Chisapippur Habita - 271504	230	Hajipur	Axis Bank Ltd.: Marai Road, Hajipur Dist. Vaishali; IDBI: 1st Floor Shiv Bhawan Dak Banglow Road Hajipur - 844101 - Bihar
Asks Bank Ltd.: Kinki No. 3, Kharar No. 288, Min Opp. Commercial Motors, Tall Heldwant, Barrelly Road, IDBI: Pol No. 1.8.2 Ground Floor Block D Durge Oligo Centre Block Pann National Road Heldwant 2341 (Humarkahar Pradesah-177 001)   Asks Bank Ltd.: Sebah Styman Road Helmingur Himachal Pradesah-177 001   Asks Bank Ltd.: Sebah Styman Singh Complex, Sin Ganga Hagang PA Sad Statutural Pradesah-177 001   Asks Bank Ltd.: Sebah Styman Singh Complex, Sin Ganga Hagang PA Sad Statutural Pradesah-177 001   Asks Bank Ltd.: Sebah Styman Singh Complex, Sin Ganga Hagang PA Sad Statutural Pradesah-178 001   Asks Bank Ltd.: Sebah Styman Singh Complex, Sin Ganga Hagang PA Sad Statutural Pradesah-178 001   Asks Bank Ltd.: Sebah Styman Cypopale Helder Ganga Hagang Hardwar Colin Road (1981: 98 New Hardwar Colin Road) (1981: 97 Hardwar Pankahar)   Asks Bank Ltd.: Sebah Styman Styman Pannahar Pannaharan Lyanova Pannaharan Lyanova Pannaharan Lyanova Pannaharan Lyanova Pannaharan Lyanova Pannaharan Pannahar	231	Haldia	
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Harriguer   DBI: Adjoining Koutons Showroom Sujaropur Road Harriguer Himachal Pradeel-177 001	232	naiuwani	
Section	233	Hamirpur	•
Hispur   Asis Bank Ltd : Municipal No. 21.23 Ward No. 9, Meent Rood, Hapur (DBE 1452 Bhodgaigh) Delik Rood Hapur - 245101 - Uttar Pradeeh	234	Hanumangarh	Axis Bank Ltd: Baba Shyam Singh Complex, Sri Ganga Nagar Rd, Hanumangarh Junction Hanumangarh, IDBI: Dhillon Complex Near Railway
Hardon   IDB: 417   Behrs Baudinger (East) Nr Cinema Chauraha Lucknow Rd Hardon Ultur Practed-240101			, , , ,
Hardware Pin-246019 - Utbarranche Pin-246019 -	-		
Pin-249407 - Uttaranchal   DBI: Vasant Shine Building R S No.244/1 Vidyangar P.B Road Kamataka Haveri – 881110.   Akis Bank Ltd: Dev Complex Aligain Road   Haveri   DBI: Vasant Shine Building R S No.244/1 Vidyangar P.B Road Kamataka Haveri – 881110.   Akis Bank Ltd: Polit No.309, Ope. Divid Hospital Sabarkantha District Himmatinagar (Dignat 383001   Himmatinagar   DBI: Shreeji Complex Ope; Dwil Hospital Sabarkantha District Himmatinagar Gujarat 383001   DBI: Shreeji Complex Ope; Dwil Hospital Sabarkantha District Himmatinagar Gujarat 383001   DBI: Manka Bilda Main Road Hingol - 431513, (Dist. Hingol)   DBI: Manka Bilda Main Road Hingol - 431513, (Dist. Hingol)   DBI: Manka Bilda Main Road Hingol - 431513, (Dist. Hingol)   Akis Bank Ltd: Den Road Hingol - 431513, (Dist. Hingol)   DBI: Manka Bilda Main Road Hingol - 431513, (Dist. Hingol)   Akis Bank Ltd: Menaka Hospital Sabarkantha District Hingol)   Akis Bank Ltd: Menaka Hospital Sabarkantha District Hingolo   Akis Bank Ltd: DR. Commercial Utbara Estate; Canara Bank: Kamla Nagar, Facing Red Square Market; (DBI: Inder Plaza CAMP Chowk Mail Road Hisar - 125001 - Hanyana   Akis Bank Ltd: DR. Conwis, Sadar Bazar, IDBI: Ground Floor Plot 492Opposite MPRTC Bus Stand Ward No-28 Krishnapuri Ward No-28 Krishnapu	-		• • •
Hasan   DBI: Cer Floor Kenchamba Arcade Sampige Road K R Puram Hassan - 57201 - Kamrataka	237	Haridwar	
Haveri   IDBI: Vasant Shine Bullding R S No 2441 Vidyangar P.B Road Karnataka Haveri – 581110.	238	Hasan	
Hazaribagh			.,
Himmatnagar   IDBI: Shreeji Complex Opp: Chel Hospital Sabarkantha District Himmatnagar Gujarat - 3-83001	240	Hathras	Axis Bank Ltd: Dev Complex, Aligarh Road
Hindupur   IDBI: 18-1-138 M.F.Road Adjacent to ING Vysya Bank Adjacent to ING Vysya BankAndhra Pradesh   IDBI: Manka Bida Main Road Hinagil: -431513, (Dist. Hingoli)	241	Hazaribagh	Axis Bank Ltd.: Plot No.509, Opp. Civil Court NH 33; IDBI: Deep Complex Indrapuri Chowk Hazaribagh - 825301 Jharkhand
Hingoli   Nels: Manka Bido Main Road Hingoli – 431513. (Dist. Hingoli)   Hissar   Axis Bank: SCO No. 177, Commercial Urban Estate; Canara Bank: Kamia Nagar, Facing Red Square Market, ICICI Bank: Kamia Palace Road, Red Square Market, Dist. Index Plazas CAMP Chowk, Mail Road Hissar - 1250001 - Haryana	242	Himmatnagar	IDBI: Shreeji Complex Opp: Civil Hospital Sabarkantha District Himmatnagar Gujarat 383001
Hissar			
Red Square Market; IDBI: Inder Plaza CAMP Chowk Mall Road Hisar - 1250001 - Haryana  Axis Bank Ltd: Meenakshi Chowk, Sadar Bazar; IDBI: Ground Floor Plot -9/2 Opposite MPRTC Bus Stand Ward No-28 Krishnapuri Ward No-28  Krishnapuri  Axis Bank Ltd: B-XX/214 Main Court Road; IDBI: Sutheri Road Opp Maharaja Place Hoshiarpur - 146002 Punjab  Hosur  Axis Bank Ltd: 10-No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; IDBI: No 167 & 168, College Road Opp, Jayaram Hospital; ICICI Bank: Eureka Junction, Travellers Bungdow Road; IDBI: Market Road; ICICI Bank: Eureka Junction, Travellers Bungdow Road; IDBI: Market Road; ICICI Bank: TGV Mansions, Khairatabad; Syndicate Bank: Nizam Shahi Road; IDBI: Mahavir House Basheerbagh Square Hyderabad – 500029  Lichalkaranji & Axis Bank Ltd: Ward No. 9, Building No. 120, Plot No. 78, Ichalkaranji Co-op Estate; IDBI: Mukta Sainik Vasahat Ward no. 9 Thorat Chowk Dist. Kolhapur. Chalakaranji & 416115.  Axis Bank Ltd: Ward No. 9, Building No. 120, Plot No. 78, Ichalkaranji Co-op Estate; IDBI: Mukta Sainik Vasahat Ward no. 9 Thorat Chowk Dist. Kolhapur. 161014.  Axis Bank Ltd: Ward No. 9, Building No. 120, Plot No. 78, Ichalkaranji Co-op Estate; IDBI: Mukta Sainik Vasahat Ward no. 9 Thorat Chowk Dist. Kolhapur. 161014.  Axis Bank Ltd: Axis Bank Ltd: 47, Thangal Bazar; IDBI: Tampha Ebemas Bulding Mahatawan Canhain Avenue Impal Manipur-755 001  Axis Bank Ltd: 47, Thangal Bazar; IDBI: Tam			
Hoshangabad   Axis Bank Ltd: Menakshi Chowk, Sadar Bazar; IDBI: Ground Floor Plot -9/2Opposite MPRTC Bus Stand Ward No-28 Krishnapuri Ward No-28 Krishnapuri   Axis Bank Ltd: B-XX/214 Main Court Road: IDBI: Sutheri Road Opp Maharaja Place Hoshiarpur -146002 Punjab   Axis Bank Ltd: DN. 167 & 168, College Road Opp. Jayaram Hospital; IDBI: No 205/1 Ground floor station road Hospet -583201   Axis Bank Ltd: DN. 167 & 168, College Road Opp. Jayaram Hospital; IDBI: No 205/1 Ground floor station road Hospet -583201   Axis Bank: Size Palniappa Bay Bye Pass Road, IDBI: Ground Floor No. 15 Second Floor Floor No. 15 Second Floor Floor No. 15 Second Floor	245	Hissar	
Krishnapuri Axis Bank Ltd.: B-XXV214 Main Court Road; IDBI: Sutheri Road Opp Maharaja Place Hoshiarpur -146002 Punjab Axis Bank Ltd.: D.No.167 & 168, College Road Opp. Jayaram Hospital; IDBI: No.2051 Ground floor station road Hospet-583201 Hosur Axis Palaniappa Building10-77-28 Bye Pass Road, IDBI: Ground Floor No.15 Second Cross Kamarajolony Hosur Tamil Nadu -635109 Hubli Axis Bank: 1st Floor no.122-146 ward No.III, near Mandakini Hospital; ICICI Bank: Eureka Junction, Travellers Bungalow Road; IDBI: Girriaj Annexe Traveller's Bunglow Road Hubli -580029 Hyderabad Axis Bank: Begumpet Road; Canara Bank: M.J. Market, Abid Road; ICICI Bank: TGV Mansions, Khairatabad; Syndicate Bank: Nizam Shahi Road; IDBI: Mahari House Basheerbagh Square Hyderabad - 500029 LibBi:Mahari House Basherbagh Square Hyderabad - 500029 LibBi:Mahari House Basheerbagh Square Hyderabad - 500029 LibBi: Adar LibBi: Adar House Basheerbagh Square Hyderabad - 500029 LibBi: Adar LibBi: Adar Hyderabad - 781111 LibBi: Adar Hyderabad - 7811	246	Hoshangahad	·
Hospet	-	1 100 nangabaa	
Hosur	247	Hoshiarpur	Axis Bank Ltd.: B-XX/214 Main Court Road; IDBI: Sutheri Road Opp Maharaja Place Hoshiarpur -146002 Punjab
Axis Bank: 1st Floor no.122-146 ward No.III, near Mandakini Hospital; ICICI Bank: Eureka Junction, Travellers Bungalow Road; IDBI: Giriraj Annexe Traveller's Bunglow Road Hubil - 580029	-	Hospet	Axis Bank Ltd: D.No.167 & 168, College Road Opp. Jayaram Hospital; IDBI: No 205/1 Ground floor station road Hospet -583201
Traveller's Bunglow Road Hubil - 580029	$\vdash$		11 7 7
Hyderabad   Axis Bank: Begumpet Road; Canara Bank: M.J. Market, Abid Road; ICICI Bank: TGV Mansions, Khairatabad; Syndicate Bank: Nizam Shahi Road; IDBI: Makhavir House Basheerbagh Square Hyderabad – 500029	250	Hubli	
