

Citizen's Charter

December 2004

PREFACE

The ability of the banking industry to achieve its socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A need was felt by us at ICICI Bank that in order to become more customer friendly the Bank should come out with charter of its services for the customers. This document highlights ICICI Bank's commitments towards customer satisfaction, thus ensuring accountability and responsibility amongst our officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligations on the part of customers for healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We wish to acknowledge the encouragement and guidance provided by the Reserve Bank of India and the Indian Banks' Association to help us bring out this charter.

We maintain constant consultations with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to share their experiences about the various services rendered by the Bank and feel free to comment on this charter.

NOTE

Information given in this document is as of December 15, 2004 and is subject to change/revision.

This document should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/ facilities is given in this booklet. Each service has its own detailed terms and conditions, which are displayed on the ICICI Bank website or can be made available on request.

For further details/ information, please visit the ICICI Bank website www.icicibank.com or call your local ICICI Bank Phone Banking number or visit your nearest ICICI Bank branch.

COMMON PRACTICES FOLLOWED BY OUR SERVICE CHANNELS

BRANCHES

1. Display business hours
2. Render courteous services
3. Make the branch/ ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to customers easily
4. Attend to all customers present in the banking hall at the close of business hours
5. Provide separate 'Enquiry' or 'May I Help You' counter at large branches
6. Display interest rates for various deposit schemes from time to time
7. Provide details of various deposit schemes/ services of the Bank
8. Issue Demand Drafts, Pay Orders, etc.
9. Provide facility for logging complaint/ suggestion in the branch premises

PHONE/ INTERNET BANKING

1. Render service 24 hours a day 7 days a week*
2. Attend to all customers calling in to the phone banking number/ logging on to the internet banking website
3. Make the branch/ ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to customers easily
4. Provide details of various deposit schemes/ services of the Bank
5. Respond to customer queries related to customer account(s) with us subject to verification by the customer
6. Provide facility for logging complaint/ suggestion

ATM

1. Render service 24 hours a day 7 days a week
2. Provide cash withdrawal facility at all locations and other facilities at select locations
3. Provide facility for logging complaint/ suggestion
4. Make the branch/ ATM locations, Phone Banking numbers and Internet Banking address of the Bank known to customers easily

* Only select queries/ transactions may be supported outside banking hours

FAIR BANKING PRACTICES

Customers are requested to

1. Ensure safe custody of cheque book and account statements
2. Preferably use reverse carbon while writing a cheque
3. Issue crossed/ account payee cheques as far as possible
4. Check the details of the cheque, namely, date, amount in words and figures, crossing etc. before issuing it. As far as possible, issue cheques after rounding off the amount to the nearest rupee
5. Not to issue cheque without adequate balance, maintain minimum balance as specified by the Bank
6. Send cheques and other financial instruments by Registered Post or reliable courier
7. Use nomination facility
8. Safe keep account/ locker numbers, details of FDR, account statements etc. and ensure confidentiality
9. Not to share phone banking/ internet banking passwords and ATM/ Debit Card PINs with others
10. Provide accurate information about name, address, telephone number, etc. and also inform changes, if any, to the Bank immediately
11. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/ book, key of locker etc. immediately to the Bank
12. Avail standing instructions facility for repeat transactions
13. Provide feedback on our services
14. Pay interest, installments, locker rent and other dues on time
15. Avail direct services such as ATM, ECS, EFT, Internet Banking, Phone Banking, Mobile Banking etc.
16. Bring any deficiency in services to the notice of the bank
17. Not to sign blank cheque(s) and also do not record your specimen signature either on pass book or on cheque book
18. Not to introduce any person who is not personally known to them for the purpose of opening account

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP

I. Savings Bank Account

These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited/ withdrawn from these accounts by way of cheques/ ATMs. It helps the customers to keep minimum cash at home besides earning interest.

