

Private & Confidential
Not for Circulation

NHAI BONDS SERIES - XIX
(Section 54 EC of IT Act, 1961)

2018-2019
Date of Issue : 1st April, 2018



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**

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ON TAP

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ON TDS

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**Highest Credit Rating by CARE Ltd., CRISIL Ltd., ICRA Ltd. and
India Rating & Research Pvt. 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.

Sd/-
S. Q. Ahmad
General Manager (Finance)

Date: April 01, 2018

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-XIX, also referred to as NHAI Bond(s)
Bond Trustee/Trustee for the Issue	Vistra ITCL (India) Limited (formerly IL&FS Trust Company Limited) The IL&FS Financial Centre, Plot C- 22, G Block, 7th Floor Bandra Kurla Complex, Bandra (East), Mumbai 400051
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 rd 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 2018-19 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	“ CARE AAA/Stable by CARE Ltd, CRISIL AAA/Stable by CRISIL Ltd, ICRA AAA/Stable by ICRA Ltd & IND AAA/Stable by India Rating & Research Pvt Ltd (Fitch) 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 size	Five Hundred Bonds of Rs.10,000/- each (Rs.50,00,000) subject to fulfillment of other conditions as specified in Income Tax Act.
Size of the Issue	Rs. 6,000 Crore
Mode of Subscription	100% on application
Deemed Date of Allotment/Deemed Date	Last day of the month during which the application amount has been cleared and 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
Interest payment	Annually on 1st bank working day of April & Final Interest at the time of Maturity
Coupon rate	5.75% p.a.
Redemption	Bullet, at the time of maturity i.e. 5 years from deemed date of allotment
Trustee	Vistra ITCL (India) Limited (formerly IL&FS Trust Company Limited) The IL&FS Financial Centre, Plot C- 22, G Block, 7th Floor Bandra Kurla Complex, Bandra (East), Mumbai 400051
Closure of Issue	The issue is open on-tap Basis and closes on March 31,2019 at the close of the banking 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:

1. 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, 2019 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

“**CARE AAA/Stable by CARE Ltd, CRISIL AAA/Stable by CRISIL Ltd, ICRA AAA/Stable by ICRA Ltd & IND AAA/Stable by India Rating & Research Pvt Ltd (Fitch)**” 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 the applicants whose applications are received and monies credited in NHAI's New Delhi account till last day 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 such as eligibility for interest payment and capital gain tax exemption available to the subscribers shall be from the Deemed Date of Allotment. This deemed date of Allotment does not mean that Bonds actually issued and bond certificate have been dispatched on this deemed date of Allotment. 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 period of 2 months from the credit of application money 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 5 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) subject to applicable laws
- Trusts which are authorized to invest in the Bonds
- Eligible NRIs as per applicable law and regulations
- 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)

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

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.” The payment can be made by RTGS / NEFT also. The Bank details of the collecting banks are appended below:

Bank Name	RTGS details	Address where original application form needs to send	Email ID where scan image of application needs to send
UNION BANK OF INDIA	BENEFICIARY NAME : NATIONAL HIGHWAY AUTHORITY OF INDIA A/C NO.536401010000419 IFSC : UBIN0553646	UNION BANK OF INDIA, SECTOR- 6 , BANSAL PLAZA, DWARKA, NEW DELHI-110075 MS.RENU/MS. NEHA 011-25080445/444	renu.sharma@unionbankofindia.com dwarka@unionbankofindia.com Registrar:- spgupta123@gmail.com
CANARA BANK	BENEFICIARY NAME : NHAI CG BOND ISSUE ACCOUNT IFSC CODE- CNRB0002471 A/C NO - 2471201001184	CANARA BANK, CAPITAL MARKET SERVICES BRANCH,JEEVAN BHARTI BUILDING,SANSAD MARG, NEW DELHI -110001. PH: 011-23356864	cb2471@canarabank.com Registrar:- spgupta123@gmail.com
IDBI BANK	BENEFICIARY NAME : NATIONAL HIGHWAY AUTHORITY OF INDIA A/C NO: 998103000002561 IFSC : IBKL0000998	SH. RANJIT KUMAR/MS. KANIKA MALHOTRA IDBI BANK LTD, CMS-OPS, CCU, 11 B/8, TEWARI HOUSE, PUSA ROAD, NEW DELHI-110005 PH: 011 -66281165-66, 011-25807021	kumar.ranjit@idbi.co.in; ansul.gupta@idbi.co.in Registrar:- spgupta123@gmail.com
ICICI BANK	BENEFICIARY NAME : NATIONAL HIGHWAYS AUTHORITY OF INDIA A/C NO: 000405100716 IFSC CODE: ICIC0000004 NEFT CODE: ICIC0000004	ICICI BANK LIMITED CAPITAL MARKET DIVISION 1ST FLOOR 122 MISTRY BHAWAN DINSHAW VACHHA ROAD BACKBAY RECLAMATION CHURCHGATE MUMBAI- 400020 PHONE NO: 022-66818924/923	tejashri.chaudhari@ext.icicibank.com aparna.mishra@iciciank.com pranali.masurkar@ext.icicibank.com ipocmg@icicibank.com Registrar:- spgupta123@gmail.com
SYNDICATE BANK	BENEFICIARY NAME : NHAI BOND A/C NO. 90622010065585 IFSC : SYNB0009062	SYNDICATE BANK 1, TRANSPORT BHAWAN PARLIAMENT STREET, NEW DELHI-110001	br.9062@syndicatebank.co.in Registrar:- spgupta123@gmail.com
HDFC BANK	BENEFICIARY NAME - NATIONAL HIGHWAYS AUTHORITY OF INDIA A/C NO- 00030350007025 IFSC CODE - HDFC0000003	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)	siddharth.jadhav@hdfcbank.com prasanna.uchil@hdfcbank.com neerav.desai@hdfcbank.com prakash.raval@hdfcbank.com vincent.dsouza@hdfcbank.com Registrar:- spgupta123@gmail.com
AXIS BANK	BENEFICIARY NAME : NHAI 54EC CAPITAL GAINS BOND ISSUE A/C NO.: 912020019237448 IFS CODE: UTIB0000207	IPO&NFO TEAM MUMBAI MR.OMKAR KUMAR VERMA AXIS BANK LIMITED CENTRALIZED COLLECTION PAYMENT HUB 5TH FLOOR 'GIGAPLEX', BUILDING NO.1, PLOT NO. I.T.5 MIDC, AIROLI KNOWLEDGE PARK AIROLI NAVI MUMBAI- 400708	gupta.vikas@axisbank.com lpoNfo.Mum@axisbank.com sandeep.yadav@axisbank.com Janakpuri.Branchhead@axisbank.com Janakpuri.Operationshead@axisbank.com spgupta123@gmail.com rajesh.naik@axisbank.com mangesh.phalke@axisbank.com omkar.verma@axisbank.com

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).
2. 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 and Adhar Card

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. Investors can also pay money through RTGS/ NEFT. NHAI to confirm if they are providing option of online payment i.e. payment through Net banking. Same needs to be incorporate accordingly. 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", 3rd 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.

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 1st 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 5 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 5 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).

Please note that after the amendment in Finance bill with effect from the 1st day of April, 2018, it is amended as under

- (a) in sub-section (1), after the words "long-term capital asset", the words " , being land or building or both," shall be inserted;
- (b) in sub-section (2), before the Explanation, the following proviso shall be inserted, namely:—

'Provided that in case of long-term specified asset referred to in subclause (ii) of clause (ba) of the Explanation occurring after sub-section (3), this sub-section shall have effect as if for the words "three years", the words "five years" had been substituted.';

- (c) in the Explanation occurring after sub-section (3), for clause (ba), the following clause shall be substituted, namely:— ‘

(ba) “long-term specified asset” for making any investment under this section,—

(i) on or after the 1st day of April, 2007 but before the 1st day of April, 2018, means any bond, redeemable after three years and issued on or after the 1st day of April, 2007 but before the 1st day of April, 2018; (ii) on or after the 1st day of April, 2018, means any bond, redeemable after five years and issued on or after the 1st day of April, 2018, by the National Highways Authority of India constituted under section 3 of the National Highways Authority of India Act, 1988 or by the Rural Electrification Corporation Limited, a company formed and registered under the Companies Act, 1956 or any other bond notified in the Official Gazette by the Central Government in this behalf.’

Note: As a result of the said amendment, the tenure of the Bonds have been increased to 5 years in place of three years and long term capital gains arising land or building or both shall only qualify to be invested in these bonds after April 1, 2018.

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 & any other bonds notified in the official gazette by the Central Government in this behalf during F/Y 2018-19 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 2018-19 exceed Rs.50 lakh (Rupees Fifty lakh) including investment in NHAI, Rural electrification Corporation Limited and all other notified entities for the purpose.

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 re-materialization 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 Vistra ITCL India 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 5 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 make a nomination.

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 Registrar on behalf of 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.

PROJECT BEING UNDERTAKEN BY NHAI

The national highways are an integral component of the Indian economy and are fundamental to ensuring the efficient inter-state movement of both passengers and goods. The national highways connect the National and State Capitals of India, the Country's major ports and rail junctions, and provide links with border roads and international highways. The total length of the national highways (including expressways) of India stands at 120,144 km as per the NHAI Annual Report for Fiscal 2017. Whilst highways and expressways constitute only 1.9 per cent. of the length of all roads in India, they are responsible for carrying around 40 per cent. of the road traffic throughout the country.

The progress of the NHDP and other similar projects, as of 30 September 2017, are as follows:

		Total Length (Km.)	Already 4/6 Laned (Km.)	Under Implementatio n (Km.)	Contracts under Implementation (No.)	Balance length for award (Km.)
NHDP	Golden Quadrilateral	5,846	5,846	0	0	-
	North/South-East/West Phase I & II	7,142	6581	290	28	271
	Port Connectivity	435	379	56	7	-
	NHDP Phase III	11,809	7806	2129	75	1874
	NHDP Phase IV	13,203	4493	5927	108	2783
	NHDP Phase V	6,500	2597	1395	33	2508
	NHDP Phase VI	1,000	-	184	9	816
	NHDP Phase VII	700	22	94	4	584
	NHDP Total	46,635	27,724	10,075	264	8,836
Other	2062	1751	311	20	-	
SARDP-NE	110	110		1	-	
Total by the Issuer	48,807	29,585*	10,386	285	8,836	

*Total 20,000 km was approved under NHDP Phase IV. Out of which 13,203 km as assigned to the Issuer and the remaining 6,791 km with MoRTH. **Bharatmala Pariyojana**

As per the MoRTH Government of India the Issuer will develop 34,877 Km of highways under Bharatmala Pariyojana. The total length of 34,877 Km entrusted to NHAI consists of Bharatmala Pariyojana (19,800 Km); existing NHDP projects under implementation (11,382 Km), and various award projects (3,695 Km), not subsumed under Bharatmala.

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

The objective of the project is to optimize the efficiency of freight and passenger movement across India by bridging critical infrastructure gaps while simultaneously creating direct and indirect employment and enhancing economic activity. The project lays a special emphasis on fulfilling the connectivity needs of backward and tribal areas, areas of economic activity, places of religious and tourist interest, border areas, coastal areas and trade routes with neighbouring countries. Therefore, the Issuer will be responsible for the development and maintenance of economic corridors, inter corridors and feeder routes, national corridor efficiency improvement, border and international connectivity roads, coastal and port connectivity roads and green-field expressways among others.

The estimated total capital expenditure for the next five years with respect to this project is approximately INR 7,150 billion

AUDIT

The account of the Authority are audited by the Comptroller & Auditor General of India under Section 19 (2) of the Comptroller & Auditor 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 PATTERN

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 **1st April, 2018** is given below:

Chairman	Shri Deepak Kumar, IAS, Chairman,
Members - (Wholetime)	Shri Rohit Kumar Singh, 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 Amitabh Kant, IAS CEO, Niti Ayog Shri Ajay Narayan Jha, IAS, Secretary Department of Expenditure, Ministry of Finance Shri Yudhvir Singh Malik, IAS, Secretary Ministry of Road Transport & Highways Shri Manoj Kumar, DG (RD) & SS Ministry of Road Transport & Highways

PAST FINANCIAL PERFORMANCE OF NHAJ

(Rs. in crore)

Year Ended 31st March	2014	2015	2016	2017
Income	10.95	16.96	12.94	13.54
Expenditure	197.92	215.07	2434.37	280.90
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	0	0	0	0
Surplus carried to Balance Sheet	0	0	0	0
Capital	92703.78	104520.40	125514.58	139593.80
Reserve & Surplus	0.45	0.45	7.49	0
Grants	13673.46	13669.01	13662.80	13656.43
Borrowings	24067.81	24892.86	45270.37	75384.65
Capital Work in Progress	123064.82	140797.31	176454.02	217726.56
Total Fixed Assets including Capital Work in Progress	123094.39	140838.94	176494.43	217767.20
Net Current Assets	6142.09	1027.53	6744.28	9958.09

BORROWING POWER OF THE AUTHORITY

As per Section 21 of the NHAJ 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 NHAJ Act.

No. CARE/DRO/RL/2018-19/1023

Mr. Madhup Kumar
Chief General Manager (Finance)
National Highways Authority of India
G-5 & 6, Sector 10, Dwarka
New Delhi – 110045

March 29, 2018

Confidential

Dear Sir,

Credit rating for Long-term tax free bonds and Long term borrowing programme

On a review of recent developments including operational and financial performance of your company for FY16 and H1FY17, our Rating Committee has reviewed the following ratings.