IDBI:Mahavir House Basheerbagh Square Hyderabad – 500029   Ichalkaranji   Axis Bank Ltd.: Ward No. 9, Building No. 120, Plot No.78, Ichalkaranji Co-op Estate; IDBI: Mukta Sainik Vasahat Ward no.9 Thorat Chowk Dist. Kolhapur. Ichalkaranji - 146115.	251	Hyderahad	·
Idea	201	Tiyadiabaa	
Idar   IDBI: Shanay Complex Block A 1st floor Opp Damodar Complex Jawanpura Idar - 383430 - Gujarat	252	Ichalkaranji	Axis Bank Ltd.: Ward No. 9, Building No. 120, Plot No.78, Ichalkaranji Co-op Estate; IDBI: Mukta Sainik Vasahat Ward no.9 Thorat Chowk Dist. Kolhapur.
Imphal   Axis Bank Ltd: 47, Thangal Bazar; IDBI: Tampha Ebema Building Mahatama Gandhi Avenue Impal Manipur-795 001	$\vdash$		
Indore   Axis- Kamal Palace, 1 Yeshwant Colony Yeshwant Niwas Road, Canara Bank: MG Rd; Axis Bank: Kamal Palace1, Yeshwant Colony; ICICI Bank: Chhoti Khajrani, Malav Parisar, A-B Road; IDBI: Alankar Chambers Rattam Kothi A, B. Road Indore - 452001			• • • • • • • • • • • • • • • • • • • •
Khajrani, Malav Parisar, A-B Road; IDBI: Alankar Chambers Ratlam Kothi A. B. Road Indore - 452001  IDBI: Adit Udyog Bhavan 2130 1st floor S T Stand Rd Dist. Sangli. Islampur - 415409.  Axis Bank Ltd: Teli Plaza, Near MLA CottageE Sector, National Highway 52A; IDBI: Injos Complex T.T. Road Bank Tinaliltanagar Arunachal Pradesh - 791111  Z58 Itarsi Axis Bank Ltd: Meghdoot Hotel, Opp. Rest House Itarsi  Axis Bank Ltd: Meghdoot Hotel, Opp. Rest House Itarsi  Axis Bank Ltd: Meghdoot Hotel, Opp. Rest House Itarsi  Axis Bank: Model Road, Wright Town; SBI Chowk; IDBI: Shukla Bhawan 1415Wright Town Jabalpur - 482002  Z59 Jabalpur IDBI Mahalaxmi Complex Gopal Sagar In front of SBI Evening Branch Jagatsinghpur: 754103 - Orrisa  Z59 Jagraon IDBI Hotel Aksh Building Opp Commissioners Office Jagdalpur Pir: 494001 - Chhattisgarh  Z50 Jagraon Axis Bank Ltd: Khasra No. 937, Property No.364/7 Darshan Tractors Building, Tehsil Road; IDBI: Nh95 Plaha Complex Opp. Lall Palace Cinema Hall  G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Axis Bank: Ashok Marg, C-Scheme; Canara Bank: M I Road, ICICI Bank: Subhash Marg, Near Ahimsa Circle, C-Scheme IDBI: NH95 Plaha Complex  Cpp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Z60 Jajpur Rd -(Odisha)  Z61 Jajpur Rd -(Odisha)  Z62 Jajpur Rd -(Odisha)  Z63 Jalandhar Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road;  Z63 Jalgaon Axis Bank Ltd:, Patel Plaza, C S No. 2683, Al/17; IDBI: Khandesh Milis Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  Z64 Jalgaor IDBI: Plot NO - 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin: 343001 - Rajasthan			
IbB: Adit Udyog Bhavan 2130 1st floor S T Stand Rd Dist. Sangli. Islampur - 415409.   Itanagar	200	indore	
T91111	256	Islampur	• 1
258   Itarsi	257	Itanagar	
Axis Bank: Model Road, Wright Town; SBI Chowk; IDBI: Shukla Bhawan 1415Wright Town Jabalpur – 482002  Jagatsingpur IDBI Mahalaxmi Complex Gopal Sagar In front of SBI Evening Branch Jagatsinghpur: 754103 – Orrisa  IDBI Hotel Aksh Building Opp Commissioners Office Jagdalpur Pin: 494001 - Chhattisgarh  Zagaron Axis Bank Ltd: Khasra No. 937, Property No.364/7 Darshan Tractors Building, Tehsil Road; IDBI: Nh95 Plaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Axis Bank: Ashok Marg, C-Scheme; Canara Bank: M I Road, ICICI Bank: Subhash Marg, Near Ahimsa Circle, C-Scheme IDBI: NH95 Plaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Jaipur - NIMS Uni IDBI:NIMS University Vill: Chitanukalam Near Achrol Delhi Highway Jaipur - 303121  Jaipur Rdd - (Odisha) IDBI:1st FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha  Jakhal Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; IDBI: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001  Z68 Jalgaon Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  IDBI:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin: 343001 - Rajasthan			
Jagatsingpur   IDBI Mahalaxmi Complex Gopal Sagar In front of SBI Evening Branch Jagatsinghpur: 754103 – Orrisa			• • • • • • • • • • • • • • • • • • • •
Jagdalpur   IDBI Hotel Aksh Building Opp Commissioners Office Jagdalpur Pin: 494001 - Chhattisgarh		•	<u> </u>
Axis Bank Ltd: Khasra No. 937, Property No.364/7 Darshan Tractors Building, Tehsil Road; IDBI: Nh95 Plaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Axis Bank: Ashok Marg, C-Scheme; Canara Bank: M I Road, ICICI Bank: Subhash Marg, Near Ahimsa Circle, C-Scheme IDBI: NH95 Plaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Jaipur - NIMS Uni  IDBI:NIMS University Vill: Chitanukalam Near Achrol Delhi Highway Jaipur - 303121  Jaipur Road - 755019 Odisha  Jakhal Axis Bank: Ist FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha  Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; IDBI: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001  Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  Jalore IDBI:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin: 343001 - Rajasthan		0 01	
G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  Axis Bank: Ashok Marg, C-Scheme; Canara Bank: M I Road, ICICI Bank: Subhash Marg, Near Ahimsa Circle, C-Scheme IDBI: NH95 Plaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  264 Jaipur - NIMS Uni IDBI:NIMS University Vill: Chitanukalam Near Achrol Delhi Highway Jaipur - 303121  265 Jajpur Rd -(Odisha) IDBI:1st FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha  266 Jakhal Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  267 Jalandhar Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; IDBI: Bombay Palace 135 Jawahar Nagar Cool Road Jalandhar - 144001  268 Jalgaon Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  269 Jalna IDBI: Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203  270 Jalore IDBI: PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin: 343001 - Rajasthan			* **
Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab  264 Jaipur - NIMS Uni  1081:NIMS University Vill: Chitanukalam Near Achrol Delhi Highway Jaipur - 303121  265 Jajpur Rd -(Odisha)  1081:1st FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha  266 Jakhal  Axis Bank Ltd:, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana  267 Jalandhar  Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; ID81: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001  268 Jalgaon  Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; ID81: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  269 Jalna  ID81:Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203  270 Jalore  ID81:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin: 343001 - Rajasthan		Ŭ	
Jaipur - NIMS Uni   IDBI:NIMS University Vill : Chitanukalam Near Achrol Delhi Highway Jaipur - 303121	263	Jaipur	
Jajpur Rd - (Odisha   IDBI:1st FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha	00:		
Axis Bank Ltd :, Ground Floor near Hero Honda Showroom jakhal 125133 Haryana	$\overline{}$	· .	
Axis Bank: SCO 30-31, Guru Ram Dassdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; IDBI: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001  268 Jalgaon Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  269 Jalna IDBI: Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203  270 Jalore IDBI: PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan		* '	The state of the s
IDBI: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001  268 Jalgaon Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001  269 Jalna IDBI: Shital Plaza Near Alankar M.G. Road New Jalna P B No. 74Jalna -431203  270 Jalore IDBI: PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan	$\overline{}$		
268JalgaonAxis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001269JalnaIDBI:Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203270JaloreIDBI:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan	201	vaiai iui lai	· · · · · · · · · · · · · · · · · · ·
269 Jalna IDBI:Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203 270 Jalore IDBI:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan	268	Jalgaon	
	269	_	
271 Jalpaiguri WB IDBI:6/266/A Ukilpara (kadamtala) Main Road 1st floor Jalpaiguri-735 101 West Bangal	270	Jalore	IDBI:PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan
	271	Jalpaiguri WB	IDBI:6/266/A Ukilpara (kadamtala) Main Road 1st floor Jalpaiguri-735 101 West Bangal