Savings Bank accounts are very popular and can be opened by eligible person(s) and certain organization(s)/ agencies as approved by the Reserve Bank of India (RBI).

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and/ or relevant documents required for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.

The Bank will also require one recent photograph and the Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account#.

The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time, through website, branches, phone banking and internet banking. Non-compliance of this would attract service charges. Interest is calculated on a daily basis on the daily closing balance in the Account at the rate in force in accordance with Reserve Bank of India directives. The interest amount calculated is rounded off to the nearest rupee. Interest will be paid every half year in June and December, provided it works out to minimum Re. 1.

Cheques and dividend warrants drawn in the name of account holder(s) will only be collected through this account. Financial Instruments endorsed in favour of the account holder(s) will not be collected through savings bank account.

Account holders must not use these accounts for business transactions.

II. Current Account

Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/ specified associates, societies, trusts etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in

These documents are essential for any withdrawals of more than Rs. 50,000

protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and/ or relevant documents required for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.

The Bank will also require one recent photograph and the Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account (i.e. including partners of Registered/ Unregistered partnership as also Registered/ Incorporated bodies/ companies).

Minimum balance as stipulated from time to time will be required to be maintained.

No interest is paid on credit balances kept in current account.

III. Term Deposit Accounts

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Bank staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/ specified associates, etc.

As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and/ or relevant documents required for identification of the person(s) opening the account. The necessary documents will be informed at the time of opening the account.

The Bank will also require one recent photograph and the Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account.

Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit, which has remained with the Bank for less than 7 days.

Generally loans/ overdrafts against deposits are allowed except on Certificates of Deposit (CDs). Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.

Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.

Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.

Interest on overdue deposit is paid if the deposit is renewed, as decided by the Bank from time to time.

Interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.

Presently, if the total interest on deposits, per depositor, per branch, per financial year exceeds Rs. 5,000, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities.

The depositor may furnish declaration in Form No. 15G*, preferably at the commencement of the Financial Year, for receiving interest on deposits without deduction of tax.

The Bank will issue consolidated TDS Certificate at the end of the year for the tax deducted as per the existing Income Tax Regulations.

IV. Payment of Balance in Accounts of Deceased Customers to Survivors/Claimants

As directed by the RBI, the bank does not insist on succession certificate from legal heirs irrespective of amount involved. However, the bank adopts such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

V. Standing Instructions

Standing instructions can be given to the Bank for transfer/ remittance of funds from one account to other account(s) maintained in the same branch, any other branch of the Bank or any other bank or any other third party.

VI. Safe Deposit Lockers

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank. The major aspects governing the services are:

- A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
- Nomination facility is available to individual hirer of Safe Deposit
- Locker Loss of key should be immediately informed to the Branch

*Form 15G does not apply if interest exceeds Rs. 50,000

- Lockers are available in different sizes
- Lockers are rented out for a minimum period of one year. Rent is payable in advance
- In case of overdue rent, the Bank will charge penalty as decided from time to time
- With standing instruction, the rent may be paid from the deposit account of the hirer
- The Bank will hire locker to properly introduced persons
- The Bank reserves the right to break open the locker if the rent is not paid inspite of giving notices as per the Bank rules and recover charges thereof

VII. Articles in Safe Custody

Articles like shares, securities, etc. can be kept in safe custody with the Bank on prescribed charges wherever such facility is offered. Large/ small boxes must be locked by the customer(s) and particulars must be written/ painted thereon. The lock should be covered by stout cloth and sealed with the customer's seal. Relationship of Banker and customer shall be that of bailer and bailee.

VIII. Nomination

Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. upto 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/ her lifetime. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder(s) can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

IX. Remittance Service

Customers may remit funds from one centre to another centre by Demand Draft or Electronic Funds Transfer (operated through RBI) or Internet based funds transfer etc. within applicable limits, based on availability at various locations and by paying specified charges as per the Bank's rules.