Instrument	Amount (Rs. crore)	Rating ¹	Remarks
Long-term Borrowing Programme for FY16-17	33,118 (Rupees Thirty Three Thousand One Hundred and Eighteen Crore only)	CARE AAA; Stable (Triple A; Outlook: Stable)	Reaffirmed

- Refer Annexure 1 for details of rated facilities.
- The rationale for the rating will be communicated to you separately. A write-up (press release) on the above rating is proposed to be issued to the press shortly, a draft of which is enclosed for your perusal as Annexure-2. We request you to peruse the annexed document and offer your comments if any. We are doing this as a matter of courtesy to our clients and with a view to ensure that no factual inaccuracies have inadvertently crept in. Kindly revert as early as possible. In any case, if we do not hear from you by March 30, 2018, we will proceed on the basis that you have no any comments to offer.
- CARE reserves the right to undertake a surveillance/review of the rating from time to time, based on circumstances warranting such review, subject to at least one such review/surveillance every year.

RS

J.

CARE Ratings Limited
(Formerly known as Credit Analysis & Research Limited)

Complete definitions of the ratings assigned are available at www.careratings.com and in other CARE publications.
Off Eastern Express Highway, Sion (E), Mumbai - 400 022. Jhandewalan Extension, New Delhi - 110 055.
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Email: care@careratings.com • www.careratings.com

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5. CARE reserves the right to revise/reaffirm/withdraw the rating assigned as also revise the outlook, as a result of periodic review/surveillance, based on any event or information which in the opinion of CARE warrants such an action. In the event of failure on the part of the entity to furnish such information, material or clarifications as may be required by CARE so as to enable it to carry out continuous monitoring of the rating of the bank facilities, CARE shall carry out the review on the basis of best available information throughout the life time of such bank facilities. In such cases the credit rating symbol shall be accompanied by "ISSUER NOT COOPERATING". CARE shall also be entitled to publicize/disseminate all the afore-mentioned rating actions in any manner considered appropriate by it, without reference to you.
6. CARE ratings do not take into account the sovereign risk, if any, attached to the foreign currency loans, and the ratings are applicable only to the rupee equivalent of these loans.
7. Users of this rating may kindly refer our website www.careratings.com for latest update on the outstanding rating.
8. CARE ratings are **not** recommendations to sanction, renew, disburse or recall the concerned bank facilities.

If you need any clarification, you are welcome to approach us in this regard.

Thanking you,

Yours faithfully,



Richa Jain
Deputy Manager
richa.j@careratings.com



Jasmeen Kaur
Dy. General Manager
jasmeen.kaur@careratings.com

Encl.: As above

Disclaimer

CARE's ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. CARE has based its ratings/outlooks on information obtained from sources believed by it to be accurate and reliable. CARE does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by CARE have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

In case of partnership/proprietary concerns, the rating/outlook assigned by CARE is based on the capital deployed by the partners/proprietor and the financial strength of the firm at present. The rating/outlook may undergo change in case of withdrawal of capital or the unsecured loans brought in by the partners/proprietor in addition to the financial performance and other relevant factors.

CARE Ratings Limited
(Formerly known as Credit Analysis & Research Limited)

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CONFIDENTIAL

NATHIAU/196797/TFB/051701945/5
March 29, 2018

Mr. Sanjeev Kumar
GM Finance
National Highways Authority of India
G 5&6, Sector-10, Dwarka
Delhi - 110075

Dear Mr. Sanjeev Kumar,

Re: CRISIL Rating on the Rs.62000 Crore Long-Term Borrowing Programme of National Highways Authority of India

All ratings assigned by CRISIL are kept under continuous surveillance and review.

CRISIL has, after due consideration, assigned its "CRISIL AAA/Stable" (pronounced as CRISIL triple A rating with Stable outlook) rating on the captioned debt instrument. 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.

Further, in view of your decision to accept the CRISIL Rating, we request you to apprise us of the instrument details (in the enclosed format) as soon as it has been placed. In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL will be necessary.

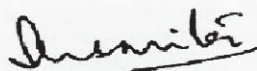
As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the ratings assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating.

As per the latest SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable CRISIL to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crisil.com

Should you require any clarifications, please feel free to get in touch with us.

With warm regards,

Yours sincerely,



Sushmita Majumdar
Director - CRISIL Ratings



Nivedita Shibu
Associate Director - CRISIL Ratings



A CRISIL rating reflects CRISIL's current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL. CRISIL ratings are based on information provided by the issuer or obtained by CRISIL from sources it considers reliable. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. A CRISIL rating is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. All CRISIL ratings are under surveillance. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of this product. CRISIL Ratings rating criteria are available without charge to the public on the CRISIL web site, www.crisil.com. For the latest rating information on any instrument of any company rated by CRISIL, please contact Customer Service Helpdesk at 1800-267-1301.
CRISIL Limited

Corporate Identity Number: L67120MH1987PLC042363



ICRA

ICRA Limited

Ref: D/RAT/2017-18/N-128/09

Date: March 30, 2018

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

Dear Sir,

Re: **ICRA Credit Rating for the Rs. 62,000 crore Long Term Borrowing Programme of National Highways Authority of India**

Please refer to the Rating Agreement dated March 26, 2018 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. 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. The Outlook on the long-term rating is **Stable**.

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 request if you can sign the acknowledgement and send it to us latest by April 06, 2018 as acceptance on the assigned rating. 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 accordingly. This is in accordance with requirements prescribed in the circular dated June 30, 2017 on 'Monitoring and Review of Ratings by Credit Rating Agencies (CRAs)' issued by the Securities and Exchange Board of India.

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.

Building No. 8, 2nd Floor, Tower A
DLF Cyber City, Phase II
Gurugram - 122002, Haryana

Tel. : +91.124.4545300
CIN : L74999DL1991PLC042749

Website : www.icra.in
Email : info@icraindia.com
Helpdesk : +91.124.3341580

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

RATING . RESEARCH . INFORMATION



ICRA

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, debentures and/ or other instruments of like nature to be issued by you.

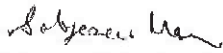
As mentioned above and in accordance with the aforesaid circular issued by SEBI, you are requested to furnish a monthly 'No Default Statement (NDS)' (in the format enclosed) on the first working day of every month, confirming the timeliness of payment of all obligations against the rated debt programme.

You are also 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 and keep us informed of any other developments which may have a direct or indirect impact on the debt servicing capability of the company including any proposal for re-schedulement or postponement of the repayment programmes of the dues/ debts of the company with any lender(s) / investor(s). Further, you are requested 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.

Enclosed herewith is a copy of the rationale of the assigned rating for your reference. Please respond with your comments if any within the aforesaid timeline of April 06, 2018.

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,
For ICRA Limited


Sabyasachi Majumdar
(Senior Vice President)


Abhishek Gupta
(Assistant Vice President)

Acknowledgement

(To be signed and returned to ICRA Limited)

I, < _____ > on behalf of the NHAI hereby accept and acknowledge the above assigned credit rating.

For NHAI

Name:

Date:

Note: Please return a copy of the above communication along with the acknowledgement to ICRA Limited at <ICRA Ltd, Building No.8, Tower A, 2nd Floor, DLF Cybercity, Phase-2, Gurgaon> or = abhishek.gupta @icramdia.com =

Shri Madhup Kumar,
Chief General Manager (Finance)
National Highways Authority of India
G-5&6, Sector
Dwarka, New Delhi - 110075
Telefax: +91 11 25093518

March 29, 2018

Kind Attn: Shri Madhup Kumar, Chief General Manager (Finance)

Dear Sir,

Re: Long-term issuer ratings of National Highways Authority of India

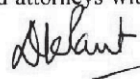
India Ratings and Research (Ind-Ra) has affirmed National Highways Authority of India's (NHAI) Long-Term Issuer Rating at 'IND AAA' with a Stable Outlook. The instrument-wise rating actions are given below:

Instrument Type	Size of Issue (billion)	Rating/Outlook	Rating Action
FY19 borrowing programme (including 54EC bonds for FY19)	INR620	IND AAA/Stable	Assigned
FY18 borrowing programme (including 54EC bonds for FY18)	INR590	IND AAA/Stable	Affirmed
FY17 borrowing programme	INR331.18	IND AAA/Stable	Affirmed
Tax-free bonds (FY12 and FY16)	INR290	IND AAA/Stable	Affirmed
54 EC bonds (FY16)	INR42.81	IND AAA/Stable	Affirmed
54 EC bonds (FY15)	INR6.48	IND AAA/Stable	Affirmed

In issuing and maintaining its ratings, India Ratings relies on factual information it receives from issuers and underwriters and from other sources India Ratings believes to be credible. India Ratings conducts a reasonable investigation of the factual information relied upon by it in accordance with its ratings methodology, and obtains reasonable verification of that information from independent sources, to the extent such sources are available for a given security or in a given jurisdiction.

The manner of India Ratings' factual investigation and the scope of the third-party verification it obtains will vary depending on the nature of the rated security and its issuer, the requirements and practices in the jurisdiction in which the rated security is offered and sold and/or the issuer is located, the availability and nature of relevant public information, access to the management of the issuer and its advisers, the availability of pre-existing third-party verifications such as audit reports, agreed-upon procedures letters, appraisals, actuarial reports, engineering reports, legal opinions and other reports provided by third parties, the availability of independent and competent third-party verification sources with respect to the particular security or in the particular jurisdiction of the issuer, and a variety of other factors.

Users of India Ratings' ratings should understand that neither an enhanced factual investigation nor any third-party verification can ensure that all of the information India Ratings relies on in connection with a rating will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. In issuing its ratings India Ratings must rely on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further,



India Ratings & Research Private Limited A Fitch Group Company

601-9, Prakashdeep Building, 7 Tolstoy Marg, New Delhi 110001

Tel: +91 11 4356 7230 | Fax: +91 11 4356 7231 | CIN/LLPIN: U67100MH1995FTC140049 | www.indiaratings.co.in

ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings can be affected by future events or conditions that were not anticipated at the time a rating was issued or affirmed.

India Ratings seeks to continuously improve its ratings criteria and methodologies, and periodically updates the descriptions on its website of its criteria and methodologies for securities of a given type. The criteria and methodology used to determine a rating action are those in effect at the time the rating action is taken, which for public ratings is the date of the related rating action commentary. Each rating action commentary provides information about the criteria and methodology used to arrive at the stated rating, which may differ from the general criteria and methodology for the applicable security type posted on the website at a given time. For this reason, you should always consult the applicable rating action commentary for the most accurate information on the basis of any given public rating.

Ratings are based on established criteria and methodologies that India Ratings is continuously evaluating and updating. Therefore, ratings are the collective work product of India Ratings and no individual, or group of individuals, is solely responsible for a rating. All India Ratings reports have shared authorship. Individuals identified in an India Ratings report were involved in, but are not solely responsible for, the opinions stated therein. The individuals are named for contact purposes only.

Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services. Investors may find India Ratings's ratings to be important information, and India Ratings notes that you are responsible for communicating the contents of this letter, and any changes with respect to the rating, to investors.

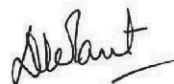
It will be important that you promptly provide us with all information that may be material to the ratings so that our ratings continue to be appropriate. Ratings may be raised, lowered, withdrawn, or placed on Rating Watch due to changes in, additions to, accuracy of or the inadequacy of information or for any other reason India Ratings deems sufficient.

Nothing in this letter is intended to or should be construed as creating a fiduciary relationship between India Ratings and you or between India Ratings and any user of the ratings.

In this letter, "India Ratings" means India Ratings & Research Pvt. Ltd. and any successor in interest.

We are pleased to have had the opportunity to be of service to you. If we can be of further assistance, please contact the undersigned at +91 22 4000 1700.

Sincerely,



Devendra Kumar Pant
Senior Director



Sunil Kumar Sinha
Director



Ref. No: 8734

March 26, 2018

National Highways Authority of India ("NHAI")

G-5 & 6, Sector - 10, Dwarka,

New Delhi 110075

Sub.: NHAI Borrowing Programme 2018-19 aggregating upto Rs.62000 Crore – Appointment of Debenture Trustee

We refer to Offer Letter dated 24th March 2018 entered by us and NHAI.

Pursuant to the above, we hereby confirm that we have no objection to the proposed issue of Taxable Bonds by NHAI, in compliance with applicable laws and regulations and any other steps that the Issuer may take in respect thereof. Further, we confirm that we have no objection on creation of first pari passu charge on existing assets of NHAI which are secured with us under the aforesaid agreement(s), in favour of the Debenture Trustee for the proposed Issue.

We also authorize you to deliver a copy of this letter of consent to the stock exchanges and any other regulatory/statutory authority as may be required under law.

Sincerely,

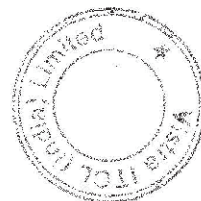
For Vistra ITCL (India) Limited

(formerly known as IL&FS Trust Co. Ltd.)