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
272	Jammu	Axis Bank: Highland Tower, Rail Head Complex; Canara Bank: Karan Bhawan, Shali-Mar Road; Syndicate Bank: Sant Palace, Purani Mandi; IDBI: Office Block No O.B.26 Grid Bhavan 1st Floor Rail Head Complex Jammu & Kashmir - 180012
273	Jamnagar	Axis Bank: Park Colony Main Road, Near Joggers' Park; IDBI: Gr Floor Khandelwal Complex 12 Patel Colony P.N. Marg Jamnagar - 361001 - Gujarat
274 275	Jamner	IDBI: Kaila Kamala Shopping Complex Gandhi Chowk Main Rd Jamner Dist Jalgaon - 424206.  Axis Bank: Voltas House, Near Ram Mandir, Bistupur; Canara Bank: Bistupur; ICICI Bank: Natraj Mansion, Main Road, Bistupur;, IDBI: Shantiniketan
	Jamshedpur	Sakchi Boulevard Road Bistupur Jamshedpur - 831001
276	Jangipur - (WB)	IDBI: Plot No 526Village - Basudevpur Raghunathganj Jangipur Murshidabad -742225 West Bengal
277	Jaunpur	IDBI: Verma Building 340 Civil Lines Jaunpur - Uttar Pradesh – 222001
278 279	Jhabua	IDBI: On Indore Ahmedabad Highway Opposite Vijaya Bank Branch On Meghnagar Road Dist-Jhabua Jhabua Pin :457661
280	Jhajjar	IDBI: Bank Lane New Rohtak Road Jajjar Pin : 124103 Haryana  Axis Bank Late Net No.4. Bharat Madical Building N. H. 12: IDBI: Dlet No. 1 Durge Viber Calany One SBC Hamital NH. 12 libelayer Pin : 236001
281	Jhalawar Jhansi	Axis Bank Ltd: Plot No.4, Bharat Medical Building N.H.12: IDBI: Plot No. 1Durga Vihar Colony Opp SRG Hospital NH 12Jhalawar Pin :326001  Axis Bank Ltd.: City Plaza Building, Natraj Cinema Complex; Canara Bank: Civil Lines; IDBI: Krishna Tower (Near Nandini Talkies) Elite Crossing
		Main Road Civil Lines JHANSI - 284001
282	Jharsuguda	IDBI: Shree Hari Tower Near Income -Tax office Sarbahal Road Jharsuguda Orrisa : 768201
283	Jhumritelaiya- (Jharkhand)	IDBI: Samanta Edifice Near Samanta Kali Mandir Ranchi Patna Road Jhumritelaiya Koderma - 825409 Jharkhand
284	Jhunjhunu	Axis Bank Ltd: "Kamal Heights", Modi Road, Near District Library
285	Jind	Axis Bank Ltd.: S.C.O. No. 195 & 196 District Shopping Center, Urban Estate IDBI: SCO 207 District Shopping Center Urban Estate Jind Haryana -126102
286	Jodhpur	Axis Bank: Prince Tower, Residency Road; ICICI Bank: Refugee Colony (Sindhi Colony) Near Jaljog Circle; IDBI: Dhanalaxmi Towers 1st Chopsani Road Jodhpur - 342003
287	Jorhat	Axis Bank Ltd: A.T. Road, Chowkbazar; IDBI: Mitha Pukhuri Road Municipal Holding No.542 Ward No.8 Jorhat Assam - 785 001
288	Junagadh	Axis Bank Ltd.: Shop No. 1,2,3 (And First Floor) Raiji Nagar Shopping Centre; IDBI: Mary Gold-2 Complex Opp Bahhaudin College College Road Junagadh Gujarat 362001
289	Kaithal	Axis Bank Ltd.: Khasra No. 500/1/1, Near Khurania Palace Opp. R.K.S.D College, Ambala Road;
290	Kakinada	Axis Bank Ltd.: D.No: 12-2-32 Vinayaka Complex; IDBI: 43-1-28 Main road Kakinada - 533001
291	Kangra	IDBI: Kalras Near Bus Stand Dharamshala Road Kangra-176 001 Himachal Pradesh Kanhangad IDBI: Nithyananda Building Main Road (PO) Kanhangad - 671315 Kerala
292	Kanker	IDBI: Kanker City Center Ground Floor Near New Bus Stand NH No: 30Main Road Kanker Pin :494334
293	Kannauj - (UP)	IDBI: Ground Floor KH - NO 245-246(Banger) Near Police Lines Ashok Nagar Kannauj - 209725 Uttar Pradesh
294	Kannur	Axis Bank Ltd.: CW-35-3773/A, Zuhara Arcade, Arat Road; IDBI: KMS Building Thavakara Road Junction Opp Civil Station Kannur - 670 002 – Kerala
295	Kanpur	Axis Bank Ltd.: Ground & First Floor, 16/104-A Civil Lines; Syndicate Bank: Sarvodaya, ICICI Bank: J S Towers, The Mall, IDBI: Jeevan Vikas M.G. Road Near Statue Junction Kanpur - 208 001
296	Kapurthala	Axis Bank Ltd.:1st Floor, Nanha Complex, Mall Road; IDBI: 107- Railway Road Matharau Mansion Kapurthala - 144601 - Punjab
297	Karad	Axis Bank Ltd.: Upper & Lowers, Deepak Pride, Near Tathe Hospital, Super Market Road, Shanivar Peth; IDBI: 223/11 Wankar IdgShaniwar PethTaluka - Karad Dist: Satara - 415 110 Maharashtra
298	Karaikudi	IDBI: No1 3rd Street Subramaniapuram Karaikudi - 630002. Tamil Nadu
299	Karauli	IDBI: Khasra No. 5311 Gulab Bagh Karauli Pin :32224
300	Karimganj	IDBI: P.R.Choudhury Memorial Complex First Floor Bridge RoadKarimganj Pin :788711
301	Karimnagar	IDBI: 1-5-82 1st Floor Sri Balaji Tower Opp Kamaan Karimnagar - 505001 - Andhra Pradesh
302	Karnal	Axis Bank Ltd.: 3/250, 1-Shakti Colony Mall Road; IDBI: SCO - 218 219 Sector-12 Karnal - 132001 Haryana
303	Kannauj	Axis Bank Ltd: Khasra No.28/2, 29, 30 and 31 Mauza Yusufpur Bhagwan, Makrand Nagar Road
304	Karur	Axis Bank Ltd.: VP Towers, No. 126, Kovai Road, North Opp. AKC Petrol Bunk; Canara Bank: Jawahar Bazar; IDBI: No 11 80feet Road Senkundhapuram Karur - 639001 Tamil Nadu
305	Karwar	IDBI: R S No:23 A1/A2 Dr.Pikle Road Baad1 Karwar Dist:North Kanara Pin:581301
306	Kasaragode	IDBI: Cheroor Complex Opp New Bus Stand Kasaragod - 671121 - Kerala
307	Kashipur	IDBI: Katora Tal Road Kashipur Us Nagar Kashipur - 244713 Uttarakhand
308	Katihar	IDBI: Gateway Plaza Shahid chowk Katihar - 854105 - Bihar
309	Katni	Axis Bank Ltd: Nagpur Golden Building, Opposite Old Collectorate; IDBI: Sarojini Mansion Hanuman Ganj Ramleela Ground Ghanta Ghar Katni -
		483501Madhya Pradesh
310	Keonjhar	Axis Bank Ltd: Pattnaik Estate, College Square; IDBI: Jagannathpur Chhaka Opp. New Kacheri Keonjhargarh Keonjhar Pin : 758001 Orissa
311	Khamgaon	IDBI: Anupam Complex P B No 24Opp National High School Khamgaon Dist Buldhana – 444303 Maharashtra
312	Khanna	Axis Bank Ltd.: Khasra No. 3145 & 3146, H.No.267, 268, 269/20Near Kalgidhar Gurudwara
313	Khammam Khandwa	IDBI: 8-175/76 M.V.R.complex Municipal Office Road Khammam - 507001 - Andhra Pradesh  IDBI: Chhabada Market Bombay Bazar P.B. 36 Khandwa - 450001.(dist. East Nimar).
315	Khanna	IDBI: Opp. FCI Godawn G. T. Road Khanna - 141401 - Punjab
316	Kharagpur	IDBI: 281 / 242 Ground Floor Malancha Road Kharagpur West Bengal - 721304
317	Khargone MP	IDBI: Ground Floor C-3 Radha Vallabh Market West Nimar Khargone Madhya Pradesh - 457 118
318	Khed	IDBI: 1st Floor Mukadum Commercial Complex Tin Batti Naka Khed Dist. Ratnagiri - 415709
319	Kheda (No	IDBI: Paras Complex Lal Darwaja Road Kheda Pin : 387411 - Gujarat
	Clg House)	
320	Khunti	IDBI: K.R. Dass Complex Near Hari MandirKhunti Main RoadKhunti Jharkhand Pin :835210
321	Khurda (Odisha)	IDBI: Godipokhari Khurda Pin :752055 Odisha
322	Kishangarh	IDBI: Kabra Sadan Ajmer - Jaipur Road Madanganj Kishangarh - 305801
323	Kochi	Axis Bank: Chicago Plaza, Rajaji Road; Syndicate Bank: Parry Junction, Thoppumpady; IDBI: Dhanwatari Building Near Padma Theater M.G. Road Cochin - 682035
324	Kohima	Axis Bank Ltd: UT Complex Opp. UBC Church; IDBI: 1st Floor Old NST Stand Main Town Kohima Nagaland - 797001
325	Kolhapur	Axis Bank: Sykes Extension, Rajaram Road; ICICI Bank: Rajaram Road, Rajarampuri; IDBI: S-3 TO 7 Royal Heritage BLDG Opp.Basant Bahar
326	Kolkata	Theatre Assembly Road Kolhapur - 416001  Axis Bank: Shakespeare Sarani; Canara Bank: N.S. Road; ICICI Bank: R N Mukherjee Road, Syndicate Bank: Netaji Subhash Road; IDBI: Siddha Point
327	Kolkata (Salt Lake)	Ground Floor Park Street Kolkata - 700016  IDBI:Management House D1 Salt Lake Electronics Complex Block EP & GP Salt lake Kolkata - 700 091
	a (San Lane)	