Demand drafts and travellers cheques for Rs.50,000 and above will be issued by the banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs.50,000 and above will be made through banking channels and not in cash.

Issue of Duplicate Demand Draft without Receipt of Non-Payment Advice: As directed by the RBI, the bank will issue duplicate demand draft upto Rs. 5,000 on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

Time Frame for Issue of Duplicate Draft: As directed by the RBI, the bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

Cash Order (i.e. Pay Order, Banker's Cheque): Cash Order is issued for making payment locally. Issue/ payment of cash order for Rs.50000 and above is to be made only through the bank account. Validity period of cash order is 6 months. This can be revalidated by the issuing branch on written request of the purchaser.

X. Collection Service

All cheques deposited by the customers are cleared, subject to charges, by the Bank as follows:

- **High Value Cheques:** This facility is available for clients of select branches at designated centres. Cheques of high value (Rs. 1 lakh or more, per instrument) are cleared on the same day subject to deposition of the cheques in time.
- **Local Cheques:** A cheque drawn on a bank branch in the same city as the bank branch where it is deposited is called a local cheque. These cheques are normally cleared within 4 working days.
- **Outstation Cheques:** A cheque drawn on a bank branch in a different city from the bank branch where it is deposited is called an outstation cheque. These cheques are normally cleared within 21 working days.

Customers are requested to deposit their cheques within the stipulated time frame at the branches to ensure timely clearing.

XI. Collection of Government Dues

The Bank handles collection of various taxes on behalf of the Government of India through select designated branches.

XII. Exchange of Soiled/ Slightly Mutilated Currency Notes

All the branches of the Bank will exchange freely, soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. The Bank's currency chest branches will exchange all categories of mutilated currency notes. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Citizen's Charter of the RBI Department of Currency Management is attached in Appendix I for reference.

XIII. Interest on Deposits

The Bank pays interest on deposits as per various deposit schemes. Interest rates are revised from time to time and made known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

XIV. Service Charges

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges will be made available on request.

XV. Time-Norms for Various Banking Transactions

The following time norms are indicative and may vary slightly from branch or branch.

S. No.	Particulars	Time Taken
1	Cash payment	Upto 15 minutes
2	Receipt of cash	Upto 15 minutes
3	For issuance of demand draft	Upto 10 minutes
4	Payment of demand drafts	Upto 15 minutes
5	Payment of fixed deposit receipts	20 to 25 minutes
6	Opening of an account*	25 to 30 minutes
7	Statement of accounts (request for duplicate)	Within 3 working days
8	Collection of cheques	
	- Local	Normally within 4 days
	- Outstation	Normally within 21 days

*Does not include account activation time

XVI. Redressal of Complaints

In case of any complaint, customers can contact the Bank through various channels:

- By visiting the nearest ICICI Bank branch
- By calling on local ICICI Bank Phone Banking number
- By sending e-mail through 'Email Us' link on www.icicibank.com
- By sending written correspondence to the Bank through post on the following address:
**ICICI Bank Limited,
ICICI Phone Banking Center,
7th floor, Survey no:115/27,
Plot no.12, Nanakramguda,
Serilingampally,
Hyderabad 500032
India**

The relevant contact numbers, addresses and e-mail ids for this purpose are provided in all customer communication.

At the Bank, every customer complaint is lodged into the 'Customer Relationship Management System', which generates a reference number for the complaint. The reference number and the expected resolution time for the complaint are provided to the customer for future tracking. The customer can easily track the status of his/ her complaint using any channel irrespective of where he/ she logged the complaint.

If the customer is not satisfied with the resolution provided, then he can write to the Bank's dedicated customer service cell at:

**The Customer Service Group
ICICI Bank Limited
ICICI Bank Towers, South Tower, Ground Floor
Bandra Kurla Complex
Mumbai 400 051
India**

After exhausting all the above channels, if the customer is still not satisfied, he may approach any of the following:

- Directorate of Public Grievances, Government of India, Cabinet Secretariat, Sansad Marg, New Delhi
- The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme, 1995
- The District Consumer Forum under Consumer Protection Act, 1985

Please note that the bank would provide all the services mentioned in this document and honour its commitments without the citizen having to make any special efforts. However, anonymous requests/ complaints will not be entertained.