Authorised Signatory

Name : Sandesh Vaidya

Designation : Manager



Registered office

The IL&FS Financial Centre,

Plot C- 22, G Block, 7th Floor

Bandra Kurla Complex, Bandra (East)

Tel: +91 22 2689 8835

Fax: +91 22 2689 8837

Email: travest@vistra.com

Vistra ITCL (India) Limited

(Formerly known as IL & FS Trust Company Limited)

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

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	Abohar	Axis Bank Ltd : Khasra No. 1275, Circular Road IDBI : Gaushala Road Near Bhadoo Filling Station Near LIC Building
2	Abu Road	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 - Rajasthan
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 - (Andhra Pradesh)	IDBI : 6-5-83/1/1 New Bus Stand Road Bhuktapur Adilabad - 504001 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, Syndicate Bank : Neptune 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 Ganpati Delhi Gate Ahmednagar-414001 210
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 (Punjab -143102)	IDBI : Chogawan Raod District-Amritsar Ajnala Pin-143102 Punjab
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 -Alibaug Dist - Raigad-402201
17	Akot	IDBI : Shri Sadan Jawahar Road Akot Akola - 444101 Maharashtra
18	Aligarh	Axis Bank Ltd : Omji Complex, Ramghat Road Niranjan Puri, Canara Bank : Gandhi Marg, IDBI : Liberty Plaza Kishanpur Tirala Ramghat Road Aligarh - 202001 Uttar Pradesh
19	Allahabad	Axis Bank : M.G. Marg, Civil Lines, Syndicate Bank : Sardar Patel Marg, Civil Lines (Tel.2610854), IDBI : Jeevan Prakash Building 172A/40 M.G.Marg Civil Lines Allahabad Uttar Pradesh - 211 001
20	Alleppey	IDBI : Sringana 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, 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 Amravati - 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 - 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 Arambagh Hooghly 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 Jaina 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 : Nagappanna Katte, Opp. Kerudi Hospital Extension Area Road, IDBI : Laxmi Complex TP No: 82 WardNo: 10 Near Vasavi Talkies Station Rd 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 Baikunthpur Koria Baikunthpur- 497335
44	Baghpat	Axis Bank Ltd : Gr. Floor, 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	Balasure	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 Kendrapara Balia- 754208 Odisha
48	Balod	IDBI : Main Road Near UCO Bank Durg Road Balod Pin :491226 (Chhatisgarh) Baloda Bazar IDBI : Near SDM Office Beside PNB Main Road Baloda Bazar - 493332 Chhattisgarh

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

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
49	Balugaon	IDBI: Sree Sai Complex Main Road NH-5 Balugaon Dist: Khurda Orissa - 752030
50	Balurghat	IDBI: College More Op. Dist. Library Adj Balurghat Municipal Office Dist : Dakshin Dinajpur Balurghat -733101 - West Bengal
51	Banda	Axis Bank Ltd: Khasra No.10571-10573, Goolar Naka, Amar Cinema Complex, IDBI: Tulsī 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	Bankura	IDBI: Bankura-Raghnathpore Road Beside Mashjid Machantala Post and Dist- Bankura Bankura - 722101 - West Benga
57	Baramati	IDBI: Vaidya Pratishthan 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
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
80	Bhagalpur	Axis Bank Ltd : 34, Patal Babu Road, IDBI: Adjacent BhagalpurTo UBI 1st Floor Khalifabad Chowk Bhagalpur - 812001 - Bihar
81	Bhandara	IDBI: Natraj Complex Opp Police Station Gandhi Chowk Bhandara Maharashtra - 441904
82	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
83	Bharuch	Axis Bank: Shri S'Ad Vidya Mandal Institute of Technology College Campus, ICICI Bank: Blue Chip Complex, Sevashram Road, Panchbatti, IDBI: Shree Mangalam Complex B/h Aditya Complex Kasak Circle Bharuch - 392001 - Gujarat
84	Bhatapara	IDBI: Hari Kunj Shankar Ward Near Modi Electronics BHATAPARA Pin :493118
85	Bhatinda	Axis Bank: TP Scheme, The Mall, IDBI : F-77 Teshwar Complex Hazi Rattan Chowk Civil lines Bathinda -151001 Punjab
86	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
87	Bhawanipatna	IDBI: Paramanandpur Chowk Kesinga Road Bhawanipatna Kalahandi Odisha-766 001
88	Bhilai	Axis Bank: Off. G E Road, Supela Chowk, IDBI : New Era 19 Priyadarshni Parisar Nehru Nagar Square Bhilai - 490020
89	Bhilwara	Axis Bank: Heera Panna Campus, Pur Road, IDBI : 43 Rajendra Marg Bhopalganj Bhilwara - 311 001 Rajasthan.
90	Bhimavaram	IDBI: Door No 22-11-9 Patavarthyvari Street Opp London Hospital Sunday Market Bhimavaram - 534201 (AP)
91	Bhind	Axis Bank Ltd: Shree Satya Sai Complex, Ward No.12, LIC Satellite Office Gwalior Road, IDBI : House no. 220 Ground Floorin Front of Bharat Petroleum Itawa Road Bhind-477001
92	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
93	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
94	Bhojpur	IDBI: Ground Floor Near Durga Mandir Shiv Ganj Arrah Bhojpur-802301 - Bihar
95	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
96	Bhubaneshwar	Axis Bank Ltd: C/o Archbishop's House, Satyanagar, Canara Bank : Babu Nagar, Janpath, ICICI Bank: OCCF Building, Opp Sriya Talkies, Syndicate Bank: Kalpana Square, IDBI: IDBI House Janpath Unit IX Bhubaneshwar - 751022
97	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
98	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
99	Bidar Karnataka	IDBI: H. No. 8-9-265/314Plot No.1 Survey No.12 Padma Kunj Complex Udgir Road Bidar - 585401 Karnataka
100	Bihar Sharif	IDBI: Maghra Commercial complex M G Road Bharaopar Biharsharif Dist : Nalanda Bihar - 803101
101	Bijapur	IDBI: Commercial Complex at S No:41E Plot No:9 Solapur Road Near BLDE Main Entrance Bijapur - 586103 Karnataka

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
102	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
103	Bikaner	IDBI: Modern Market Opp DRM Office Near Tulsi Circle Bikaner - 334001
104	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
105	Billimora	IDBI: Aadinath Arcade opp krishna complex Morarji Desai Road Goharbaug Billimora - 396321 - Gujarat
106	Boisar	IDBI: Arihant market Ostwal Empire Layout Opp ST bust stand Tal- Palghar Dist-Thane Boisar Pin-401501 - Maharashtra
107	Bolangir Odisha -	IDBI: Plot No.927 Khadalpara Bolangir-767001 Odisha 767001
108	Botad - 364710	IDBI: 1035/1 Jawahar Nagar1035/1 Jawahar Nagar1035/1 Jawahar Nagar1035/1 Jawahar Nagar Gujarat (Gujarat)
109	Brabourne	IDBI: Mukherjee House Ground Floor 17 Brabourne Road Kolkata - 700001 - West Bengal
110	Bikaner	Axis: Shree Gaurav Complex, Daga Maidannr Dak Bunglw & Rly Stn, Rani Bazar Rd Bikaner 334001 Rajasthan
111	Bina	Axis Bank Ltd: Bilgaiya Ward, Station Road, Bina
112	Binnaguri	Axis Bank Ltd: O/33, Building No.115 Central Zone, Binnaguri Cantt, Jalpaiguri
113	Bokaro	Axis Bank: Hotel Blue Diamond 15 D/1 Western Avenueground Floor, IDBI: A-1/2 City Centre Sector - 4 Bokaro Jharkhand - 827004112
114	Bolangir	Axis Bank Ltd: Tara Complex, Bhagarthi Chowk, IDBI: Plot No.927 Khadalpara Bolangir-767001 Odisha
115	Bullanshahar	Axis Bank Ltd: 356, Ward No. 18, Opp. Hotel Raj Darbar, D.M. Colony Road, Civil Lines, IDBI: Oppo. D M Residence D.M Colony Road Bulandshahr - 203001Uttar Pradesh
116	Buldhana	IDBI: K Square Building Dalal Layout Near Jijamata Stadium Buldhana - 443001 - Maharashtra
117	Bundi	IDBI: Ground Floor Plot no. - 2 Opp.-Gayatri Vidya Peeth Khoje Gate Road Bundi Pin :323001
118	Burdwan	Axis Bank: City Tower, 23 G.T. Road; IDBI: M V Apartment 35 GT Road Parbihata (Near SBI) Burdwan West Bengal - 713101
119	Buxar	Axis Bank Ltd: Pipar Pati Road
120	Burhanpur	IDBI: I.B. Choudhari Bldg Shanwara P.B.No.32 Burhanpur- 450331.
121	Calicut	Axis Bank: Marina Mall, YMCA Cross Road; IDBI: City Plaza YMCA Cross Road Kozhikode - 673001
122	Chaibasa	IDBI: Above Hero Honda Showroom 1st Floor Main Road Sadar Bazar-CBSA Opp. SBI (JH) West Singbhum 833201 - Chhattisgarh
123	Chak Sardarpura	IDBI: Near Mandir Sardarpura Bass Chaksardarpura P.S. Nohar Hanumangarh Pin :335523 Chak Sardarpura Rajasthan
124	Chalisgaon	IDBI: Commercial Complex Ghat Road P B No. 32 Dist Jalgaon Chalisgaon -424101Maharashtra
125	Chambur Mumbai	IDBI: Shop 12-16 Sunny Estate-II Sion-Trombay Road Chember-400 071
126	Champa	IDBI: M/s Kolai Banshi Complex KBC Building Near Gamon Bridge Barrier Chowk Janjgir Champa Pin - 495671 Chhattisgarh
127	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
128	Chandrapur	IDBI: Shri Pattiwar Building Near Lokmanaya Tilak Vidyalaya Main Road Dist Chandrapur - 442 401Maharashtra
129	Changanacherry	IDBI: Kay & Kay Estate Opp No 3 Pvt Bus Stand M.C. Road Changanacherry - 686101 - Kerala
130	Chandikhole	Axis Bank Ltd: Nayak Building, Chandikhole Chhak Sunguda
131	Chapra	Axis Bank Ltd: Sahebganj, Opp. Civil Court South Side, Chapra, IDBI: 1st Floor Kshatriya Niwas Complex Shiv Nandan Road Chapra - 841301 - Bihar
132	Charkhi Dadri	IDBI: Khasra NO.324/1Rohtak Rd Opp. PWD Rest House Charkhi Dadri Bhiwani Haryana 127306
133	Chatra	IDBI: 1st Floor New Complex Rana Market Opp Gandouri Mandir Chatra : 825401 (Jharkhand)
134	Chhatarpur	IDBI: Plot No.8&9 Chauhans Building New Colony Ward No.37 Shivaji Ward Near Income Tax Office Ward Chhatarpur 471001 MP
135	Chikhli	IDBI: Opp. Lions Garden Road Chikhli Dist- Navsari Gujarat - 396521 Chikmagalur IDBI: Gr Floor KBG Building M. G. Road Chikmagalur - 577101 Karnataka Chiplun IDBI: Karekar Building Main Road Chiplun Dist Ratnagiri 415605.Maharashtra
136	Chirala	IDBI: 12/2/106 -107 Pallam Complex Railway Station Road Chirala Prakasam Pin :523155
137	Chitradurga Karnataka	IDBI: Maganur Commercial Complex Site No.1 & 2 B.D. Road Chitradurga Pin-577501 Karnataka
138	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
139	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
140	Chirawa	Axis Bank Ltd: Near Naveen Cinema Pilani Road, Chirawa, Distt. Jhunjhunu
141	Chitradurga	Axis Bank Ltd: Reddy Jana Sangha (R) Building, B D Road
142	Chittaurgarh	Axis Bank Ltd: Ground and First Floor, Plot No.A-2, Sukhadia Market, Sector 1 IDBI: B-1 Meera Market Chittorgarh - 312001
143	Churu	Axis Bank Ltd: Ward No.10, Nai Sarak IDBI: Ground floor jain guest house Jain Mandir Station Road Churu - 331001 - Rajasthan
144	Cochin	Axis Bank Ltd: 41/4/19, 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 Colony Off Avinashi Road Coimbatore - 641018
145	Contai	IDBI: Hatabari Saraswatitala Purba Medinipur Contai-721401 West Bengal
146	Cooch Behar	IDBI: 74 Nripendra Narayan Road Cooch Behar - 736101 - West Bengal
147	Cuddalore	IDBI: First Floor Vasantha Complex #43 Imperial Road Daily Thanthi Cuddalore - 607002 Tamil Nadu
148	Cuddapah	IDBI: First Floor # 3 / 161 Christian Lane Cuddapah - 516001 Andhra Pradesh
149	Cuttack	Axis Bank: Jayashree Plaza,Badambadi; IDBI: Ground Floor Kavita Bhawan College Road College Square Cuttack Orissa - 753 003
150	Dahod	IDBI: Central Park Gadi Road Govindnagar Road Crossing Dahod Gujarat - 389151
151	Daltonganj	Axis Bank Ltd: Ranka House, Chai Mohan Chowk, Jila School Road IDBI: Harbansh Bhawan Bye Pass Road Aabadganj Daltonganj 822101 Jharkhand
152	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
153	Damoh	IDBI: 239 Maaganj Ward No-3Sanmati Sadan Opp Hotel Rambhog Station Road Damoh Madhya Pradesh Pin:470661
154	Darbhanga	Axis Bank Ltd: Govindlal Jajodia Path, Mirzapur Road; IDBI: Donar Road Opposite Holy Cross School Darbhanga - 846004 - Bihar
155	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)
156	Dausa Rajasthan	IDBI: Plot No. F 578/1 & Plot No. 16A Vijay Nagar Opp. Dak Banglow Near Bus Stand Agra Road Dausa - 303303 Rajasthan
157	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
158	Deesa	IDBI: 1st floor Pitrukupa Complex Oppo Gayatri Temple Highway Road Deesa - 385535 Dist : Banaskantha Gujarat