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
328	Kollam	Axis Bank Ltd.: Vaidya Commercial Arcade Asramam Road, Chinnakada; IDBI: Green Tower "Omkaram" Kankathumukku NH - 47 Kollam Pin : 691 012 - Kerala
329	Kollegal	IDBI: Sri Guru Malleshwara Complex6/184 Ambedkar RoadKollegal TownKollegal Karnataka-571440
330	Koppal Karantaka	IDBI: R.S.No.188 M.B. No.9-7-680/1270 B.T. Patil Nagar Hospet Road Koppal Karantaka-583231
331	Korba	Axis Bank: Power House Road: IDBI: Plot No. 26 Power House Road Transport Nagar Road Korba - 495 677 Chattisgarh;
332	Koregaon	IDBI: Chandraprabha Bldg 1st fFloor Main Road Koregaon Opp. Hutatma Smarak Dist Satara - 415501 Maharashtra
333	Kota	Axis Bank Ltd.: 414, Shopping Centre; Canara Bank: Baran Road; Axis Bank: 414, Shopping Centre; IDBI: Plot No 381-2 Shopping Center Ghorewala Chauraha Rawatbhata Road Kota Rajasthan - 324007
334	Kothamangalam	Axis: Sy. No. 1011 / 17, Building No. 381/C/D/Perumpillichira Buildings IDBI:Pulinattu Properties Thankalam Ward No.XXVI Room No.410E410-I Kothamangalam - 686691 - Kerala
335	Kotkapura [Pb]	Axis: B-1/359,Faridkot Road kot kapura, District Faridkot kotkapura 151204 Punjab
336	Kotputli	IDBI:Krishna Talkies Road Near SBI Basadi Kotputli - Pin 303108 Rajasthan
337	Kottakal Kerala	IDBI:Changuvetty Kottakkal Edarikode-676501 Kerala
338	Kottayam	Axis Bank: Century Towers, Near Ywca, M.C.Road; IDBI:Thekkekarayan Towers Muttambalam PostKanjikuzhy Kottayam - 686004
339 340	Krishnagiri (TM)	IDBI:No.1/375-7S K Complex Rayakottai Road Krishnagiri Pin-635001 Tamil Nadu
340	Krishnanagar	IDBI:1st Floor Patra Market M.M.Ghosh Street Krishnanagar Dist Nadia-741101 - West Bengal
341	(No Clg House) Kullu	IDBI:Opp Puri Brother Petrol Pump Shastri Nagar Kulu Himachal Pradesh : 175101
342	Kumbakonam	IDBI:Premier Towers No.2 Lakshmi Vilas Street Kumbakonam Thanjavur Pin : 612001 - Tamil Nadu
343	Kundapura	IDBI:Kundapura Town Muncipalty Council (KTMC) Bldq Old Bus Stand Kundapura - 576 201 - Karnataka
344	Kurnool	Axis Bank Ltd: 40/581, S.V. Complex, R.S. Road; IDBI: Gowri Gopal Hospital Complex 46-87 Budhawarpeta Kurnool - 518002. Andhra Pradesh
345	Kurukshetra	Axis Bank Ltd.: House No.577/8 Opp. State Bank of Patiala; IDBI: Opposite Krishna Dham Railway Road Kurukshetra - 136118 - Haryana
346	Lakhimpur Kheri	IDBI:PL Plaza Complex Near Heeralal Dharmshala Station Road Lakhimpur Kheri - Uttar Pradesh - 262701
347	Latehar	IDBI:Opposite Water Tank Main Road LateharDist- Latehar-829206 Jharkhand
348	Latur	Axis Bank Ltd.: Sabde Towers, CTS No. 9906 Ausa Road, IDBI: Kamdar RoadAsha SadanHanuman Chowk P B No 4Latur -413512
349	Lewis Rd Bhubaneswar	IDBI: Plot 387 Lewis PlazaLewis RoadIn front of Jyoti Motors Bhubaneshwar-Odisha-751014
350	Lucknow	Axis Bank: 31/93, Ground Floor, I & Ii Floorlucknow; Canara Bank: 32 MG Road, Hazrat Ganj, ICICI Bank: M.G. Marg, Hazratganj; Syndicate Bank: Aminabad; IDBI: Kisan Sahakari Bhavan 2 M G Road Hazratganj Lucknow - 226001
351	Ludhiana	Axis Bank: AG 01 TO 11, Lower Ground Floor, The Boulevard; Canara Bank: Court Road; ICICI Bank: Nehru Sidhant Kender Trust Building, Feroz Gandhi Market; IDBI: 107 The Mall Road Ludhiana - 141001
352	Madanapalle	IDBI:Survey No.221C.T.M.Road Opp.Chaithanya Residency Madanapalle-517325 Andhra Pradesh
353	Madikeri	IDBI: Bhagaths Building No.7/13 College Road Dist: Kodagu Madikeri - Karnataka - 571201
354	Madurai	Axis Bank: Old No.39, New No.37, Naicker New Street, Canara Bank: Grand Central, ICICI Bank: North Chitrai Street; IDBI: Karthik Raja Complex 1/1 Vinayaga NagarMelur Road K. K. Nagar Madurai - 625020
355	Mahad	IDBI:Shop No.910 & 11 Gr. floor Mahad Trade Centre Off M.G. Road CTS No. 1804/A 1947 to 1955 Mahad Raigad Pin : 402301
356	Mahasamund	IDBI:Swami Complex NH-217 Baghbahara Road Near Saify Petrol Pump Mahasamund-493445 - Chattisgarh
357	Mainpuri - ( U P )	IDBI:1212 / 70 Station Road Near Sri Krishna Bajaj Agency Mainpuri Pin :205001 Uttar Pradesh
358	Malappuram	IDBI:V Complex Near Passport Office Parappanangadi Road Kizhakkethala Malappuram - 676 519. Kerala
359	Malerkotla Punjab	IDBI:Punjab Steel Forging & Agro Industries G. T. Road National Highway-1
360	Malkapur	IDBI: Satsang Cinema Rd Post Box No 22 Malkapur 443101
361 362	Madhubani Malda	IDBI: In Front of Suri High School Near Gandhi Chowk Madhubani - 847211- Bihar  IDBI: K.G. Apartment. 48/63 K. J. Sanyal Road Opp Kanya Shikshalaya Girls School Malda - 732101 - West Bengal
363	Malegaon	IDBI: N.G. Apartment. 40/03 N. J. Sariyar Road Opp Kariya Shikshalaya Giris School Malda - 732/01 - West Bengal  IDBI: 10 Arihant Maheshnagar Agra Road Opp Kakani Shopping Centre PB No 89 Malegaon 423203 Nashik Maharashtra
364	Malerkotla	IDBI: 10 Alimant, Wallestinggar Agra Noad Opp Nakani Orlopping Sente V B No 65 Malegaon 423255 Nashik Wallatashta  IDBI: 448023
365	Mandi (HP)	IDBI: SMS Complex Near Telephone Exchange Opp Indra Market Mandi Himachal Pradesh - 175001
366	Mandi Gobindgarh	IDBI: Punjab Steel Forging & Agro Industries G. T. Road National Highway-1
367	Mandsour	IDBI: 163 Yasodharman Marg Mhow-Neemuch Road Opp: Suchitra Talkies Mandsour - 458001 - Madhya Pradesh
368	Mandy- 571401	IDBI: Site No. D4/453/2507Site No. D4/453/2507Mandya (Karnataka) Pin :571401
369	Margao	IDBI: Jyoti Plaza Isidoria Baptista Road Margao Goa-403 601
370	Maroda	IDBI: H No.235 Shri Bhoi Samaj Bldg Somnath Road At & Post Maroda Tal Mul Dist:- Chandrapur Maroda - 441224.Maharashtra
371	Maunath Bhanjan	IDBI: H.No.71 Mughalpura Near SBI City Branch Maunath Bhanjan-275101
372	Mavelikara-(Kerala)	IDBI: PrabasNear Municipal Park Mavelikara Aleppey - 690101Kerala
373	Medak (A P)	IDBI: # 3-9-123 Autonagar Main RoadMedak - 502110Andhra Pradesh
374 375	Medinipur  Mehaboobnagar Br.	IDBI: Raja Bazar Head Post Office Road Medinipur - 721101 - West Bengal  IDBI: D No 1-5-90/2 & 90/3 New Town Mehaboobnagar Telangana-509001
376	Mettupalayam	IDBI: D No.5/630 5/666Coimbatore Road Suthanthirapuram Mettupalayam Pin :641301
377	Mhow	IDBI: Red Cross Hospital Premises Plowden Road Mhow - 453441
378	Miraj	IDBI: Shree KrupaC.S.No.4158/A Near Maidan Datta Mandir Brahmanpuri Miraj Dist Sangli – 416 410 Maharashtra
379	Modinagar	IDBI: Opp Modi Nagar Inter College Modinagar Modinagar - 201201 - Uttar Pradesh
380	Moga [PB]	Axis: S.C.F. NO. 26 And 27 G.T. Road Moga 142001 Punjab
381	Mokokchung - (Nagaland)	IDBI: Yongya and Brothers Imnameren Road Opp MTBA Mokokchung - 798601 Nagaland
382	Manglore	Axis Bank: Essel Towers, Bunts Hostel Circle; Canara Bank: Hampanakatta, IDBI: Metalco Plaza Highland Road FalnirKankanady Mangalore - 575001
383	Manjeri	Axis Bank Ltd.: No.32/976-ABC, MTM Arcade, Court Road, Kancheripadi;
384	Mansa	IDBI: Mittal Complex Water Works Road Mansa - 151505 - Punjab
385	Mathura	Axis Bank Ltd.: OJAL MALL, Opposite Hotel Mukund Palace, Junction Road; Canara Bank: Tilak Dwar Syndicate Bank: Tilak Dwar, Holi Gate IDBI: 146 / 2796 - A Upper Ground Floor Daresi Rd Deeg Gate Mathura - 281001 Uttar Pradesh
386	Maunath Bhanjan	IDBI: H.No.71 Mughalpura Near SBI City Branch Maunath Bhanjan-275101

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
388	Medak (AP)	IDBI: # 3-9-123 Autonagar Main RoadMedak - 502110Andhra Pradesh
389	Medinipur	IDBI: Raja Bazar Head Post Office Road Medinipur - 721101 - West Bengal
390	Meerut	Axis Bank: Hotel Crystal Plaza, Civil Lines Boundary Road, Canara Bank: Abu Lane; Syndicate Bank: Shivpuri, Hapur Road; IDBI: 367 Neel Kamal Building Eves Crossing Shivaji Road Meerut Uttar Pradesh - 250 001
391	Mehaboobnagar Br.	IDBI: D No 1-5-90/2 & 90/3 New Town Mehaboobnagar Telangana-509001
392	Mehsana	Axis Bank Ltd.: Bhimnath House, Near Hotel Janpath Radhanpur Cross Roads, Highway Road; IDBI: Ground Floor Rajkamal City Mall Ahmedabad-Planpur Highway Mehsana- 384002 - Gujrat
393	Mokokchung -(Nagaland)	IDBI: Yongya and Brothers Imnameren Road Opp MTBA Mokokchung - 798601 Nagaland
394	Moradabad	Axis Bank: Khasra ,No 431,Chawni Civil Linesnear Pili Kothi Chauraha; IDBI: Oppo Dharam Kanta Near Majholi Chowk Moradabad- 244001
395	Morena	IDBI: Oppo Dharam Kanta Near Majholi Chowk Moradabad – 244001 IDBI: The Galaxy Opp. Janpad Panchayat M.S Road Morena pin -476001
396	Morvi	Axis Bank Ltd.: Scientific Clock Mfg. Co., Dr. Takhatsinghji Main Road, Near Old Mahajan Chowk, IDBI: 1st FloorParth Plaza Near Om Shanti School Kanyachhatralaya Road Morbi Rajkot - 363641
397	Motihari	IDBI: Lohia Niwas Raja Bazar Court Road (Bihar) Motihari-845401
398	Muktsar	IDBI : Main Kotkpura RoadOpp. Water works Muktsar Pin :152026
399	Mundikota	IDBI : Bhupal Katare Bldg P C O Mundikotta Tal Tirora Mundikota - 441605 Maharashtra
400	Mundra	IDBI: Plot No.1415 Shree Crossway Complex Shivam Park Adani Port Road Mundra Dist - Kutch 370421 Gujarat  Avia Park: Sir D. M. Bood, Eart, Contra Park: CMS Proper Eart; SV Bood, Moled: DS Mars, Chambur, ICICI Park: Contra Market Division, 14t Elegan
401	Mumbai	Axis Bank: Sir. P. M. Road, Fort; Canara Bank: CMS Branch Fort; SV Road, Malad; DS Marg, Chembur; ICICI Bank: Capital Market Division, 1st Floor, 122, Mistry Bhavan, Dinshaw Vachha Road, Churchgate; Syndicate Bank: Homji Street, Fort
402	Muzaffarnagar	Axis Bank: Civil Lines (South), Court Road; IDBI: 203/48 Sadar BazarNear District Court Muzaffarnagar - 251002Uttar Pradesh
403	Muzaffarpur	Axis Bank Ltd.: Jaiswal Compoundnear Jubba Sahani Park Canara Bank: Motijheel, IDBI: Choti Saraiyaganj Muzaffarpur - 842001 – Bihar; IDBI: Choti Saraiyaganj Muzaffarpur - 842001 – Bihar Saraiyaganj Muz
404	Mysore	Axis Bank: Haripriya Complex, Temple Road, Canara Bank: 40, New Status Square, ICICI Bank: Kalidasa Road, V.V. Mohalla, IDBI: MIG 11 Anand Arcade 18th Main Road Kevempu Nagar V. M Double Road Saraswathipuram Mysore - 570023 Karnataka
405	Nabha	Axis Bank Ltd.: Shop No. 12, And First Floor Dr. Ambedkar Market, Near Nabha Improvement Trust,
406	Nadiad	Axis Bank Ltd.: 3 – Shree Ambica Agency, Opp. Mahagujarat Hospital, College Road IDBI: Shop No.1&2 Ground Floor Iskon Arcade College Road Nadiad - 387001 – Gujarat
407	Nagaon-(Assam)	IDBI:Shree Plaza Near PNB Old A T Road Haibargaon Nagaon - 782002 Assam
408	Nagpur	Axis Bank: Rabindranath Tagore Road Canara Bank: Sadar Bazar,, ICICI Bank: Palm Road, Civil Lines Syndicate Bank: Central Avenue Road, Gandhi Bagh; IDBI: Gandhi Chowk Peerbalak Area Mohalla Peerjadan Nagaur - 341001 –Rajasthan, 293 Sitaram Smruti 2nd Floor Off West High Court Road Laxmibhavan Square Dharampeth Nagpur - 440010
409	Nakodar	IDBI: G.S.Bains Complex SCO 111-112 Shankar Road Opp Indian Overseas Bank Mohalla Bahadurpur Nakodar Jalandhar Pin :144040 Punjab
410	Nalbari - (Assam)	IDBI:N.T.RoadNalbari - 781335Assam
411	Nalgonda AP	IDBI:5-2-32 & 33 R.P.Road Opp MRO Office Nalgonda Pin - 508001Andhra Pradesh
412	Nanded	IDBI: Lahoti Complex Near Prabhat Talkies Vazirabad P B 24Nanded-431601Maharashtra
413	Nandurbar	IDBI:Opp. Civil Court Station Rd P. B. No 47 Nandurnar - 425412.
414	Nariman Point	IDBI:Mittal Tower 'C' Wing Ground Floor Nariman Point Mumbai – 400021
415	Narnaul- 123001	IDBI:Rewari Road Adjacent to SBI Branch Moda Wala Mandir Namaul Haryana Pin :123001
416 417	Narsinghpur Nawada	IDBI:House No. 17 Gaya Dutt Ward Harit Kranti Agro Chemicals Station Ganj Mandi Road Station Narsinghpur Pin :487001Madhya Pradesh  IDBI:Prasad BighaMini CollectorateNear Hotel Galaxy Main Road Nawada Bihar 805110
418	Nayagarh	IDBI:Plot no- 1320/3051 N.K. Complex Khandapada Road
419	Narnaul	Axis Bank Ltd.: Khasra No.1254, A/1, Shiv Colony Opp. Panchayat Bhawan,
420	Nasik	Axis Bank: Mazda Towers, Tryambak Naka, F.P. No.183, C.T.S. No.620/9, Canara Bank: Hotel Raj, Jail Road, ICICI Bank: Unit No.G19, Uility Centre, Opp.To Rajiv Gandhi Bhavan, Sharanpur Road Syndicate Bank: Old Agra Road; IDBI: Prathamesh Apartment Thattenagar Gangapur Nashik – 422005
421	Navsari	Axis Bank: Navsari Gandevi Road IDBI: HareKrishna Complex Chimnabai RoadNear Vasant Talkies Navsari – 396445
422	Nawanshahar	Axis Bank Ltd. Khasra No. 3631/1998, 3631/1999 Mohalla Hira Jattan, Banga Road IDBI:Land Mark Chambers Adjacent to Sugar Mill Opp.Rai Tractor Banga Road Nawanshahr Punjab - 144514
423	Nayasarak	IDBI:Shankar House Nayasarak Cuttack -753002
424	Neemuch	IDBI:Madhav Villa Bungalow no.7 LIC Road Near Teachers Colony Neemuch - Madhya Pradesh - 458441
425	Nellore	Axis Bank: G T Road; IDBI: 16-1-655 Ground Floor L R ShineV R C Centre Nellore – 524 003 - Andhra Pradesh
426	Nipani	IDBI:Jawal Agency Bldg P B No 33 Ashoknagar Nipani Tal Chikodi Belgaum - 591 237 Karnataka
427	Nizamabad	IDBI:H.NO.5-6-568 Surya Towers Rajyalakshmi Residency Nr Hotel Kapila Lane Nizamabad - 503 002 - Andhra Pradesh
428	New Delhi	Axis Bank: "Statesman House" Barakhamba Road, Canara Bank: Capital Service Branch, Jeewan Bharti Bldg, Sansad Marg, South Extn-I ICICI Bank: Inner Circle, Connaught Place, Syndicate Bank: Transport Bhawan, 1, Parliament Street,
429	Noida	Axis Bank: B2-B3, Sector 16 Noida, Canara Bank: C-3, Sector-1, ICICI Bank: Senior Mall, Sector 18, Syndicate Bank: B-16-17, Sector-18,
430 431	Ongole Osmanabad	IDBI:Devi Enclave Trunk Road Devi Enclave Trunk Road Devi Enclave Trunk Road Ongole - AP - 523001  IDBI:Garad Building Sambhaji Nagar Osmanabad Pin :413501 (Maharashtra)
431	Ootacamund (Ooty)	Axis Bank Ltd.: Lingadevi Complex, 421, Ettines Road, Ooty (Ootacamund), Canara Bank : Commercial Street
433	Pachora Pachora	IDBI:Chhatrapati Shivaji Maharaj Complex Complex 1st Floor Unit No 2 Jamner Road Pachora - 424 201 Dist Jalgaon Maharashtra
434	Palakkad	Axis Bank Ltd.: City Centre, English Church Road;
435	Palanpur	Axis Bank Ltd.: Movie World Building College Road, IDBI: Lala Budha Mal Empire Scandal Point Nr Yamini Hotel Aima Palampur - 176061 - Himachal Pradesh
436	Palangi	IDBI:Upper Ground Flr Sri Manikantha Residency Tanuku-Undrajavaram Main Road West Godavari District Palangi Andhra Pradesh-534211
437	Palampur	IDBI:12-19 Tirupati Shopping Plaza Opp Sarkari Vasahat Palanpur -385001 - Gujarat
438	Panipat	Axis Bank: GT Road Gaylord Hotel Building, G.T. Road; Canara Bank: G.T. Road; IDBI: Opp Hotel Mid-Town GT Road Near Sanjay Chowk Panipat - 132103
439	Pali	IDBI:Shree Nath 87 Veer Durga Das Nagar Near Nahar Bus Stand Pali - 306401 - Rajasthan
440 441	Palwal Panji (Goa)	IDBI:Old GT Road Palwal 121102 Haryana  Axis Bank: P. Shirgaonkar Road, Sidarth Bandodkar Bhavan, Canara Bank: 18th June Road, ICICI Bank: Sindur Business Centre, Swami Vivekanand
442	Pandharpur	Road, Syndicate Bank: Dr. Atmaram Borkar Road, IDBI: Alcon Chambers Dayanand Bandodkar Marg Panaji Goa Pin: 403001 Goa  IDBI:1187 Navi Peth Khava Bazar Pandharpur Dist.Solapur Maharashtra - 413304
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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)									
440	-										
443	Panna	IDBI:House No. 230 Kishore Ganj Mohalla Kutchery - Gandhi Chowk RoadIn front S S Lodge Panna Pin 488001(Madhya Pradesh)  IDBI:Ground Floor Madhuban Market Panposh Road Next to New India Insurance Paradip - 754142 Orissa									
445	Paradip Parbhani	IDBI:Ramprasad B. Soni. Opp. Z P Kanya Shala Station Rd Parbhani - 431401.									
446	Parli Vaijnath	IDBI:Opale Galli Jau Line Vivekanand Nagar Parli Vaijnath - 431515 TAL- Amejogai Beed Maharashtra									
447	Pathanamthitha	IDBI: MTS Commercial Complex College Road Pathanamthitta - 689645 - Kerala									
448	Pathankot	IDBI: Chhabra Palace Sunder Nagar Dhangu Road Dist. Gurdaspur Pathankot - 145001 - Punjab									
449	Patiala	Axis Bank Ltd.: 4464/5, Rajwara RoadOpposite Head Post Office, The Mall Road Axis Bank: Rajwara Road, The Mall Road, Canara Bank: The Mall, IDBI: 10Chotti Baradari The Mall Patiala - 147001									
452	Patna	Axis Bank: Lok Nayak Jay Prakash Bhawan, Syndicate Bank: Capital Tower Fraser Road, IDBI: Ground Floor Vrundavan Arcade Opp. Bhageshwar Mahadev Station Road Patan - 384265 - Gujarat									
451	Pattambi	IDBI: Grnd Flr Thazhethethil Bldng Old CPI(M) Office Melepattambi (PO) Pattambi PalakkadPin:679303									
452	Payyannur (Kerala)	IDBI: Alrifa Tower Opposite Vysakh Hotel Police Station Road Near BSNL Payyannur Kannur Pin :670307									
453 454	Perinthalmana	IDBI: Ground & 1st Floor Marhaba Trade Centre Ooty Road Near KSEB Office Perinthalmanna - 679322 - Kerala  IDBI: M V J M Complex Opp Municipal Vegetable Market A.M. Road Perumbavoor Pin : 683542 - Kerala									
455	Perumbavoor Phagwara	IDBI: Ohri Towers 14-AModel Town G.T. Road Phagwara - 144401									
456	Petlad	IDBI:Upper Ground Floor Laxmi Chambers Main Road Opp Police Line Petlad Gujarat -388450									
457	Phaltan	IDBI:Sr.No.39/1 Laxminager Dr Deshapande bldg Phaltan.415523 Dist. Satara Maharashtra									
458	Phulbani	IDBI:1st floor Main Road Near SBI Bazar BranchPO/PS : Phulbani Dist-Kandhamal Phulbani Pin :762001									
459	Pilibhit	IDBI:Near Luxmi Tower Gandhi Stadium Road Pilibhit - 262001 - Uttar Pradesh									
460	Pitampura Delhi	IDBI:Plot No.7 C D Block Local Shopping Centre Pitampur-110 034									
461	Pithampur	IDBI:Shop NO. 5-6 Keshar ComplexSector-1 MHOQ Neemuch Road Pithampur - 454774									
462	Pithoragarh	IDBI:Vishnu Market Complex Shree Ganapati Sweets Siltham Pithoragarh - 262501 - Uttranchal									
463	Pondicherry	Axis Bank: NO 6, ST Ange Street ICICI Bank: 49, Mission Street Syndicate Bank: Nearvelan Silks, J.N. Street; IDBI: No 86 S.V.Patel Salai Puducherry (Pondicherry) - Tamil Nadu - 605001									
464	Porbandar	Axis Bank Ltd.: Building Of P H Wadia & Sons, M.G. Road, IDBI: Bhavya Building Ground Opp. Maha Prabhuji Bethak M G Road Porbandar - 360575 - Gujarat									
465	Port Blair	IDBI: 26 MG Road Aberdeen BazarPort Blair 744101 (Andaman & Nicobar (U.T.)									
466	Pratapgarh -(Raj.)	IDBI: Century Mall Malwa Colony Near Darpan Talkies Higher Secondary School Road Pratapgarh Pin: 312605 Rajasthan									
467	Proddatur - 516360	IDBI: Door No: 5/502Ground Floor Gandhi Road Proddatur - 516360									
468	Pudukkottai	IDBI: Palson Building4085/12 4098/2 South 4th Street Pudukkottai Pin :622402 (Tamil nadu)									
469	Pune	Axis Bank: Indra Pushti, Opposite Fergusson College Gate No 2, Canara Bank: CAMP Red Cross Building, ICICI Bank: Shangrila Garden, Bund Garden Road, Syndicate Bank: 712, Naratan Peth, Laxmi Road IDBI: Dynaneshwar Paduka Chowk Fergusson College Road Pune - 411004									
470	Puri	IDBI: Grand Bajaj Showroom Grand Road Badasankha Puri - 752002 (Orissa)									