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
159	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
160	Delhi -RPU /	IDBI: RPU - North 11 B / 8 Basement Tewari House Oppo. Metro Pillar 136 Pusa Road Rajendar Palace New Delhi - 110055 Gurgaon
161	Deogarh (Orissa)	Axis Bank Ltd: Plot No. 1645/1722, Deogarh Town, Vitriasisahi, Unit No. 3, Near Wesco Sub Station IDBI : Near Tower Chowk Municipality Sahi PO-Deogarh-Pin :768108 Odisha
162	Deogarh (Jharkhand)	Axis Bank Ltd: Plot No. 80, Seth Surajmall Jalan Road, IDBI: Bajla House Seth Surajmal Jalan Road Caster Town Deoghar-814112 Jharkhand
163	Deoria (UP)	IDBI: 269/1 Raghav Nagar Opp SBI Main Branch Deoria - 274001 Uttar Pradesh
164	Desaiganj	IDBI: Ghule Bandhu Building Mata Ward Desaiganj Patel WardTal - Armori Dist: Gadchiroli - 441207 Maharashtra
165	Devlapur	IDBI: 64 Halekote Village Panchayat Plot-1Property No:113 & 114 Sy No. 20A Devlapur Village Siruguppa Bellary - 583121 Karnataka
166	Dewas	IDBI: UG Shop No. 6 & 7 Diamond Towers A.B Road Dewas - 455 001 Madhya Pradesh
167	Dhamara	IDBI: Ground Floor DFC Complex At Post Dhamara District Bhadrak Odisha -756171
168	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
169	Dhanbad	Axis Bank: Shri Ram Plaza, 1st Floor, Bank More; IDBI: Skylark Complex Bank More Dhanbad - 826001
170	Dhar - 454001 (Madhya Pradesh)	IDBI: Ground Floor Avan Amish Ground Floor Avani Amish Ground Floor Avani Amish Ground Floor Avani Amish Madhya Pradesh
171	Dharamshala	IDBI: 113 Kotwali Bazar Dist-Kangra Dharmshala Himachal Pradesh-176215
172	Dharmanagar - (Tripura)	IDBI: V.K.Road (Naya Para Road) Dharmanagar - 799250North Tripura-Tripura
173	Dharmapuri	IDBI: Kaveri Complex Nethaji Bye Pass Road Salem Main Road Opp. Govt Hospital Dharmapuri Pin : 636701 - Tamil Nadu
174	Dharwad Karnataka	IDBI: Ankola Arcade Opp to Kalabhavan Belgaum Road Dharwad - 580008 Karnataka
175	Dhenkana, Odisha	IDBI: Radhika Market Complex Cinema Road Jawahar Chowk Dhenkanal - 759001 Odisha
176	Dholpur	IDBI: Shastri MarketG. T. Road Dholpur Pin :328001 (Rajasthan)
177	Dibrugarh	IDBI: City Drugs H.S.Road Near ASEB Office Dibrugarh – 786001 - Assam
178	Dimapur	Axis Bank Ltd: Circular Road, Near City Tower
179	Dhule	Axis Bank Ltd: Lane No. 2 Main Market, Lalbaug; IDBI : 2078 Diama Bldg Gallii No. 6 Dhule - 424001
180	Dindigul	IDBI : NO 11 City Plaza - B Varadharaj Shopping Complex Main Road Dindigul Tamil Nadu - 624001
181	Diphu	IDBI : R H Complex M G Road Near Lotika Hall Diphu Karbi Anglong Assam-782460
182	Duburi (Odisha)	IDBI : Gurushakti Market Complex Duburi Chhak District- Jajpur Duburi Pin :755026 Odisha
183	Dumka	Axis Bank Ltd: Bhagalpur Road, IDBI: Shyam Bazar RoadDumka Pin :814101
184	Durgapur	Axis Bank: Sahid Khudiram Sarani, City Center; IDBI : Ruma Sweets Building Nachan Road Benachity Durgapur West Bengal - 713213
185	Durg	IDBI : Dani Building Palsaipara Station Road Durg - 491 001.Maharashtra
186	Dwarka (Guj)	Axis Bank Ltd: Nr Ambedkar Statue Bhadrakali Mata Road Dwarka (Gujarat)
187	Cochin	IDBI: Kothamangalam, Dist. Ernakulam, Canara Bank: Broadway; ICICI Bank: Emgee Square, M.G.Road
188	Eluru	IDBI: KKS Plaza Mulukutla Vari Str Door No : 23-a-7-72 Ramchandra Rao Pet Eluru - 534 002 - Andhra Pradesh
189	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
190	Etah	Axis Bank Ltd: Building No.9, Sector 19, Awagarh House; IDBI: Near Telephone Exchange Civil Lines Road Etah - 207001 - Uttar Pradesh
191	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
192	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
193	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
194	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
195	Farrukhabad - (Uttar Pradesh)	IDBI: Chawla Niwas Near ITI Chauraha Thandi Sarak Farrukhabad - 209625 Uttar Pradesh
196	Fatehabad	Axis Bank Ltd: Khasra No. 170/5/1, 5/2, 6/1 & 6/2 Mauz Basti Bhivan, Karan Plaza, Near Mini Secretariat, N.H.-10, IDBI: Opp.Bhuna Crossing G.T.Road Fatehabad Haryana
197	Fatehpur (UP)	IDBI: Yasoda Bhawan Vidhyathi Chauraha Near Kacheri Civil Line Fatehpur - 212601 Uttar Pradesh
198	Fazilka	Axis Bank Ltd: Khasra No. 852/1/2/1 (1-0), Main Abohar Fazilka Road; IDBI: Lakha Singh Complex Gaushala Road Fazilka Punjab 152123 198
199	Ferozepur	Axis Bank Ltd: ES-30/3, Harji Niwas1-The Mall; IDBI: Zamindara Building Near Amar Hospital Near Railway Bridge Ferozepur - 152001 Punjab
200	Firozabad (UP)	Axis Bank Ltd: Building No. 68, Vimala Tower, Opp. Bus Stand, Agra Road; IDBI: Gandhi Parkchauraha Old Baijal Nursing Home Firozabad - 283203 -
201	Gadag	IDBI: Manvi Building CTS No.3799/1/A/3AGeneral Kariyappa Circle Port Blair 744101 (Andaman & Nicobar (U.T.))
202	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
203	Gangavathi	IDBI: CMC No. 2-6-198/2-5-68/ 345 & 6 Ward No.7Koppal - Hubli Road Gangavati Pin :583227
204	Gangtok	Axis Bank Ltd: Gangtok,M G Road; IDBI: Tse-ka Commercial Complex 31-A National Highway Near Private Taxi Gangtok Sikkim - 737101
205	Garhshanker	Axis Bank Ltd: Gr. Floor, Khasra No. 368/3/1, 369/1Garhshanker-Chandigarh Road Near LIC Office
206	Gaya	Axis Bank Ltd: North Church RoadNear Gandhi Maidan;
207	Garhwa	IDBI: Tiwary Chowk Tiwary Rest House Ranka Road Garhwa Jharkhand-822114
208	Gaya	IDBI: Sugandh Complex River Side Road Lal Bahadur Shastri Path Gaya - 823001 - Bihar
209	Ghaziabad	Axis Bank Ltd: Plot No 3,N-30 Ambedkar Road Nehru Nagar; Canara Bank: Maliwara Chowk; ICICI Bank: Raj Nagar; Syndicate Bank: Navyug Mkt; IDBI: RPU 65 MM ROAD NEW DELHI - 110055
210	Ghazipur	Axis Bank Ltd: Plot No. 59, Mohammad Patti, Mahua Bagh; IDBI: House No 136 Jail Road Saklenabad Gazipur 233001
211	Giridih-(Jharkhand)	IDBI: Shri Rameshwar Arcade 1st Floor Town Thana Main Road Giridih - 815301 Jharkhand
212	Godda	IDBI: Ward No 3 Routara Near Anand Cinema Hall Pirpanti Road Godda Pin :814133\

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
213	Godhra	IDBI: Guruprasad Complex Shop No. 7/8/9/10/11/12 Chitra Road LIC Marg Godhra Gujarat - 389001
214	Golaghat Assam	IDBI: Prakash Bhawan Main Road Golaghat Assam-785 621
215	Gobindgarh	Axis Bank Ltd.: Hukam Chand Buildingpost Office Roadgobindgarh 147301 Punjab
216	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
217	Gondal	Axis Bank Ltd.: Ground & First Floor, City Survey No. 1276, Ward No. 1, Palace Road, Opp. Zanana Hospital;
218	Gondai	IDBI: Mr. Joshi U MLakhani Complex Hospital Road Near Indira Gandhi Stadium Gondia- 441601Dist Bhandara Maharashtra.
219	Gopalganj	Axis Bank Ltd :Anirudh Complex, Haziapur Road Near Thana Chowk; IDBI: Hotel Ashish Banjari Road Gopalganj - 841428 Bihar
220	Gorakhpur	Axis Bank: AD Chowk, Bank Road; IDBI : 7 Park Road Gorakhpur Uttar Pradesh - 273001
221	Gulbarga	Axis Bank Ltd : Jawali Complex Super Market; IDBI: Plot No. 40/41 Ground Floor Mahant Archade Mahant Nagar Court Road Near Modi Hospital Gulbarga -585103 Karnataka
222	Gumla	IDBI: Sahu Nursing Home Ward No. 11 Near Petrol Pump Palkot Road Gumla pin-835207
223	Guna	Axis Bank Ltd : Shri Maheshwari Mills Compound; IDBI: Graha Complex Near PHE Office A.B. Road Guna - 473001 - Madhya Pradesh
224	Guntakal AP	IDBI: D No.10/43 & 44 V.J.Complex Rly Station Road Near Suresh Medical Guntakal-515 801 Andhra Pradesh.
225	Guntur	ICICI Bank: PMG Complex, Lakshimpuram Main Road; IDBI: Emgee House Chandramouli Nagar Ring Road Guntur – 522007
226	Gurdaspur	IDBI: Mahant Plaza Civil Lines Road Near Ragalia Hotel Gurdaspur - Punjab
227	Gurgaon	Axis Bank: Sector-14,Near HUDA Office; Canara Bank: Old Railway Road; ICICI Bank: HUDA Shopping Centre, Sector-14; Syndicate Bank: Old Railway Road,
228	Guskara	Axis Bank: Sri Ram Complexguskara Main Road Guskara (Bardman-WB)
229	Guwahati	Axis Bank: G.S. Road, Dispur; Canara Bank : Fancy Bazar; ICICI Bank: G S Road, Bhangagarh;
230	Gwalior	Canara Bank: Dal Bazar Tiraha Lashkar; Axis Bank: Shrimant Madhavrao Scindia Marg; Syndicate Bank: Moti Market, Lashkar; IDBI: Chamber Bhavan SDM Road Gwalior - 474009
231	Hajipur	Axis Bank Ltd.: Marai Road, Hajipur Dist. Vaishali; IDBI: 1st Floor Shiv Bhawan Dak Banglow Road Hajipur - 844101 - Bihar
232	Haldia	Axis Bank Ltd: Akash Ganga Commercial Complex, Basudevpur, P.O. Haldia; IDBI: Operational Building Campus Haldia Dock Complex Chiranjibpur Haldia - 721604
233	Haldwani	Axis Bank Ltd.: Khata No 3, Khasra No 258, Min Opp. Commercial Motors, Talli Haldwani, Bareilly Road; IDBI: Plot No. 1 & 2 Ground Floor Block D Durga City Centre Bhotia Parao Nainital Road Haldwani - 263141Uttarakhand
234	Hamirpur	IDBI: Adjoining Koutons Showroom Sujanpur Road Hamirpur Himachal Pradesh-177 001
235	Hanumangarh	Axis Bank Ltd : Baba Shyam Singh Complex, Sri Ganga Nagar Rd,Hanumangarh Junction Hanumangarh, IDBI: Dhillon Complex Near Railway flyover Sriganganagar Road Hanumangarh Junction Hanumangarh - 335512 Rajasthan
236	Hapur	Axis Bank Ltd : Municipal No. 21-23 Ward No. 9, Meerut Road, Hapur; IDBI: 415/2 Bholaganj Delhi Road Hapur - 245101 - Uttar Pradesh
237	Hardoi	IDBI: 417 Behra Saudagar (East) Nr Cinema Chauraha Lucknow Rd Hardoi Uttar Pradesh- 241001
238	Haridwar	Axis Bank Ltd : 6, Hari Nagar, Opposite Hotel Classic Residency Main Haridwar-Delhi Road; IDBI: 9B New Haridwar colony Ranipur More Haridwar Pin-249407 - Uttaranchal
239	Hasan	IDBI: Gr Floor Kenchamba Arcade Sampige Road K R Puram Hassan - 573201 - Karnataka
240	Haveri	IDBI: Vasant Shine Building R S No:244/1 Vidyangar P.B Road Karnataka Haveri – 581110.
241	Hathras	Axis Bank Ltd : Dev Complex, Aligarh Road
242	Hazaribagh	Axis Bank Ltd.: Plot No.509, Opp. Civil Court NH 33; IDBI: Deep Complex Indrapuri Chowk Hazaribagh - 825301 Jharkhand
243	Himmatnagar	IDBI: Shreeji Complex Opp: Civil Hospital Sabarkantha District Himmatnagar Gujarat - - 383001
244	Hindupur	IDBI: 18-1-138 M.F.Road Adjacent to ING Vysya Bank Adjacent to ING Vysya BankAndhra Pradesh
245	Hingoli	IDBI: Manka Bldg Main Road Hingoli - 431513. (Dist. Hingoli)
246	Hissar	Axis Bank: SCO No. 177, Commercial Urban Estate; Canara Bank: Kamla Nagar, Facing Red Square Market; ICICI Bank: Kamla Palace Road, Red Square Market; IDBI: Inder Plaza CAMP Chowk Mall Road Hisar - 1250001 - Haryana
247	Hoshangabad	Axis Bank Ltd: Meenakshi Chowk, Sadar Bazar; IDBI: Ground Floor Plot -9/2Opposite MPRTC Bus Stand Ward No-28 Krishnapuri Ward No-28 Krishnapuri
248	Hoshiarpur	Axis Bank Ltd.: B-XX/214 Main Court Road; IDBI: Sutheri Road Opp Maharaja Place Hoshiarpur -146002 Punjab
249	Hospet	Axis Bank Ltd: D.No.167 & 168, College Road Opp. Jayaram Hospital; IDBI: No 205/1 Ground floor station road Hospet -583201
250	Hosur	Axis: Palaniappa Buliding10-77-28 Bye Pass Road, IDBI: Ground Floor No.15 Second Cross Kamarajolony Hosur Tamil Nadu - 635109
251	Hubli	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 Bungalow Road Hubli - 580029
252	Hyderabad	Axis Bank: Begumpet Road; Canara Bank: M.J. Market, Abid Road; ICICI Bank: TGV Mansions, Khairatabad; Syndicate Bank: Nizam Shahi Road; IDBI: Mahavir House Basheerbagh Square Hyderabad – 500029
253	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 - 416115.
254	Idar	IDBI: Shanay Complex Block A 1st floor Opp Damodar Complex Jawanpura Idar - 383430 - Gujarat
255	Imphal	Axis Bank Ltd: 47, Thangal Bazar; IDBI: Tampha Ebema Building Mahatama Gandhi Avenue Impal Manipur-795 001
256	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 Ratlam Kothi A. B. Road Indore - 452001
257	Islampur	IDBI: Adit Udyog Bhavan 2130 1st floor S T Stand Rd Dist. Sangli. Islampur - 415409.
258	Itanagar	Axis Bank Ltd :Teli Plaza, Near MLA CottageE Sector, National Highway 52A; IDBI: Injos Complex T.T. Road Bank Tinaliitanagar Arunachal Pradesh - 791111
259	Itarsi	Axis Bank Ltd : Meghdoot Hotel, Opp. Rest House Itarsi
260	Jabalpur	Axis Bank: Model Road, Wright Town; SBI Chowk; IDBI: Shukla Bhawan 1415Wright Town Jabalpur – 482002
261	Jagatsingpur	IDBI Mahalaxmi Complex Gopal Sagar In front of SBI Evening Branch Jagatsinghpur: 754103 – Orrisa
262	Jagdarpur	IDBI Hotel Aksh Building Opp Commissioners Office Jagdarpur Pin : 494001 - Chhattisgarh
263	Jagraon	Axis Bank Ltd: Khasra No. 937, Property No.364/7 Darshan Tractors Building, Tehsil Road; IDBI: Nh95 Plaaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin: 142026 Punjab
264	Jaipur	Axis Bank: Ashok Marg, C-Scheme; Canara Bank: M I Road, ICICI Bank: Subhash Marg, Near Ahimsa Circle, C-Scheme IDBI: NH95 Plaaha Complex Opp. Lall Palace Cinema Hall G.T.Road Jagraon Ludhiana Pin : 142026 Punjab
265	Jaipur - NIMS Uni	IDBI: NIMS University Vill : Chitanukalam Near Achrol Delhi Highway Jaipur - 303121