471	Purulia	IDBI:Deshbandhu Road NH-60A Purulia West Bengal -723101									
472	Raibareli	IDBI: Hotel Amar Kachehri Road Raebareilly - 229001 Uttar Pradesh									
473 474	Raichur Raiganj	IDBI:11-1-10/1 Shantha Complex Saath Kacheri Road Basaveshwara Circle Raichur-584 101 - Karnataka  IDBI:Atul Bandhu Lahiri Market Complex Mohan bati Dist- North Dinajpur Raiganj Pin :733134									
475	Raigarh	IDBI: Opp. Carmel School O.P.Jindal Road Jagatpur Raigarh - 496001 Chhatisgarh									
476	Raipur	Axis Bank: Opp. New Bus Stand, Jeevan Bima Marg; IDBI: Singhania House Civil Lines Oppo. Meuseum Raipur - 492001									
477	Rajahmundry	Axis: D No.7-27-8, Vygram Road ,T Nagar; IDBI: 46-22-11 K.S.R. Complex Danavaipeta Rajahmundry - 533103									
478	Rajgarh	IDBI: House No. B2 Bhawar Colony Near Harijan Thana Shivaji Chouraha NH 12 Rajgarh Pin :465661									
479	Rajim	IDBI: Devbhog Road Shyam Charam Sukla Chowk Gariyabandh -493885									
480	Rajapalayam	Axis Bank Ltd.: Door No. 662, Ward No. 33,Ts No. 74, Block 12, Ward D, Tenkasi Road									
481	Rajkot	Axis Bank: Kalawad Road, Canara Bank: Triko- Na Bagh; ICICI Bank: Jai Hind Press Annexe, Babubhai Shah Marg, Syndicate Bank: Near Para Bazar Dhevar Road; IDBI: "Shivdarshan" Nr.Kathiawad Gymkhana Dr. Radhakrishnan Road Rajkot – 360001									
482	Rajnandgaon	IDBI: Hariprasad Shukla Bldg Gurkhu LineRajnandgaon- 491 44 Maharashtra									
483	Rajpura	Axis Bank Ltd.:1-2, Caliber Market, IDBI: Patiala Chandigarh Road Near ITI Chowk Rajpura Pin: 140401 Patiala									
484	Ramgarh	Axis Bank : First Floord S Complex,Near Thana Chowk									
485	Ranchi	Axis Bank: Shambhu Complex, Near Firayalal Chowk, ICICI Bank: Main Road (Near Ratanlal Petrol Pump) Lalpur, Syndicate Bank: Rani Sati Market, LH Road									
486	Raniganj	Axis Bank Ltd.: 18A N.S.B Road, Near Rani Sati Mandir Ward No. 15;									
487	Ratlam	Axis Bank Ltd.: Anklesaria Complex, Opposite DRM Office  Axis Bank Ltd.:, Hotel Vihar DeluxeMal-Naka, M.D. Naik Road Kolhapur Highway; IDBI: Plot no 1566 Karmarkar Bldg. Dr B N Sawant Rd Ratnagiri -									
488	Ratnagiri	415612									
489	Rewari	Axis Bank Ltd.: Plot No. 6530/Y/1 & E Bawal Chowk, Circular Road; IDBI: SCO-37/38 Brass Market Rewari - 123401 - Haryana									
490	Rajsamand	IDBI: Shree ji Kripa Jalchakki Road Rajsamand - 313326									
491	Ramgarh	IDBI: M P Complex Near Jain Temple Main Road Ramgarh Cantonment - 829122 - Jharkhand									
102	Cantonment	IDRI: Ground Floor Jasouria Line Ramnagar Nainital - 2/4/715 Litterakhand									
492 493	Ramnagar - (Ut) Rampur	IDBI: Ground FloorJaspuria Line Ramnagar Nainital - 244715 Uttarakhand  IDBI: Plot No.D Rahay Raza karim Bagh Patti Chhotey Civil Lines Rampur Pin: 244901 - Uttar Pradesh									
494	Ranchi	IDBI: Arjan Place 5 Main Road Ranchi - 834001									
495	Ranikhet (UT)	IDBI: Nawab Building Almora Road Gandhi Chawk Sadar Bazar Ranikhet-263645									
496	Ranipet - (TN)	IDBI: No.8 A MBT Road Navalpur Ranipeth Pin: 632 402 Tamil Nadu									
497	Rasoolpura - (Raj)	IDBI: C/o Wonder Cement Ltd. Village- Rasoolpura RK Nagar Tehsil- Nimbahera Chittorgarh Pin :312601 Rajasthan									
498	Ratlam	IDBI: Shashvat 127 Biharilal Marg Old Court Road Ratlam - 457001 Madhya Pradesh									
499	Ratnagiri	IDBI: Plot no 1566 Karmarkar Bldg. Dr B N Sawant Rd Ratnagiri - 415612									
500	Rayagada - Odisha	IDBI: Vinayaka Plaza Behind Hotel Swagat New Colony Rayagada Orisha-765 001									
501	Renukoot	IDBI: Birla Market RenukootSonbhadra District Renukoot - 231217									
502	Rewa	IDBI: John Tower College Road Rewa - 486001 - Madhya Pradesh									
503	Rishikesh	Axis Bank Ltd. Ground Floor & Ist Floor City Centre, Khewat No. 1, IDBI: 182 Haridwar Road Ganga Vihar Opp. Akhand Ashram Rishikesh - Uttaranchal - 249201									
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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)									
504	Rohtak	Axis Bank Ltd.: Shop No. 1, Munjal Complex, Delhi Road IDBI: 731 Delhi - Rohtak Road Opp Power House Rohtak - 124001 Haryana									
505	Roorkee	Axis Bank Ltd.: 343/29, Civil Lines Canara Bank: Anaj Mandi, IDBI: Satya Sai Plaza G.T.Road National Highway Azadnagar Chauk Roorkee - 247667 Uttarakhand									
506	Ropar	Axis Bank Ltd.: Khasra No. 49/1, Dashmesh Nagar Near Bela Chowk, IDBI: SCO 38 Beant Singh Market Aman Nagar - II Bela Road Roopnagar									
		(Roopnagar) Dist Ropar Rupnagar Pin: 140001 - Punjab									
507	Rourkela	Axis Bank Ltd.: Mangal Kunj Kachery Road; IDBI: 1st Floor DUA Complex Panposh RoadRourkela Orissa - 769004									
508	Rudrapur	Axis Bank Ltd.: Plot No. 20, Awas Vikas Colony Nainital Road, Uddam Singh Nagar; IDBI:Gaba Complex Kashipur Road Rudrapur Uttranchal - 263 153.									
509	Sagar (MP)	DBI: Lajputpura Ward Mahavir Jinalaya Road Sagar - 470002 - Madhya Pradesh									
510	Saharanpur	Axis Bank Ltd.: A-5, Model Town Mission Compound, Court Road; Canara Bank: Chakrota Road IDBI: Monga Complex Delhi Road Saharanpur Uttar Pradesh - 247001									
511	Salem	Axis Bank Ltd.: 41/2, First & Second Floor Rama Krishna Road; ICICI Bank Ltd: Swarnambigai Plaza, SF No.6/5, Block No.7, Ward-C, Omalur Main Road, Near Bus Stand; IDBI: K.T.Towers Gr Floor No.111 Omallur Main Road Four Road Salem Tamil Nadu - 636007									
512	Samastipur Bihar	IDBI: Ananta Bajaj Mohalla Kashipur Ward No.14 Samastipur - 848101Bihar									
513	Sambalpur	Axis Bank Ltd.: Near Ainthapali Chowk Budharaja Roads; IDBI: Kadambari Complex Nayapara Gole Bazar Sambalpur - 768001 - Orissa									
514	Sanawad	IDBI:Bapa Mansion Khargone Road Dist: Khargone Sanawad - 451111 - Madhya Pradesh									
515	Sangamner	Axis Bank Ltd.: "Gulab Shree" Bungalow, Ward No. 02, Namdar Road; IDBI: Madhu Kunj Complex Navin Nagar Road Sangamner - 422605									
	-	Dist Ahmednagar Maharashtra									
516	Sangli	Axis Bank Ltd.: City Survey No. 32/A Ambrai Road, Azad Chowk; IDBI: Vyankatesh Embassy Opp. Sangli Zillha Parashid Sangli - 416416									
517	Sangrur Sasaram -	Axis Bank Ltd.: SCF No. 17 & 18 ( & Basement) SCF No. 19, Kaula Park Market; IDBI : MP Towers Opp Gurudwara Hargobindpura Outside									
		(Bihar) Sunami Gate Sangrur - 148001 - Punjab Verma Complex Civil Lines GT Road Sasaram Pin -821115 Bihar									
518 519	Satara Satna	IDBI: 218 Pratapganj Peth Vishwasta Bhavan Satara - 415002 (Mah.)									
520	Sawai Madhopur	IDBI: K.M.Heights Rewa Road Satna - 485001 - Madhya Pradesh  IDBI: Plot No 19 Indira Colony Bajaria Sawai Madhopur - 322001 - Rajasthan									
521	Sehore	IDBI:Plot No-14-15 Main Road Tahsil Square Sehore Pin : 466001 - Madhya Pradesh									
522	Sendhwa	IDBI: Goviewala Building AB Road Dist Barwan Sendhwa - 451666 (M. P.)									
523	Secunderabad	Canara Bank: RP Road									
524	Selam	Canara Bank: Fort Axis Bank: Omalur Main Road, Chinagantyada; ICICI Bank: Omalur Main Road, Near Bus Stand									
525	Seoni	IDBI: Shubh Manglam Complex Tikona Park Seoni (M.P.) - 480661									
526	Shillong	Axis Bank Ltd.: O.B. Shopping Mall, Police Bazar Junction Jail Road; Canara Bank: Main Branch GS Road; Axis Bank: Jail Road; IDBI: Plot No. 4 Jail Road Oppo. MTC Building Shillong - 793001 - Meghalaya									
527	Shimla	Axis Bank: Commercial Com-Plex, Kasumpti; Canara Bank: The Mall; Syndicate Bank: The Mall; IDBI: Jeevan Jyoti Building Lala Lajpatrai Chowk The Mall Shimla Himachal Pradesh - 171001									
528	Shimoga	Axis Bank: G.R. Prabhu Arcade, JPN Road, 1st Cross; IDBI: Commerce @ Kori No:29 L. L. R. Road Opposite C.S.hospital Shimoga - 577201 - Karnataka									
529	Shirdi	IDBI: Gr FI Hotel Kala Sai Building Opp. Shirdi Police Station Nagar-Manmad Road Shirdi-423109 Dist-Ahmednagar Maharashtra									
530	Shivpuri	IDBI: Plot No-1403/04/05 Near Jhansi Gun HouseA.B Road Shivpuri Madhya Pradesh- 473551									
531	Sholapur-Navipeth	IDBI:CS No. 5 / 2 South Kasaba Damani Shopping Complex Near Central Talkies Solapur - 413007 - Maharashtra.									
532	Shri Ganganagar	IDBI:Hotel Khurana Palace 2/1-1 Sukharia Marg Ganganagar - 335 001 - Rajasthan									
533	Shrirampur	IDBI:Near Shriram Mandir Ward No 5 P B No. 91Shrirampur 413709 Dist Ahmednagar Maharashtra									
534 535	Sibsagar Sidhi	IDBI:Dolmukh Chariali Babupatty Road Sibsagar-785640 - Assam  IDBI:Laxmi Market near Hospital Chowk NH-75 Sidhi (M.P.)Pin-486661									
536	Sidhpur - 384151	IDBI:Shop No.57 to 62 Ground Floor Tirupati PlazaDist. Patan Siddhpur Gujarat Pin :384151									
	(Gujarat)										
537	Sikanderpur	IDBI: Pal Tower Mehrauli Gurgaon Road Sikanderpur Gurgaon - 122002									
538	Sikar	IDBI: Near Fagalwa Petrol Pump Haveli and Nohara Ward No.3 Station Road Sikar 332001 Rajasthan									
539	Silchar	IDBI: Jagannath Appartment First Floor Hospital Road Silchar-788005 - Assam									
540 541	Siliguri Silvassa	Axis: Spectrum Housesevoke Road, Siliguri, IDBI:Nanak Complex 1st Floor Sevoke Road Siliguri West Bengal - 734001  IDBI:Plot No. 1 Amli Silvassa Vapi Road Silvassa Dadra & Nagar Haveli - 396230									
541	Singrauli	IDBI: Piot No. 1 Amili Silvassa vapi Road Silvassa Dadra & Nagar Haveii - 390230  IDBI: Vindhyanagar Main Road Waidhan Singruali Madhya Pradesh - 486886									
543	Sirsa	IDBI: National Highway # 10 Opp Maruti Showroom Dabwali Road Sirsa Haryana - 125 055									
544	Sitamarhi	IDBI: Vishnu Market Shankar Chowk Near Sarvodaya Press Sitamarhi Bazar Sitamarhi - 843302 - Bihar									
545	Sitapur	IDBI:Dammu ji Building Near Sethi Dry Cleaners Eye Hospital Road Sitapur Uttar Pradesh - 261001									
546	Sivaganga	IDBI: No 59- A North Raja Street Sivaganga - 630561. Tamil Nadu									
547	Sholapur	Axis Bank: Kanale Kalyan Mandap, Dufferin Chowk									
548	Singrauli	IDBI: Vindhyanagar Main Road Waidhan Singruali Madhya Pradesh - 486886									
549 550	Sirsa Sitamarhi	IDBI: National Highway # 10 Opp Maruti Showroom Dabwali Road Sirsa Haryana - 125 055  IDBI: Vishnu Market Shankar Chowk Near Sarvodaya Press Sitamarhi Bazar Sitamarhi - 843302 - Bihar									
551	Sitapur	IDBI: Dammu ji Building Near Sethi Dry Cleaners Eye Hospital Road Sitapur Uttar Pradesh - 261001									
552	Sivaganga	IDBI: No 59-A North Raja Street Sivaganga - 630561. Tamil Nadu									
553	Siwan (BIHAR)	IDBI: Samnani Complex Chapra Main Road Makhdoom Sarai Siwan - 841226 Bihar									
554	Silvassa	Axis Bank Ltd.: Jigar Complex, Naroli Road Survey No. 352/3/4/2/1; IDBI : Plot No. 1 Amli Silvassa Vapi Road Silvassa Dadra & Nagar Haveli - 396230									
555	Sindhanur	Axis Bank Ltd.: Venkatesh Nagar, Gangavathi Road;									
556	Sivakasi	IDBI: New No. 36F Old No.106 Velayutham Road Virudhunagar Dist Sivakasi - 626123 - Tamil Nadu									
557 558	Siwan (BIHAR) Solan	IDBI: Samnani Complex Chapra Main Road Makhdoom Sarai Siwan - 841226 Bihar IDBI: Kapoor Complex Near Axis Bank The Mall Solan Himachal Pradesh - 173212									
559	Solapur	Axis: Kanale Kalyan Mandap, Ground Floor, Dufferin Chowk, Railway Lines									
560	Srinagar	Axis Bank Ltd.: Ground & First Floor Sara Plaza, 1-Indira Gandhi Road; Canara Bank : The Bund									
561	Sonepat	1-L Model Town Sonepet - 131001 Haryana									
562	Srikakulam	IDBI: Gr / 1st Floor kameswari Complex Opp KHK Public School Near Sana Street Srikakulam - 532001 (A.P)									
563	Sriniketan	IDBI: Sriniketan Bazaar Sriniketan Bolpur Birbhum West Bengal - 731236									

# NATIONAL HIGHWAYS AUTHORITY OF INDIA - 54EC CAPITAL GAIN BONDS (Series-XVIII)

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)							
564	Subarnapur	IDBI: Majhipada Near Bus Stand Subarnapur Pin:767017							
565	Sultanpur	IDBI: Jalal Complex H No. 1899 Khairabad Op Arya Samaj Mandir Allahabad Faizabad Road Sultanpur Uttar Pradesh-228001.							
566	Sunder Nagar	IDBI: N.H. 21 Near Cooperative Bank District: Mandi Sundar Nagar - 175002 Himachal Pradesh  IDBI: VIP Colony bhowani bhoyan area Sundargarh, Pin: 770001							
567	Sundergarh	IDBI: VIP Colony bhawani bhavan area Sundergarh Pin :770001							
568	Surat	Axis: Digvijay Towers, Opp. St Xaviers Schoolghod Dod Road, IDBI: Opp V.T. Choksi Law College, Athwa Lines, IDBI: 202 21st Century Business House							
500	0 1	2nd Floor Nr Mandarwaja Ring Road Surat – 395002 ICICI Bank - Platinum Plaza, Opp. VT Choksi Law College, Athwalines, Surat							
569	Surendranagar	Axis Bank: Ajmera Chambers, S. T. Road IDBI: Ground Floor Mega Mall Near Milan Cinema Surendranagar - 363 002 Gujarat							
570	Suri -(West Benga)	IDBI: Khan Complex Madrasha Road Sonatare Para Suri Birbhum -731101West Bengal							
571	Talcher	IDBI: Hotel Shakti International Handidhua Chowk Talcher - 759100 - Orissa							
572 573	Tamluk Tarn Taran	IDBI: Ward No: 10 Village: Padumbasan (Maniktala) Post: Tamluk Dist: Purba Medinipur Pin: 761636  IDBI: Noor Building Opp. SP (D) Office Amritsar Road Tarn Taran - 143401 Punjab							
574	Tasgaon	IDBI: C S No.1540/A/B Parchure Bldg Siddheshwar Road Tasgaon Sangli Maharashtra - 416312							
575	Tembhurni	IDBI: 1794 Phalke Chambers National Highway Tembhurni Solapur – 413211 Tenali IDBI: 22-7-12Sri Krishna Kedar Nilayam Motupallivari Street							
373	Terribrium	Kothapet Motupallivari Street Kothapet (Andhra Pradesh)							
576	Tezpur	IDBI: C.K Das Road Near Kamrupiya Namghar Tezpur Dist - Sonitpur Assam-784001							
577	Thalassery	Axis Bank Ltd.: No.44/2378/G, Pilakkandy Arcade, B Block IDBI: Rani Plaza 44/212 Opp Rani Sree Textiles Logans Road Thalassery Pin-670101 Kerala							
578	Thanjavur	IDBI: No 7ARajappa Nagar Medical College Road Thanjavur - 613007 Tamil Nadu							
579	Thiruvalla	IDBI: Warbha Centre Ramanchira M. C. Road Tiruvalla - 689101							
580	Thiruvananthapuram	Axis: TC NO 3/1914-4/5, Daniels Tower, M G Road, Pattom P O IDBI: Ground Floor Samdrudhi Magnet Building Oppo. Women's College Near Kalabhavan							
	.	Theatre Vazhuthacaud Trivendrum. (Thiruvananthapuram) - 695014							
581	Thodupuzha	IDBI: Tazhatheperambil Complex Ramamangalam Thodupuzha Bye pass Road Thodupuzha - 685584 - Kerala							
582	Thoppumpady	IDBI: 14/1553 MKArcade Fr. Mathew Kothakathu Road Chullickal Thoppumpady Kochi - 682005 - Kerala							
583	Thrissur	Axis: City Centre, Xxv/1130 Round West Thrissur IDBI: Emmatty Towers 1st Floor St. Thomas College East Fort P.O Thrissur - 680005. Kerala							
584	Tinsukia	IDBI: 1st Floor R K Market Devipukhuri Road Tinsukhia Assam - 786125							
585	Thane	Canara Bank: Gokhale Road, Naupada, Syndicate Bank: Vithal Niwas, Naupada, M.G. Road							
586	Theni	Axis Bank Ltd. No.229/134 Madurai Road,							
587	Thiruvalla (Trichur)	IDBI: Warbha Centre Ramanchira M. C. Road Tiruvalla - 689101 Towers, Shornur Road							
588	Tirunelveli	Axis Bank Ltd.: 12, East Car Street IDBI: City Shopping Centre							
589	Trivandrum	IDBI: Bye Pass Road Kokurakulam Near Collectorate Tirunelveli - 627006 Tamil Nadu							
590	Tirupati	Axis Bank: 83, KT Road Tirupati, District. Chittoor, Canara Bank: RC Road, IDBI: Door No. 19/8 DAIR Road Annamaiah Circle Annamayya Marg Tirupati							
		517501 - Andhra Pradesh							
591	Tirupur	Axis: No.3, Court Street, Tirupur 641 601, IDBI: Balamurugan Complex 266 Avinashi Road Tirupur – 641602							
592	Tirur	Axis Bank Ltd. Al-Nas Arcade, Central Junction, Ring Road; IDBI: Razak Center Pan Bazar Mallappuram Road Tirur P.O Mallappuram Pin: 676 101							
593	Tonk	IDBI: GR Floor & First Floor Near Nizam Bidi Factory Subhash Bazar Tonk - 304001 - Rajasthan							
594	Trichy	Axis Bank Ltd.: No.75 E/3, Salai Road Near Thillai Nagar Arch Canara Bank: 26, Nandikoil Street Teppakulam ICICI Bank: West Bouleward Road,							
		Sivapoorna Complex, IDBI: Dukes Complex 120 Bharatiar Salai Cantonment Trichy - 620001							
595	Tumkur	IDBI: 1st Floor Mahalakshmi Central Opp. Govt. Polytechnic College Ashok Nagar Bh Road Tumkur - 572102 Karnataka							
596	Tuticorin	IDBI: Door No. 50 51 52 53 & 54 Ground Floor WGC Road Tuticorin Pin - 628002 Tamil Nadu							
597	Trivendrum	Canara Bank: Puthenchenthai, MG Road,							
598	Udaipur	Axis Bank: Saheli Marg, Near UIT Circle IDBI: Mumal Towers 16 Saheli Marg Udaipur - 313001							
599	Udaipur Tripura	IDBI: Old Motor Stand Central Road Udaipur Tripura-799 120							
600	Udgir Udhampur	IDBI: 23/126 Wattamwar Bldg Main Rd Udgir Dist. Latur - 413517.  IDBI: 150-Dhar Road Shakti Nagar Opp Sansar Saw Mills Udhampur Jammu & Kashmir - 182101							
602	Udupi	Axis Bank Ltd.: Simaz Commercil Complex Near Diana Circle; IDBI: Manipal Centre Maruti Veethika Chittaranjan Circle Udupi Karnataka - 576101							
603	Udumalpet	IDBI: 2-Basheer Ahamed Layout Tirupur Road Udumalpet-642126							
604	Una	IDBI: Basant Tower Hamirpur Road Near Bus Stand Una Una - 174303 - Himachal Pradesh							
605	Unjha	Axis Bank: Sardar Chowk, IDBI: Station Road Near Bank of Baroda Unjha Mehsana – 384170 Gujarat							
606	Uttarkashi	IDBI: Hotel Radhika Palace Bus Stand Uttarkashi- 249193 Uttarkhand							
607	Vadodara / Baroda	Axis Bank: Race Course Circle (North) ICICI Bank: 42, Haribhakti Society, Nr. Chakli Circle, O.P. Road, Syndicate Bank: Mandivi,							
608	Valsad	Axis Bank: Opp. Bai Avabai High School, Halar Road 633							
609	Vapi	Axis Bank Ltd.: Hotel Fortune Galaxy Complex Commercial Plot No. C7/67, P.N.H. No. 8;							
610	Varanasi	Axis Bank: Shastri Nagar, Sigra							
611	Vellore	Axis Bank Ltd. No.15/2, New Door No.30Officers Line,							
612	Veraval	Axis Bank Ltd.: Satguru Arcade, Plot No. 54 Near Tower Chowk, Rajmahal Road							
613	Vijayawada	Axis Bank: Matha Towers, Ring Road, Canara Bank: Iron Centre, Venkatesharapuram, ICICI Bank: 401127, 128, 129, Murali Chambers, M G Road,							
614	Villupuram	IDBI: No.5 Hospital Road (Opp. Fire Station) Villupuram – 605602 Tamil Nadu							
615	Vishakapatnam	Axis Bank: Saripali Elite, H.No 47-10-14 Diamond Park Road, Canara Bank: Daba Gardens, ICICI Bank: Isnar Satyasri Complex, Main Road, Dwarka Nagar							
	-	IDBI: Balaji's Mangalgiri Chambers 9/29/6-1Siripuram Vishakhapatnam - 530003							
616	Virudhanagar	IDBI: Plot No. 32 Lakshmi colony Madurai Road Virudhunagar – 626001 Tamil Nadu							
617	Vita	IDBI: Kaka Bhandare Complex Shivaji Chowk Vita Tal. Khanapur Dist. Sangli -415311.							
618	Vizianagaram	IDBI: MSR Complex Door No. 19-1-9 Jidduvari Street Vizianagaram - 535001 - Andhra Pradesh							
619	Vyara (Gujarat)	Axis Bank: Hyper City, Station Road							
620	Wai	IDBI: 432 Ganpati Ali Hajare Building Wai Dist - Satara - 412803 Maharashtra.							
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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)							
621	Wani	IDBI: Chordia Building Gandhi Market Wani Dist Yawatmal Pin 445304 Maharashtra State.							
622	Warangal	Axis Bank Ltd.: Ayyappa Arcade, 14-2-66,M.G. Road; Canara Bank: Station Road IDBI: Gr. Floor Shri Tirumala Mall Municipal Door							
		Nos 5-9 130 Main Road Sikhwadi Kishanpura Hanamkonda Warangal - 506001. Andhra Pradesh							
623	Warda	IDBI: Sahu Bldg Anaj Line Wardha – 442001							
624	Warora -	IDBI: Shri VT Shrigiriwar Bldg Saraf Line Warora Chandrapur - 442907 Maharasthra							
	(Maharashtra)								
625	Warud	IDBI Bank: PA Patil Building Approach Road Warud Amravati - 444906							
626	Washim	IDBI: Lower Ground Floor Shop No 10 & 11 Paras Plaza II Risod Road Washim-444505 Maharashtra							
627	Yadgir	IDBI: Kalburgi Towers Plot No.2S.No. 395/1 D.No. 5-1-305/1 to 3 Chittapur Road Yadgir Pin:585202 (Karnataka)							
628	Yamuna Nagar	Axis Bank Ltd.: Municipal No. B-V/282, Model Town Mela Singh Chowk, Sardar Mela Singh Ke Kothi; Canara Bank: Jawahar Market, Radaur Road; IDBI:							
		Mela Singh Chowk Model Town Yamunanagar - 135001 - Haryana							
629	Yeotmal	IDBI: Savarkar Market Datta Chowk Yeotmal -445001							