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
266	Jajpur Rd -(Odisha)	IDBI: 1st FloorAbhiram Market Complex Gopabandhu Chakka Jajpur Road - 755019 Odisha
267	Jakkhal	Axis Bank Ltd . , Ground Floor near Hero Honda Showroom jakkhal 125133 Haryana
268	Jalandhar	Axis Bank: SCO 30-31, Guru Ram Dasdivine Tower Opposite Mini Jalandhar; Canara Bank: BMC Chowk; Syndicate Bank: Model Town Road; IDBI: Bombay Palace 136 Jawahar Nagar Cool Road Jalandhar - 144001
269	Jalgaon	Axis Bank Ltd.: Patel Plaza, C S No. 2683, A1/17; IDBI: Khandesh Mills Complex Nehru Chowk P.B.No 7 Jalgaon - 425001
270	Jalna	IDBI: Shital Plaza Near Alankar M.G.Road New Jalna P B No. 74Jalna -431203
271	Jalore	IDBI: PLOT NO- 11 Kasturba colony Bagora Road Opp HP petrol pump Jalore Pin : 343001 - Rajasthan
272	Jalpaiguri WB	IDBI: 6/266/A Ukilpara (kadamtala) Main Road 1st floor Jalpaiguri-735 101 West Bengal
273	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
274	Jamnagar	Axis Bank: Park Colony Main Road, Near Joggers' Park; IDBI: Gr Floor Khandelwal Complex 12 Patel Colony P.N. Marg Jamnagar - 361001 - Gujarat
275	Jamner	IDBI: Kaila Kamala Shopping Complex Gandhi Chowk Main Rd Jamner Dist. - Jalgaon - 424206.
276	Jamshedpur	Axis Bank: Voltas House, Near Ram Mandir, Bistupur; Canara Bank: Bistupur; ICICI Bank: Natraj Mansion, Main Road, Bistupur;; IDBI: Shantiniketan Sakchi Boulevard Road Bistupur Jamshedpur - 831001
277	Jangipur - (WB)	IDBI: Plot No.- 526Village - Basudevpur Raghunathganj Jangipur Murshidabad -742225 West Bengal
278	Jaunpur	IDBI: Verma Building 340 Civil Lines Jaunpur - Uttar Pradesh - 222001
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
281	Jhalawar	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
282	Jhansi	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
283	Jharsuguda	IDBI: Shree Hari Tower Near Income -Tax office Sarbahal Road Jharsuguda Orissa : 768201
284	Jhumritelaiya-(Jharkhand)	IDBI: Samanta Edifice Near Samanta Kali Mandir Ranchi Patna Road Jhumritelaiya Koderma - 825409 Jharkhand
285	Jhunjhunu	Axis Bank Ltd : "Kamal Heights", Modi Road, Near District Library
286	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
287	Jodhpur	Axis Bank: Prince Tower, Residency Road; ICICI Bank: Refugee Colony (Sindhi Colony) Near Jaljog Circle; IDBI: Dhanalaxmi Towers 1st Choprani Road Jodhpur - 342003
288	Jorhat	Axis Bank Ltd: A.T. Road, Chowkbazar; IDBI: Miitha Pukhuri Road Municipal Holding No.542 Ward No.8 Jorhat Assam - 785 001
289	Junagadh	Axis Bank Ltd.: Shop No. 1,2,3 (And First Floor) Rajji Nagar Shopping Centre; IDBI: Mary Gold-2 Complex Opp Bahhaudin College College Road Junagadh Gujarat - - 362001
290	Kaithal	Axis Bank Ltd.: Khasra No. 500/1/1, Near Khurania Palace Opp. R.K.S.D College, Ambala Road;
291	Kakinada	Axis Bank Ltd.: D.No: 12-2-32 Vinayaka Complex; IDBI: 43-1-28 Main road Kakinada - 533001
292	Kangra	IDBI: Kalras Near Bus Stand Dharamshala Road Kangra-176 001 Himachal Pradesh Kanhangad IDBI: Nithyananda Building Main Road (PO) Kanhangad - 671315 Kerala
293	Kanker	IDBI: Kanker City Center Ground Floor Near New Bus Stand NH No: 30Main Road Kanker Pin :494334
294	Kannauj - (UP)	IDBI: Ground Floor KH - NO 245-246(Banger) Near Police Lines Ashok Nagar Kannauj - 209725 Uttar Pradesh
295	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
296	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
297	Kapurthala	Axis Bank Ltd.: 1st Floor, Nanha Complex, Mall Road; IDBI: 107- Railway Road Matharau Mansion Kapurthala - 144601 - Punjab
298	Karad	Axis Bank Ltd.: Upper & Lower, Deepak Pride, Near Tathe Hospital, Super Market Road, Shanivar Peth; IDBI: 223/11 Wankar IdgShaniwar PethTaluka - Karad Dist : Satara - 415 110 Maharashtra
299	Karaikudi	IDBI: No1 3rd Street Subramaniapuram Karaikudi - 630002. Tamil Nadu
300	Karauli	IDBI: Khasra No. 5311 Gulab Bagh Karauli Pin :32224
301	Karimganj	IDBI: P.R.Choudhury Memorial Complex First Floor Bridge RoadKarimganj Pin :788711
302	Karimnagar	IDBI: 1-5-82 1st Floor Sri Balaji Tower Opp Kamaan Karimnagar - 505001 - Andhra Pradesh
303	Karnal	Axis Bank Ltd.: 3/250, 1-Shakti Colony Mall Road; IDBI: SCO - 218 219 Sector-12 Karnal - 132001 Haryana
304	Kannauj	Axis Bank Ltd : Khasra No.28/2, 29, 30 and 31 Mauza Yusufpur Bhagwan, Makrand Nagar Road
305	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
306	Karwar	IDBI: R S No:23 A1/A2 Dr.Pikle Road Baad1 Karwar Dist:North Kanara Pin:581301
307	Kasaragode	IDBI: Cheroor Complex Opp New Bus Stand Kasaragod - 671121 - Kerala
308	Kashipur	IDBI: Katora Tal Road Kashipur Us Nagar Kashipur - 244713 Uttarakhnad
309	Katihar	IDBI: Gateway Plaza Shahid chowk Katihar - 854105 - Bihar
310	Katni	Axis Bank Ltd : Nagpur Golden Building, Opposite Old Collectorate; IDBI: Sarojini Mansion Hanuman Ganj Ramleela Ground Ghanta Ghar Katni - 483501 Madhya Pradesh
311	Keonjhar	Axis Bank Ltd: Pattnaik Estate, College Square; IDBI: Jagannathpur Chhaka Opp. New Kacheri Keonjhararh Keonjhar Pin : 758001 Orissa
312	Khamgaon	IDBI: Anupam Complex P B No 24Opp National High School Khamgaon Dist Buldhana - 444303 Maharashtra
313	Khanna	Axis Bank Ltd.: Khasra No. 3145 & 3146, H.No.267, 268, 269/20Near Kalgidhar Gurudwara
314	Khammam	IDBI: 8-175/76 M.V.R.complex Municipal Office Road Khammam - 507001 - Andhra Pradesh
315	Khandwa	IDBI: Chhabada Market Bombay Bazar P.B. 36 Khandwa - 450001.(dist. East Nimar).
316	Khanna	IDBI: Opp. FCI Godawn G. T. Road Khanna - 141401 - Punjab
317	Kharagpur	IDBI: 281 / 242 Ground Floor Malancha Road Kharagpur West Bengal - 721304
318	Khargone MP	IDBI: Ground Floor C-3 Radha Vallabh Market West Nimar Khargone Madhya Pradesh - 457 118
319	Khed	IDBI: 1st Floor Mukadam Commercial Complex Tin Batti Naka Khed Dist. Ratnagiri - 415709
320	Kheda (No Clg House)	IDBI: Paras Complex Lal Darwaja Road Kheda Pin : 387411 - Gujarat
321	Khunti	IDBI: K.R. Dass Complex Near Hari MandirKhunti Main RoadKhunti Jharkhand Pin :835210
322	Khurda (Odisha)	IDBI: Godipokhari Khurda Pin :752055 Odisha