In case of any problem, the following officers of the Nodal Branches of Collecting Banks may be contacted:

Bank	Nodal Officer		Address & Telephone No.  Axis Bank Ltd. Janakpuri Branch', C-3/21, Janakpuri, New Delhi-110058 Tel: 011 -41587430 Fax: 011-25545158 Email: IpoNfo.Mum@axisbank.com							
Axis Bank Ltd	Sh. Omkar Verma Ms. Suman Huria Sh. Sachin Shirawale Sh. Prasad Mulherkar	<ul><li>022-71315876</li><li>09582802071</li><li>022-71315904</li><li>022-71315877-78</li></ul>								
Canara Bank	Sh. Sudhir Gupta	. 09811809894	Canara Bank, Capital Market Services Branch, Jeevan Bharti Building, Sansad Marg, New Delhi - 110001. Tel: 011 -23356864 Fax: 011-23719542							
	-		Email : cb2471@canarabank.com							
HDFC Bank Ltd	Rajat Bhandari Relationship Manager Siddhartha Jadhav Prasanna Uchil	<ul><li>9999365176</li><li>022-30751905</li><li>022-30752927</li></ul>	HDFC Bank Ltd, BTI Department, Lodha 1, Think Techno Campus Buidling, Alpha, 3rd Floor Office, Kanjur Marg (East), Mumbai - 400042 Tel: 022 - 30752927 /2928 /2914 (direct) Email: siddharth.jadhav@hdfcbank.com prasanna.uchil@hdfcbank.com							
ICICI Bank Limited	Mr. Rishav Bagrecha Sh. Upendra Tripathi Ms. Shradha Salaria Ms. Tejashri Chaudhari	<ul><li>022- 66818907</li><li>022- 66818930</li><li>022- 66818932</li><li>022- 66818923</li></ul>	ICICI Bank Limited Capital Market Division 1st Floor,122 Mistry Bhawan Dinshaw Vachha Road, Backbay Reclamation Churchgate, Mumbai-400020 Tel: 022-66818924/923 Email: tejashri.chaudhari@ext.icicibank.com shradha.salaria@icicibank.com							
IDBI Bank	Sh. Ansul Gupta Ms. Kanika Malhotra Sh.Ranjit Kumar	• 011-66281165 • 011-25807013 • 011-25807021	IDBI Bank Ltd., 4th Floor, Indian Red Cross Society Building, 1, Red Cross Road, New Delhi - 110001. Tel: 011 -66281165-66, Fax: 011-23752733 Email: kanika.malhotra@idbi.co.in kumar.ranjit@idbi.co.in; ansul.gupta@idbi.co.in							
Syndicate Bank	Sh. B.B. Sharma Sh. Sandeep	- 9582230870 - 9911657476	Syndicate Bank 1, Transport Bhawan Parliament Street, New Delhi-110001 Tel: 011-23717573 Email: br.9062@syndicatebank.co.in							
Union Bank of India	Ms. Pooja Jindal Ms. Meena Gupta	· 011-25080445 · 011-25080445	Union Bank of India, Bansal Plaza, Central Market, Sector-6, Dwarka, New Delhi - 110075 Tel/Fax: 011 -25080444 Email: dwarka@unionbankofindia.com pooja.jindal@unionbankofindia.com							

For any query and grievance, the Registrar may be contacted at following address and telephonenumbers:

Concerned Person	Address	Tel. Numbers
Sh S.P. Gupta	Beetal Financial & Computer Services Pvt. Ltd.	011- 29961281/82/83
Mobile: 9810186621	"Beetal House", 3rd Floor,	Email : nhaibonds@gmail.com
	99, Behind Local Shopping Centre,	spgupta123@gmail.com
	Madangir, New Delhi-110062	

For any unresolved queries/grievance may be reported to Bond Division of NHAI on 011- 25074100/200 Extn. 2406 and 2460. For any grievance, compliance officer of NHAI may also be contacted:

Name	Designation	Tel. Nos
S.K. Chauhan	Manager (Finance)	011 - 25074100/200 Extn.2479
		Email: skchauhan@nhai.org

NATIONAL HIGHWAYS AUTHORITY OF INDIA (Ministry of Road Transport and Highways, Govt. of India) Head Office: G5 & 6 Sector 10, Dwarka New Delhi-110 075

APPLICATION FORM FOR NON-CONVERTIBLE REDEEMABLE
TAXABLE BONDS (SERIES XVIII) WITH BENEFITS UNDER SECTION 54EC OF INCOME TAX ACT, 1961

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#### INSTRUCTIONS FOR FILLING THE APPLICATION FORM

Issue Highlights: Coupon Rate 5.25% p.a., Lock in period 3 years, Rating: [ICRA] AAA / Stable by ICRA LTD.

1. Application Form must be filled in BLOCK LETTERS IN ENGLISH. A blank space must be left between two or more parts of the name. For Example

A B C C O M P A N Y

Signature should be made in English or Hindi. Signature made in any other Indian languages must be attested by an authorized official of a Bank or by a Magistrate/Notary Public under his/her official Seal.

2. The minimum investment shall be for 1 Bond. **The application can be made for maximum of 500 Bonds.** However, provision inserted under sub-section (1) of section 54EC by the Finance (No. 2) Act, 2014, (w.e.f. 1-4-2015) reads as under. "Provided further that the investment made by an assessee in the long-term specified asset, from capital gains arising from transfer of one or more original assets, during the financial year in which the original asset or assets are transferred and in the subsequent financial year does not exceed fifty lakh rupees"

When the application is submitted, it will be presumed that subscriber has given the information which is true and fair to the best of his/her knowledge.

The application must be signed and verified by guardian in case the applicant is minor, by partner in case of Partnership firm, by karta in case of HUF, by a trustee in case of trust and by himself or by a person duly authorized by the subscriber in case of individual.

- 3. The application should be submitted during banking hours at any of the Bank branches mentioned in the Memorandum of Private Placement. Outstation Demand Draft should be made payable at any designated collection centers mentioned in the Information Memorandum. Bank charges for such applications will be borne by the applicant. NHAI assumes no responsibility for any applications/ cheques/demand drafts lost in mail or late/short credit of Application Money.
- 4. Application once submitted cannot be withdrawn.
- 5. Forms must be accompanied by either a cheque or a demand draft, drawn in favour of "National Highways Authority of India" and crossed "Account Payee Only". Cheques / DDs must be drawn on any bank including a Co-operative Bank, which is member or a submember of the Bankers' Clearing house, located at the place where the Application Form is submitted and payable at the collecting centers. Money Can also be deposited through RTGS.
- 6. Cash, Outstation Cheques, Stock-invest, Money Orders or Postal Orders will NOT be accepted.
- 7. The PAN no. should be mentioned in the Application Form. A self certified copy of PAN card and certified copy of address proof of 1st Applicant and one cancelled Cheque should be submitted alongwith application form.
- 8. As per prevailing rules, TDS on the interest payable to 'Resident' Indian will not be deducted. However, TDS will be deducted as per DTAA from interest payable to NRI investors. The Name of the country must be mentioned in the box appearing against the status of NRI overleaf.
- 9. Receipt of applications will be acknowledged by stamping the "Acknowledgment Slip" appearing below the Application Form by the banker. No separate receipt will be issued.
- 10. In case of application under the power of attorney or by Limited Companies or other corporate bodies, a certified copy of the Power of Attorney or a copy of the approval of the relevant Authority, as the case may be, should be submitted alongwith the Application Form.
- 11. The applications would be scrutinized and accepted as per the provisions of the Terms and Conditions (Instruction) of the Private placement forming part of the Memorandum of Private. NHAI is entitled, as it sole and absolute discretion, to accept or reject any application, in part or in full, without assigning any reason. An application form that is not complete in all respects is liable to be rejected.
- 12. It is advisable that investors keep a photocopy of the submitted application form.
- 13. The application forms will not be accepted after banking hours.
- 14. The Application Forms can be deposited in any of the branches of Union Bank of India & HDFC Bank and designated branches of Axis Bank, Canara Bank, ICICI Bank, IDBI Bank, and Syndicate Bank.
- 15. The investors may check their details on the website of the RTA (Beetal Financial) at the link <a href="http://beetalfinancial.in/beetalfinancial/nhainew.aspx">http://beetalfinancial.in/beetalfinancial/nhainew.aspx</a>. However for unresolved grievance Registrar and NHAI Bonds Division may be contacted:

Sh S.P.Gupta	M/S Beetal Financial & Computer Services (P) Ltd., 99, Beetal House, 3rd Floor, Behind Local Shopping Centre, Madangir, New Delhi - 110062.	011-29961281/82/83 Email: beetalrta@gmail.com nhaibonds@gmail.com
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NHAI Bonds Division 011-25074100/200 Extn. 2406 & 2460 & 2479