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
323	Kishangarh	IDBI: Kabra Sadan Ajmer - Jaipur Road Madanganj Kishangarh - 305801
324	Kochi	Axis Bank: Chicago Plaza, Rajaji Road; Syndicate Bank: Parry Junction, Thoppumpady; IDBI: Dhanwatari Building Near Padma Theater M.G. Road Cochin - 682035
325	Kohima	Axis Bank Ltd.: UT Complex Opp. UBC Church; IDBI: 1st Floor Old NST Stand Main Town Kohima Nagaland - 797001
326	Kolhapur	Axis Bank: Sykes Extension, Rajaram Road; ICICI Bank: Rajaram Road, Rajarampur; IDBI: S-3 TO 7 Royal Heritage BLDG Opp.Basant Bahar Theatre Assembly Road Kolhapur - 416001
327	Kolkata	Axis Bank: Shakespeare Sarani; Canara Bank: N.S. Road; ICICI Bank: R N Mukherjee Road, Syndicate Bank: Netaji Subhash Road; IDBI: Siddha Point Ground Floor Park Street Kolkata - 700016
328	Kolkata (Salt Lake)	IDBI: Management House D1 Salt Lake Electronics Complex Block EP & GP Salt lake Kolkata - 700 091
329	Kollam	Axis Bank Ltd.: Vaidya Commercial Arcade Asramam Road, Chinnakada; IDBI: Green Tower "OmKaram" Kankathumukku NH - 47 Kollam Pin : 691 012 - Kerala
330	Kollegal	IDBI: Sri Guru Malleshwara Complex/184 Ambedkar RoadKollegal TownKollegal Karnataka-571440
331	Koppal Karantaka	IDBI: R.S.No.188 M.B. No.9-7-680/1270 B.T. Patil Nagar Hospet Road Koppal Karantaka-583231
332	Korba	Axis Bank: Power House Road; IDBI: Plot No. 26 Power House Road Transport Nagar Road Korba - 495 677 Chattisgarh;
333	Koregaon	IDBI: Chandraprabha Bldg 1st fFloor Main Road Koregaon Opp. Hutatma Smarak Dist Satara - 415501 Maharashtra
334	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
335	Kothamangalam	Axis: Sy. No. 1011 / 17, Building No. 381/C/D/Perumillichira Buildings IDBI: Pulinattu Properties Thankalam Ward No.XXVI Room No.410E410-I Kothamangalam - 686691 - Kerala
336	Kotkapura [Pb]	Axis: B-1/359, Faridkot Road kot kapura, District Faridkot kotkapura 151204 Punjab
337	Kotputli	IDBI: Krishna Talkies Road Near SBI Basadi Kotputli - Pin 303108 Rajasthan
338	Kottakal Kerala	IDBI: Changuvetty Kottakkal Edarikode-676501 Kerala
339	Kottayam	Axis Bank: Century Towers, Near Ywca, M.C.Road; IDBI: Thekkekarayan Towers Muttambalam PostKanjikuzhy Kottayam - 686004
340	Krishnagiri (TM)	IDBI: No.1/375-7S K Complex Rayakottai Road Krishnagiri Pin-635001 Tamil Nadu
341	Krishnanagar (No Clg House)	IDBI: 1st Floor Patra Market M.M.Ghosh Street Krishnanagar Dist Nadia-741101 - West Bengal
342	Kullu	IDBI: Opp Puri Brother Petrol Pump Shastri Nagar Kulu Himachal Pradesh : 175101
343	Kumbakonam	IDBI: Premier Towers No.2 Lakshmi Vilas Street Kumbakonam Thanjavur Pin : 612001 - Tamil Nadu
344	Kundapura	IDBI: Kundapura Town Municipality Council (KTMC) Bldg Old Bus Stand Kundapura - 576 201 - Karnataka
345	Kurnool	Axis Bank Ltd : 40/581, S.V. Complex, R.S. Road; IDBI: Gowri Gopal Hospital Complex 46-87 Budhawarpeta Kurnool - 518002. Andhra Pradesh
346	Kurukshetra	Axis Bank Ltd.: House No.577/8 Opp. State Bank of Patiala; IDBI: Opposite Krishna Dham Railway Road Kurukshetra - 136118 - Haryana
347	Lakhimpur Kheri	IDBI: PL Plaza Complex Near Heeralal Dharmshala Station Road Lakhimpur Kheri - Uttar Pradesh - 262701
348	Latehar	IDBI: Opposite Water Tank Main Road LateharDist- Latehar-829206 Jharkhand
349	Latur	Axis Bank Ltd.: Sabde Towers, CTS No. 9906 Ausa Road, IDBI : Kamdar RoadAsha SadanHanuman Chowk P B No 4Latur -413512
350	Lewis Rd Bhubaneswar	IDBI: Plot 387 Lewis PlazaLewis RoadIn front of Jyoti Motors Bhubaneswar-Odisha-751014
351	Lucknow	Axis Bank: 31/93,Ground Floor,I & li 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
352	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
353	Madanapalle	IDBI: Survey No.221C.T.M.Road Opp.Chaithanya Residency Madanapalle-517325 Andhra Pradesh
354	Madikeri	IDBI: Bhagaths Building No.7/13 College Road Dist: Kodagu Madikeri - Karnataka - 571201
355	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
356	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
357	Mahasamund	IDBI: Swami Complex NH-217 Baghbahara Road Near Saify Petrol Pump Mahasamund-493445 - Chattisgarh
358	Mainpuri - (U P)	IDBI: 1212 / 70 Station Road Near Sri Krishna Bajaj Agency Mainpuri Pin :205001 Uttar Pradesh
359	Malappuram	IDBI: V Complex Near Passport Office Parappanangadi Road Kizhakkethala Malappuram - 676 519. Kerala
360	Malerkotla Punjab	IDBI: Punjab Steel Forging & Agro Industries G. T. Road National Highway-1
361	Malkapur	IDBI: Satsang Cinema Rd Post Box No 22 Malkapur 443101
362	Madhubani	IDBI: In Front of Suri High School Near Gandhi Chowk Madhubani - 847211- Bihar
363	Malda	IDBI: K.G. Apartment. 48/63 K. J. Sanyal Road Opp Kanya Shikshalaya Girls School Malda - 732101 - West Bengal
364	Malegaon	IDBI: 10 Arihant Maheshnagar Agra Road Opp Kakani Shopping Centre PB No 89 Malegaon 423203 Nashik Maharashtra
365	Malerkotla	IDBI: Adj Venus MotorsThe Mall Thandi Sarak Dist-Sangrur Malerkotla Pin :148023
366	Mandi (HP)	IDBI: SMS Complex Near Telephone Exchange Opp Indra Market Mandi Himachal Pradesh - 175001
367	Mandi Gobindgarh	IDBI: Punjab Steel Forging & Agro Industries G. T. Road National Highway-1
368	Mandsour	IDBI: 163 Yasodharman Marg Mhow-Neemuch Road Opp: Suchitra Talkies Mandsour - 458001 - Madhya Pradesh
369	Mandy- 571401	IDBI: Site No. D4/453/2507Site No. D4/453/2507Mandya (Karnataka) Pin :571401
370	Margao	IDBI: Jyoti Plaza Isidoria Baptista Road Margao Goa-403 601
371	Maroda	IDBI: H No.235 Shri Bhoi Samaj Bldg Somnath Road At & Post Maroda Tal Mul Dist:- Chandrapur Maroda - 441224.Maharashtra
372	Maunath Bhanjan	IDBI: H.No.71 Mughalpura Near SBI City Branch Maunath Bhanjan-275101
373	Mavelikara-(Kerala)	IDBI: PrabasNear Municipal Park Mavelikara Aleppey - 690101Kerala
374	Medak (A P)	IDBI: # 3-9-123 Autonagar Main RoadMedak - 502110Andhra Pradesh
375	Medinipur	IDBI: Raja Bazar Head Post Office Road Medinipur - 721101 - West Bengal
376	Mehaboobnagar Br.	IDBI: D No 1-5-90/2 & 90/3 New Town Mehaboobnagar Telangana-509001
377	Mettupalayam	IDBI: No.5/630 5/666Coimbatore Road Suthanthirapuram Mettupalayam Pin :641301
378	Mhow	IDBI: Red Cross Hospital Premises Plowden Road Mhow - 453441
379	Miraj	IDBI: Shree KrupaC.S.No.4158/A Near Maidan Datta Mandir Brahmanpuri Miraj Dist Sangli – 416 410 Maharashtra
380	Modinagar	IDBI: Opp Modi Nagar Inter College Modinagar Modinagar - 201201 - Uttar Pradesh

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
381	Moga [PB]	Axis: S.C.F. NO. 26 And 27 G.T. Road Moga 142001 Punjab
382	Mokokchung - (Nagaland)	IDBI: Yongya and Brothers Imnameren Road Opp MTBA Mokokchung - 798601 Nagaland
383	Manglore	Axis Bank: Essel Towers, Bunts Hostel Circle; Canara Bank: Hampanakatta, IDBI: Metalco Plaza Highland Road FalnirKankanady Mangalore - 575001
384	Manjeri	Axis Bank Ltd.: No.32/976-ABC, MTM Arcade, Court Road, Kancheripadi;
385	Mansa	IDBI: Mittal Complex Water Works Road Mansa - 151505 - Punjab
386	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
387	Maunath Bhanjan	IDBI: H.No.71 Mughalpura Near SBI City Branch Maunath Bhanjan-275101
388	Mavelikara-(Kerala)	IDBI: PrabasNear Municipal Park Mavelikara Aleppey - 690101Kerala
389	Medak (AP)	IDBI: # 3-9-123 Autonagar Main RoadMedak - 502110Andhra Pradesh
390	Medinipur	IDBI: Raja Bazar Head Post Office Road Medinipur - 721101 - West Bengal
391	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
392	Mehaboobnagar Br.	IDBI: D No 1-5-90/2 & 90/3 New Town Mehaboobnagar Telangana-509001
393	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
394	Mokokchung -(Nagaland)	IDBI: Yongya and Brothers Imnameren Road Opp MTBA Mokokchung - 798601 Nagaland
395	Moradabad	Axis Bank: Khasra ,No 431,Chawni Civil Linesnear Pili Kothi Chauraha; IDBI: Oppo Dharam Kanta Near Majholi Chowk Moradabad- 244001
396	Morena	IDBI: Oppo Dharam Kanta Near Majholi Chowk Moradabad – 244001 IDBI: The Galaxy Opp. Janpad Panchayat M.S Road Morena pin -476001
397	Morvi	Axis Bank Ltd.: Scientific Clock Mfg. Co., Dr. Takhtsinghji Main Road, Near Old Mahajan Chowk, IDBI: 1st FloorParth Plaza Near Om Shanti School Kanyachhatralaya Road Morbi Rajkot - 363641
398	Motihari	IDBI : Lohia Niwas Raja Bazar Court Road (Bihar) Motihari-845401
399	Muktsar	IDBI : Main Kotkpara RoadOpp. Water works Muktsar Pin :152026
400	Mundikota	IDBI : Bhupal Katara Bldg P C O Mundikotta Tal Tirora Mundikota - 441605 Maharashtra
401	Mundra	IDBI : Plot No.1415 Shree Crossway Complex Shivam Park Adani Port Road Mundra Dist - Kutch 370421 Gujarat
402	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, Dinchaw Vachha Road, Churchgate; Syndicate Bank: Homji Street, Fort
403	Muzaffarnagar	Axis Bank: Civil Lines (South), Court Road; IDBI: 203/48 Sadar BazarNear District Court Muzaffarnagar - 251002Uttar Pradesh
404	Muzaffarpur	Axis Bank Ltd.: Jaiswal Compoundnear Jubba Sahani Park Canara Bank: Motijheel, IDBI: Choti Saraiyaganj Muzaffarpur - 842001 – Bihar; IDBI: Choti Saraiyaganj Muzaffarpur - 842001 – Bihar
405	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 Keveempu Nagar V. M Double Road Saraswathipuram Mysore - 570023 Karnataka
406	Nabha	Axis Bank Ltd.: Shop No. 12, And First Floor Dr. Ambedkar Market, Near Nabha Improvement Trust,
407	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 – Gujrat
408	Nagaon-(Assam)	IDBI: Shree Plaza Near PNB Old A T Road Haibargaon Nagaon - 782002 Assam
409	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
410	Nakodar	IDBI: G.S.Bains Complex SCO 111-112 Shankar Road Opp Indian Overseas Bank Mohalla Bahadurpur Nakodar Jalandhar Pin :144040 Punjab
411	Nalbari - (Assam)	IDBI: N.T.RoadNalbari - 781335Assam
412	Nalgonda AP	IDBI: 5-2-32 & 33 R.P.Road Opp MRO Office Nalgonda Pin - 508001Andhra Pradesh
413	Nanded	IDBI: Lahoti Complex Near Prabhat Talkies Vazirabad P B 24Nanded-431601Maharashtra
414	Nandurbar	IDBI: Opp. Civil Court Station Rd P. B. No 47 Nandurnar - 425412.
415	Nariman Point	IDBI: Mittal Tower 'C' Wing Ground Floor Nariman Point Mumbai – 400021
416	Narnaul- 123001	IDBI: Rewari Road Adjacent to SBI Branch Moda Wala Mandir Narnaul Haryana Pin :123001
417	Narsinghpur	IDBI: House No. 17 Gaya Dutt Ward Harit Kranti Agro Chemicals Station Ganj Mandi Road Station Narsinghpur Pin :487001Madhya Pradesh
418	Nawada	IDBI: Prasad BighaMini CollectorateNear Hotel Galaxy Main Road Nawada Bihar 805110
419	Nayagarh	IDBI: Plot no- 1320/3051 N.K. Complex Khandapada Road
420	Narnaul	Axis Bank Ltd.: Khasra No.1254, A/1, Shiv Colony Opp. Panchayat Bhawan,
421	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 Thaltenagar Gangapur Nashik – 422005
422	Navsari	Axis Bank: Navsari Gandevi Road IDBI: HareKrishna Complex Chinnabai RoadNear Vasant Talkies Navsari – 396445
423	Nawanshahr	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
424	Nayasarak	IDBI: Shankar House Nayasarak Cuttack -753002
425	Neemuch	IDBI: Madhav Villa Bungalow no.7 LIC Road Near Teachers Colony Neemuch - Madhya Pradesh - 458441
426	Nellore	Axis Bank: G T Road; IDBI: 16-1-655 Ground Floor L R ShineV R C Centre Nellore – 524 003 - Andhra Pradesh
427	Nipani	IDBI: Jawal Agency Bldg P B No 33 Ashoknagar Nipani Tal Chikodi Belgaum - 591 237 Karnataka
428	Nizamabad	IDBI: H.NO.5-6-568 Surya Towers Rajyalakshmi Residency Nr Hotel Kapila Lane Nizamabad - 503 002 - Andhra Pradesh
429	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,
430	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,
431	Ongole	IDBI: Devi Enclave Trunk Road Devi Enclave Trunk Road Devi Enclave Trunk Road Ongole - AP - 523001
432	Osmanabad	IDBI: Garad Building Sambhaji Nagar Osmanabad Pin :413501 (Maharashtra)
433	Ootacamund (Ooty)	Axis Bank Ltd.: Lingadevi Complex, 421, Ettines Road, Ooty (Ootacamund), Canara Bank : Commercial Street
434	Pachora	IDBI: Chhatrapati Shivaji Maharaj Complex Complex 1st Floor Unit No 2 Jamner Road Pachora - 424 201 Dist Jalgaon Maharashtra

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
435	Palakkad	Axis Bank Ltd.: City Centre, English Church Road;
436	Palampur	Axis Bank Ltd.: Movie World Building College Road, IDBI: Lala Budha Mal Empire Scandal Point Nr Yamini Hotel Aima Palampur - 176061 - Himachal Pradesh
437	Palangi	IDBI:Upper Ground Flr Sri Manikantha Residency Tanuku-Undrajavaram Main Road West Godavari District Palangi Andhra Pradesh-534211
438	Palampur	IDBI:12-19 Tirupati Shopping Plaza Opp Sarkari Vasahat Palampur -385001 - Gujarat
439	Panipat	Axis Bank: GT Road Gaylord Hotel Building, G.T. Road; Canara Bank: G.T. Road; IDBI: Opp Hotel Mid- Town G T Road Near Sanjay Chowk Panipat - 132103
440	Pali	IDBI:Shree Nath 87 Veer Durga Das Nagar Near Nahar Bus Stand Pali - 306401 - Rajasthan
441	Palwal	IDBI:Old GT Road Palwal 121102 Haryana
442	Panji (Goa)	Axis Bank: P. Shirgaonkar Road, Sidarth Bandodkar Bhavan, Canara Bank: 18th June Road, ICICI Bank: Sindur Business Centre, Swami Vivekanand Road, Syndicate Bank: Dr. Atmaram Borkar Road, IDBI : Alcon Chambers Dayanand Bandodkar Marg Panaji Goa Pin :403001 Goa
443	Pandharpur	IDBI:1187 Navi Peth Khava Bazar Pandharpur Dist.Solapur Maharashtra - 413304
444	Panna	IDBI:House No. 230 Kishore Ganj Mohalla Kutchery - Gandhi Chowk RoadIn front S S Lodge Panna Pin 488001(Madhya Pradesh)
445	Paradip	IDBI:Ground Floor Madhuban Market Panposh Road Next to New India Insurance Paradip - 754142 Orissa
446	Parbhani	IDBI:Ramprasad B. Soni. Opp. Z P Kanya Shala Station Rd Parbhani - 431401.
447	Parli Vajinath	IDBI:Opale Galli Jau Line Vivekanand Nagar Parli Vajinath - 431515 TAL- Amejogai Beed Maharashtra
448	Pathanamthitta	IDBI: MTS Commercial Complex College Road Pathanamthitta - 689645 - Kerala
449	Pathankot	IDBI: Chhabra Palace Sunder Nagar Dhangu Road Dist. Gurdaspur Pathankot - 145001 - Punjab
450	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
451	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
452	Pattambi	IDBI: Grnd Flr Thazhethethil Bldng Old CPI(M) Office Melepattambi (PO) Pattambi PalakkadPin :679303
453	Payyannur (Kerala)	IDBI: Alirfa Tower Opposite Vysakh Hotel Police Station Road Near BSNL Payyannur Kannur Pin :670307
454	Perinthalmanna	IDBI: Ground & 1st Floor Marhaba Trade Centre Ooty Road Near KSEB Office Perinthalmanna - 679322 - Kerala
455	Perumbavoor	IDBI: M V J M Complex Opp Municipal Vegetable Market A.M. Road Perumbavoor Pin : 683542 - Kerala
456	Phagwara	IDBI: Ohri Towers 14-AModel Town G.T. Road Phagwara - 144401
457	Petlad	IDBI:Upper Ground Floor Laxmi Chambers Main Road Opp Police Line Petlad Gujarat -388450
458	Phaltan	IDBI:Sr.No.39/1 Laxminager Dr Deshapande bldg Phaltan.415523 Dist. Satara Maharashtra
459	Phulbani	IDBI:1st floor Main Road Near SBI Bazar BranchPO/PS : Phulbani Dist-Kandhamal Phulbani Pin :762001
460	Pilibhit	IDBI:Near Luxmi Tower Gandhi Stadium Road Pilibhit - 262001 - Uttar Pradesh
461	Pitampura Delhi	IDBI:Plot No.7 C D Block Local Shopping Centre Pitampur-110 034
462	Pithampur	IDBI:Shop NO. 5-6 Keshar ComplexSector-1 MHOQ Neemuch Road Pithampur - 454774
463	Pithoragarh	IDBI:Vishnu Market Complex Shree Ganapati Sweets Siltham Pithoragarh - 262501 - Uttaranchal
464	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
465	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
466	Port Blair	IDBI: 26 MG Road Aberdeen BazarPort Blair 744101 (Andaman & Nicobar (U.T.))
467	Pratapgarh (Raj.)	IDBI: Century Mall Malwa Colony Near Darpan Talkies Higher Secondary School Road Pratapgarh Pin :312605 Rajasthan
468	Proddatur - 516360	IDBI: Door No: 5/502Ground Floor Gandhi Road Proddatur - 516360
469	Pudukkottai	IDBI: Palson Building4085/12 4098/2 South 4th Street Pudukkottai Pin :622402 (Tamil nadu)
470	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
471	Puri	IDBI: Grand Bajaj Showroom Grand Road Badasankha Puri - 752002 (Orissa)
472	Purulia	IDBI:Deshbandhu Road NH-60A Purulia West Bengal -723101
473	Raibareilly	IDBI: Hotel Amar Kachehri Road Raebareilly - 229001 Uttar Pradesh
474	Raichur	IDBI:11-1-10/1 Shantha Complex Saath Kacheri Road Basaveshwara Circle Raichur-584 101 - Karnataka
475	Raiganj	IDBI:Atul Bandhu Lahiri Market Complex Mohan bati Dist- North Dinajpur Raiganj Pin :733134
476	Raigarh	IDBI: Opp. Carmel School O.P.Jindal Road Jagatpur Raigarh - 496001 Chhatisgarh
477	Raipur	Axis Bank: Opp. New Bus Stand, Jeevan Bima Marg; IDBI: Singhania House Civil Lines Oppo. Meuseum Raipur - 492001
478	Rajahmundry	Axis: D No.7-27-8,Vygram Road ,T Nagar; IDBI: 46-22-11 K.S.R.Complex Danavaipeta Rajahmundry - 533103
479	Rajgarh	IDBI: House No. B2 Bhawar Colony Near Harijan Thana Shivaji Chouraha NH 12 Rajgarh Pin :465661
480	Rajim	IDBI: Devbhog Road Shyam Charam Sukla Chowk Gariyabandh -493885
481	Rajapalayam	Axis Bank Ltd.: Door No. 662, Ward No. 33, Ts No. 74, Block 12, Ward D, Tenkasi Road
482	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
483	Rajnandgaon	IDBI: Hariprasad Shukla Bldg Gurkhu LineRajnandgaon- 491 44 Maharashtra
484	Rajpura	Axis Bank Ltd.: 1-2, Caliber Market, IDBI: Patiala Chandigarh Road Near ITI Chowk Rajpura Pin : 140401 Patiala
485	Ramgarh	Axis Bank : First Floord S Complex,Near Thana Chowk
486	Ranchi	Axis Bank: Shambhu Complex, Near Firayalal Chowk, ICICI Bank: Main Road (Near Ratanlal Petrol Pump) Lalpur, Syndicate Bank: Rani Sati Market, LH Road
487	Raniganj	Axis Bank Ltd.: 18A N.S.B Road, Near Rani Sati Mandir Ward No. 15;
488	Rattlam	Axis Bank Ltd.: Anklesaria Complex, Opposite DRM Office
489	Ratnagiri	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 - 415612
490	Rewari	Axis Bank Ltd.: Plot No. 6530/Y/1 & E Bawal Chowk, Circular Road; IDBI: SCO-37/38 Brass Market Rewari - 123401 - Haryana
491	Rajsamand	IDBI: Shree ji Kripa Jalchakki Road Rajsamand - 313326
492	Ramgarh	IDBI: M P Complex Near Jain Temple Main Road Ramgarh Cantonment - 829122 - Jharkhand

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Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
	Cantonment	
493	Ramnagar - (Ut)	IDBI: Ground Floor,Jaspuria Line Ramnagar Nainital - 244715 Uttarakhand
494	Rampur	IDBI: Plot No.D Rahay Raza karim Bagh Patti Chhotey Civil Lines Rampur Pin : 244901 - Uttar Pradesh
495	Ranchi	IDBI: Arjan Place 5 Main Road Ranchi - 834001
496	Ranikhet (UT)	IDBI: Nawab Building Almora Road Gandhi Chawk Sadar Bazar Ranikhet-263645
497	Ranipet - (TN)	IDBI: No.8 A MBT Road Navalpur Ranipeth Pin :632 402 Tamil Nadu
498	Rasoolpura - (Raj)	IDBI: C/o Wonder Cement Ltd. Village- Rasoolpura RK Nagar Tehsil- Nimbahera Chittorgarh Pin :312601 Rajasthan
499	Ratlam	IDBI: Shashvat 127 Biharilal Marg Old Court Road Ratlam - 457001 Madhya Pradesh
500	Ratnagiri	IDBI: Plot no 1566 Karmarkar Bldg. Dr B N Sawant Rd Ratnagiri - 415612
501	Rayagada - Odisha	IDBI: Vinayaka Plaza Behind Hotel Swagat New Colony Rayagada Orisha-765 001
502	Renukoot	IDBI: Birla Market RenukootSombhadra District Renukoot - 231217
503	Rewa	IDBI: John Tower College Road Rewa - 486001 - Madhya Pradesh
504	Rishikesh	Axis Bank Ltd. Ground Floor & 1st Floor City Centre,Khwat No. 1, IDBI: 182 Haridwar Road Ganga Vihar Opp.Akhand Ashram Rishikesh - Uttaranchal - 249201
505	Rohtak	Axis Bank Ltd.: Shop No. 1, Munjal Complex, Delhi Road IDBI: 731 Delhi - Rohtak Road Opp Power House Rohtak - 124001 Haryana
506	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
507	Ropar	Axis Bank Ltd.: Khasra No. 49/1, Dashmesh Nagar Near Bela Chowk, IDBI: SCO 38 Beant Singh Market Aman Nagar - II Bela Road Roonpigar (Roonpigar) Dist Ropar Rupnagar Pin : 140001 - Punjab
508	Rourkela	Axis Bank Ltd.: Mangal Kunj Kachery Road; IDBI: 1st Floor DUA Complex Panposh RoadRourkela Orissa - 769004
509	Rudrapur	Axis Bank Ltd.: Plot No. 20, Awas Vikas Colony Nainital Road, Uddam Singh Nagar; IDBI: Gaba Complex Kashipur Road Rudrapur Uttranchal - 263 153.
510	Sagar (MP)	IDBI: Lajputpura Ward Mahavir Jinalaya Road Sagar - 470002 - Madhya Pradesh
511	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
512	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
513	Samastipur Bihar	IDBI: Ananta Bajaj Mohalla Kashipur Ward No.14 Samastipur - 848101Bihar
514	Sambalpur	Axis Bank Ltd.: Near Ainthapali Chowk Budharaja Roads; IDBI: Kadambari Complex Nayapara Gole Bazar Sambalpur - 768001 - Orissa
515	Sanawad	IDBI: Bapa Mansion Khargone Road Dist : Khargone Sanawad - 451111 - Madhya Pradesh
516	Sangamner	Axis Bank Ltd.: "Gulab Shree" Bungalow, Ward No. 02, Namdar Road; IDBI: Madhu Kunj Complex Navin Nagar Road Sangamner - 422605 Dist Ahmednagar Maharashtra
517	Sangli	Axis Bank Ltd.: City Survey No. 32/A Ambrai Road, Azad Chowk; IDBI: Vyankatesh Embassy Opp. Sangli Zilla Parashid Sangli - 416416
518	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
519	Satara	IDBI: 218 Pratapganj Peth Vishwasta Bhavan Satara - 415002 (Mah.)
520	Satna	IDBI: K.M.Heights Rewa Road Satna - 485001 - Madhya Pradesh
521	Sawai Madhopur	IDBI: Plot No 19 Indira Colony Bajaria Sawai Madhopur - 322001 - Rajasthan
522	Sehore	IDBI: Plot No-14-15 Main Road Tahsil Square Sehore Pin : 466001 - Madhya Pradesh
523	Sendhwa	IDBI: Goviewala Building AB Road Dist Barwan Sendhwa - 451666 (M. P.)
524	Secunderabad	Canara Bank: RP Road
525	Selam	Canara Bank: Fort Axis Bank: Omalur Main Road, Chinagantya; ICICI Bank: Omalur Main Road, Near Bus Stand
526	Seoni	IDBI: Shubh Manglam Complex Tikona Park Seoni (M.P.) - 480661
527	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
528	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
529	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
530	Shirdi	IDBI: Gr FI Hotel Kala Sai Building Opp. Shirdi Police Station Nagar-Manmad Road Shirdi-423109 Dist-Ahmednagar Maharashtra
531	Shivpuri	IDBI: Plot No-1403/04/05 Near Jhansi Gun HouseA.B Road Shivpuri Madhya Pradesh- 473551
532	Sholapur-Navipeth	IDBI: CS No. 5 / 2 South Kasaba Damani Shopping Complex Near Central Talkies Solapur - 413007 - Maharashtra.
533	Shri Ganganagar	IDBI: Hotel Khurana Palace 2/1-1 Sukharia Marg Ganganagar - 335 001 - Rajasthan
534	Shrirampur	IDBI: Near Shriram Mandir Ward No 5 P B No. 91Shrirampur 413709 Dist Ahmednagar Maharashtra
535	Sibsagar	IDBI: Dolmukh Chariali Babupatty Road Sibsagar-785640 - Assam
536	Sidhi	IDBI: Laxmi Market near Hospital Chowk NH-75 Sidhi (M.P.)Pin-486661
537	Sidhpur - 384151 (Gujarat)	IDBI: Shop No.57 to 62 Ground Floor Tirupati PlazaDist. Patan Siddhpur Gujarat Pin :384151
538	Sikanderpur	IDBI: Pal Tower Mehrauli Gurgaon Road Sikanderpur Gurgaon - 122002
539	Sikar	IDBI: Near Fagalwa Petrol Pump Haveli and Nohara Ward No.3 Station Road Sikar 332001 Rajasthan
540	Silchar	IDBI: Jagannath Apartment First Floor Hospital Road Silchar-788005 - Assam
541	Siliguri	Axis: Spectrum Housesevoke Road, Siliguri, IDBI: Nanak Complex 1st Floor Sevoke Road Siliguri West Bengal - 734001
542	Silvassa	IDBI: Plot No. 1 Amlil Silvassa Vapi Road Silvassa Dadra & Nagar Haveli - 396230
543	Singrauli	IDBI: Vindhyanagar Main Road Waidhan Singrauli Madhya Pradesh - 486886
544	Sirsa	IDBI: National Highway # 10 Opp Maruti Showroom Dabwali Road Sirsa Haryana - 125 055
545	Sitamarhi	IDBI: Vishnu Market Shankar Chowk Near Sarvodaya Press Sitamarhi Bazar Sitamarhi - 843302 - Bihar
546	Sitapur	IDBI: Dammu ji Building Near Sethi Dry Cleaners Eye Hospital Road Sitapur Uttar Pradesh - 261001
547	Sivaganga	IDBI: No 59- A North Raja Street Sivaganga - 630561. Tamil Nadu
548	Sholapur	Axis Bank: Kanale Kalyan Mandap, Dufferin Chowk
549	Singrauli	IDBI: Vindhyanagar Main Road Waidhan Singrauli Madhya Pradesh - 486886
550	Sirsa	IDBI: National Highway # 10 Opp Maruti Showroom Dabwali Road Sirsa Haryana - 125 055

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Sr. No.	Name of City	Addresses (In addition to Union Bank of India)
551	Sitamarhi	IDBI: Vishnu Market Shankar Chowk Near Sarvodaya Press Sitamarhi Bazar Sitamarhi - 843302 - Bihar
552	Sitapur	IDBI: Dammu ji Building Near Sethi Dry Cleaners Eye Hospital Road Sitapur Uttar Pradesh - 261001
553	Sivaganga	IDBI: No 59-A North Raja Street Sivaganga - 630561. Tamil Nadu
554	Siwan (BIHAR)	IDBI: Samnani Complex Chapra Main Road Makhdoom Sarai Siwan - 841226 Bihar
555	Silvassa	Axis Bank Ltd.: Jigar Complex, Naroli Road Survey No. 352/3/4/2/1; IDBI: Plot No. 1 Amil Silvassa Vapi Road Silvassa Dadra & Nagar Haveli - 396230
556	Sindhanur	Axis Bank Ltd.: Venkatesh Nagar, Gangavathi Road;
557	Sivakasi	IDBI: New No. 36F Old No.106 Velayutham Road Virudhunagar Dist Sivakasi - 626123 - Tamil Nadu
558	Siwan (BIHAR)	IDBI: Samnani Complex Chapra Main Road Makhdoom Sarai Siwan - 841226 Bihar
559	Solan	IDBI: Kapoor Complex Near Axis Bank The Mall Solan Himachal Pradesh - 173212
560	Solapur	Axis: Kanale Kalyan Mandap, Ground Floor, Dufferin Chowk, Railway Lines
561	Srinagar	Axis Bank Ltd.: Ground & First Floor Sara Plaza, 1-Indira Gandhi Road; Canara Bank : The Bund
562	Sonepat	1-L Model Town Sonepet - 131001 Haryana
563	Srikakulam	IDBI: Gr / 1st Floor kameswari Complex Opp KHK Public School Near Sana Street Srikakulam - 532001 (A.P)
564	Sriniketan	IDBI: Sriniketan Bazaar Sriniketan Bolpur Birbhum West Bengal - 731236
565	Subarnapur	IDBI: Majhipada Near Bus Stand Subarnapur Pin :767017
566	Sultanpur	IDBI: Jalal Complex H No. 1899 Khairabad Op Arya Samaj Mandir Allahabad Faizabad Road Sultanpur Uttar Pradesh-228001.
567	Sunder Nagar	IDBI: N.H. 21 Near Cooperative Bank District: Mandi Sundar Nagar - 175002 Himachal Pradesh
568	Sundergarh	IDBI: VIP Colony bhawani bhavan area Sundergarh Pin :770001
569	Surat	Axis: Digvijay Towers, Opp. St Xaviers Schoolhod Dod Road, IDBI: Opp V.T. Choksi Law College, Athwa Lines, IDBI: 202 21st Century Business House 2nd Floor Nr Mandarwaja Ring Road Surat – 395002 ICICI Bank - Platinum Plaza, Opp. V T Choksi Law College, Athwalines, Surat
570	Surendranagar	Axis Bank: Ajmera Chambers, S. T. Road IDBI: Ground Floor Mega Mall Near Milan Cinema Surendranagar - 363 002 Gujarat
571	Suri -(West Benga)	IDBI: Khan Complex Madrasha Road Sonatare Para Suri Birbhum - 731101 West Bengal
572	Talcher	IDBI: Hotel Shakti International Handidhua Chowk Talcher - 759100 - Orissa
573	Tarn Taran	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: 22-7-12 Sri Krishna Kedar Nilayam Motupallivari Street 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 7A Rajappa 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 Samrudhi 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 MK Arcade Fr. Mathew Kothakathu Road Chullickal Thoppumpady Kochi - 682005 - Kerala
583	Thrissur	Axis: City Centre, Xvv/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, K T Road Tirupati, District. Chittoor, Canara Bank : RC Road, IDBI: Door No. 19 / 8 DA I R 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 Boulevard 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	IDBI: 23/126 Wattamwar Bldg Main Rd Udgir Dist. Latur - 413517.
601	Udhampur	IDBI: 150-Dhar Road Shakti Nagar Opp Sansar Saw Mills Udhampur Jammu & Kashmir - 182101
602	Udupi	Axis Bank Ltd.: Simaz Commercial 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;

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

Sr. No.	Name of City	Addresses (in addition to Union Bank of India)
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.: SatguruArcade, 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
616	Virudhanagar	IDBI: Balaji's Mangalgi Chambers 9/29/6-1 Siripuram Vishakhapatnam - 530003 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: M S R 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 GanpatiAli Hajare Building Wai Dist - Satara - 412803 Maharashtra.
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 - (Maharashtra)	IDBI: Shri V T Shrigiriwar Bldg Saraf Line Warora Chandrapur - 442907 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

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

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	Sh. Omkar Verma 022-71315876 Sh. Shekhar N Dey 09582802071 Sh. Sachin Shirawale 022-71315904 Sh Prasad Mulherkar 022-71315877-78	Axis Bank Ltd. Janakpuri Branch', C-3/21, Janakpuri, New Delhi-110058 Tel: 011 -41587430, Fax: 011-25545158 Email: lpoNfo.Mum@axisbank.com
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	Bijit Gohain 9910830273 Siddhartha Jadhav 022-30752927/2914 Prasanna Uchil 022-30752928	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. Chirag Thakkar 022-66818908 Sh. Upendra Tripathi 022- 66818930 Ms. Shweta Surana 022- 66818932 Ms. Tejashri Chaudhari 022- 66818923 Ms.Pranali Masurkar 022-66818924	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 pranali.masurkar@ext.icicibank.com
IDBI Bank	Mr. Ranjit Kumar, 011-25807021 Ms. Kanika Malhotra, 011-25807021 Mr. Wasim Akaram, 011-25807021 Mr. Ansul Gupta, 011-25807000,Extn:379 Mr.Ankita Singh, 011-25807000,Extn:372 Mr. Deepak Pathak, 011-25807000,Extn:372	IDBI Bank Ltd, CMS-OPS, CCU, 1 B/8, Tewari House, Pusa Road, New Delhi-110005 Tel : 011 -66281165 -66, Fax: 011 -23752733 Email: kanika.malhotra@idbi.co.in kumar.ranjit@idbi.co.in
Syndicate Bank	Sh. Vishnu 9971385880 Sh. Harender Pal 9990805381	Syndicate Bank 1, Transport Bhawan Parliament Street, New Delhi-110001 Tel: 011-23717573 Email: br.9062@syndicatebank.co.in
Union Bank of India	Ms. Renu Sharma 011-25080445 Ms. Neha	Union Bank of India, Bansal Plaza, Central Market, Sector-6, Dwarka, New Delhi - 110075 Tel/Fax: 011 -25080444 Email: dwarka@unionbankofindia.com renu.sharma@unionbankofindia.com

For any query and grievance, the Registrar of NHAI may be contacted at the following address:-

Concerned Person	Address	Tel. Numbers
Sh. S.P. Gupta Mobile : 9810186621	Beetal Financial & Computer Services Pvt. Ltd. "Beetal House", 3rd Floor, 99, Near Harsukhdas Mandir, Behind Local Shopping Centre, Madangir, New Delhi-110062	011-29961281/52/83 Email: nhaibonds@gmail.com spgupta123@gmail.com

Any unresolved query/grievance may be reported to Bond Division of NHAI on 011-25074100/200 Extn: 2406 & 2460. The Compliance Officer of NHAI may also be contacted at

Concerned Person	Address	Tel. Numbers
S.Q. Ahmad	General Manager (Finance)	011-25074100/200 Ext:1306 Email:sqahmad@nhai.org

ROI : 5.75% p.a.



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 XIX) WITH BENEFITS UNDER SECTION 54EC OF INCOME TAX ACT, 1961

(PLEASE CAREFULLY READ THE MEMORANDUM OF PRIVATE PLACEMENT BEFORE FILLING UP THIS FORM)

Tenure : 5 years

Application Number

Broker's Name & Code	Sub Broker code	Bank Branch Sr No. & Stamp	FOR USE BY COLLECTING BANK BRANCH															
			Date of receipt of application								Date of credit of Cheque/Demand Draft in NHA Account							
			Registrar's reference no.															

Dear Sirs,

I/We have read and understood the information Memorandum of Private Placement, I/we certify that the aggregate investment made/being made by me/us in 54 EC Capital Gains Exemption Bonds during the financial year April, 2018 to March, 2019 does not exceed Rs. 50 lakhs. I/We bind myself/ourselves to the provisions of Information Memorandum and apply for allotment of Bonds. Please place my/our name(s) on the register of Bondholder(s). I/We hereby declare and affirm that the particulars and information given herein are correct and complete.

No. of Bonds (A)				Cheque/Demand Draft/UTR Drawn on (Name of the Bank and Branch)	Cheque/Demand Draft/UTR No.	Dated
In Numbers						
In Words						
Issue Price of Bond	Amount Payable (Rs.) (A x 10,000)					
Rs.						
In Words						

We are applying as (Tick ✓) whichever is applicable

1.Banks/Commercial RRB/Co-Operative
 2. Financial Institutions
 3. Company
 4. Mutual Fund
 5. Firms
 6. NRI
 7. Individuals
 8. HUF
 9. Other Specify

Physical Mode
 Demat Mode DPID No.
 Client ID No.

FIRST/SOLE APPLICANT'S NAME IN FULL

ADHAR NO.		Date of Birth (if Minor)	
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SECOND APPLICANT'S NAME IN FULL (IN CASE OF INDIVIDUALS)

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THIRD APPLICANT'S NAME IN FULL (IN CASE OF INDIVIDUALS)

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FATHER'S / HUSBAND'S NAME FOR FIRST / SOLE APPLICANT IN CASE OF INDIVIDUALS

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FIRST/SOLE APPLICANT'S ADDRESS IN FULL (DO NOT FILL IN NAME AGAIN)

Distt.		Pin	
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CONTACT DETAILS

Phone		Fax	
E-Mail			

BANK PARTICULARS FOR PAYMENT OF INTEREST / REDEMPTION

Bank Name _____ Account No. _____
 Branch Name/Address _____ Account Type SB Account Current Account NRO Account

FOR NECS/RTGSPAYMENT

MICR and IFSC code of the bank branch appearing on the MICR Cheque issued by the bank (please attach a photocopy of cheque or a cancelled cheque issued by your bank for verifying the accuracy of the code number)

MICR		IFSC	
PAN / GIR NO.	OCCUPATION	SIGNATURE	
FIRST APPLICANT			
SECOND APPLICANT			
THIRD APPLICANT			

DETAILS OF NOMINEE (For individual Only)

Name.....	Address.....	Name of Guardian (if minor)..... Relation with Applicant.....	Date of Birth (if minor).....	Signature of Nominee/Guardian (Optional)	Name of Authorized Signatory(ies) (other than individual)	Designation
				1. 2.		
Disclaimer: The Bond Issue is being made strictly on a private placement basis. It is not and should not be deemed to constitute an offer to the public in general. It cannot be accepted by any person other than to whom it is directed.						

ACKNOWLEDGEMENT SLIP (To be filled in by the Sole/First Applicant) 54EC BONDS-SERIES XIX



NATIONAL HIGHWAYS AUTHORITY OF INDIA

(Ministry of Road Transport and Highways, Govt Of India)

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

Application Number

Received from Mr./Ms./M/s.	In Numbers	No. of Bonds	Amount (Rs.)	Accepting Officer's Signature with date
	In Words			
Address.....	Cheque/DD/UTR No..... Dated..... Drawn on.....			
.....	for Rs.in words.....			
.....	Pin.....			

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

INSTRUCTIONS FOR FILLING THE APPLICATION FORM

Highest Credit Rating i.e. CARE AAA/Stable by CARE Ltd, CRISIL AAA/Stable by CRISIL Ltd, [ICRA] AAA/Stable by ICRA Ltd & IND AAA/Stable by India Rating & Research Pvt 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			
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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".
As a result of the amendment in the Union Budget 2018, the tenure of the Bonds has been increased to 5 years in place of three years and long term capital gains arising from land or building or both shall only qualify to be invested in these bonds after April 1, 2018.
3. 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.
4. 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. NHA assumes no responsibility for any applications/cheques/ demand drafts lost in mail or late/short credit of Application Money.
5. Application once submitted cannot be withdrawn.
6. **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 sub member 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, Bank details for which are available on our website : www.nhai.gov.in**
7. Cash, Stock-invest, Money Orders or Postal Orders will NOT be accepted.
8. **The PAN no. should be mentioned in the Application Form. A self certified copy of PAN card, Adhar card and certified copy of address proof of 1st Applicant and one cancelled Cheque should be submitted alongwith application form.**
9. 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.
10. 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.
11. 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.
12. 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. NHA is entitled, as its 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.
13. It is advisable that investors keep a photocopy of the submitted application form.
14. The application forms will not be accepted after banking hours.
15. 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.
16. The investors may check their details on the website of the RTA (Beetal Financial) at the link <http://beetalfinancial.in/beetalfinancial/nhainew.asox>. However for unresolved grievance Registrar and NHA 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
NHA Bonds Division	011-25074100/200 Extn. 2406 & 2460 & 1479	