APPENDIX I

RBI DEPARTMENT OF CURRENCY MANAGEMENT

1. Objective of the Citizens' Charter

Citizen's Charter provides information on various facilities provided by the Reserve Bank of India in the matter of exchange of notes and coins and the common standards of the services provided at RBI Issue Offices and commercial bank branches.

2. Services Available at RBI Issue Offices

The RBI Offices, where Issue Department is functioning, offer the facility to members of the public to exchange their notes including soiled and mutilated notes and coins including uncurrent or worn out coins. The Bank is committed to provide exchange facility free of cost at its counters during business hours.

3. Names of RBI Offices which provide exchange facilities

The facilities are provided at the counters of the Bank's Regional Offices located at Ahmedabad, Bangalore, Belapur (Navi Mumbai), Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Jammu, Kanpur, Kochi, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Patna and Thiruvananthapuram.

4. Exchange of notes into coins with the help of coin dispensers

Members of the general public can also get their notes exchanged into coins using the coin dispensers installed in the banking halls of the Reserve Bank's Regional Offices.

5. Exchange of soiled and mutilated notes and coins at the Bank's public counters

Members of the general public can avail themselves of the following facilities at the counters of the Bank's Offices.

- (a) Exchange soiled notes. A note which has become limp or which has developed minor cuts due to wear and tear or which is disfigured by oil, colour, ink, etc. will be treated as soiled note. To facilitate easy exchange, notes which have been divided vertically through or near the centre with numbers intact are also treated as soiled notes. Notes on which political or religious slogans are written are not exchangeable under any circumstances.
- (b) Exchange mutilated notes. A mutilated note is a note of which a portion is missing or a note which is composed of pieces, provided that the note presented is not less than half of the area of the note and that, if the note is composed of a note joined together, each piece is, in the opinion of the 'Prescribed Officer' [as defined in the RBI (Note Refund) Rules] identifiable as part of the same note. The RBI (Note Refund) Rules, 1975 (as amended upto 1980) are posted on the RBI

Website <http://www.rbi.org.in> under the Head "Publications" and Sub-Head "Occasional Publications".

(c) Exchange of coins including uncurrent coins into notes or coins.

6. Exchange of mutilated/cut notes received through the Triple Lock Receptacle or by Post

In order to provide note exchange facility to members of the public who cannot wait at the Bank's counters to tender their mutilated/cut notes, the Bank's Offices provide a facility of depositing mutilated/cut notes in a locked box called "Triple Lock Receptacle (TLR)". The TLR box is kept near a specified counter and notes can be dropped into the box in a closed cover which can be obtained from the enquiry counter. The tenderers are required to write the particulars of the notes tendered by them, their name, address and bank account number on the cover. Members of the public can also send mutilated notes by insured and registered post to RBI Offices. In their own interest, such covers should be sent through Registered and Insured post. The exchange value of notes which are found payable under the Note Refund Rules is credited to the bank account of the tenderer through Electronic Clearing Service/Electronic Fund Transfer (EFT) which is at present free of cost. In case the tenderer does not have bank account or the place where he resides does not have a clearing service/provision of EFT, the exchange value is remitted by means of bank draft/money order at the cost of the tenderer. The TLR facility is available only for mutilated/cut notes and not for soiled notes.

7. General Conditions of Service

(i) The exchange facility over the Bank's counters is available during the business hours of the respective Regional Office and is free of cost.

(ii) The serial numbers of counters where exchange facility is made available at each Office are displayed at the banking hall of each Office of the Bank.

(iii) Mutilated/cut notes in closed covers are received in Triple Lock Receptacle upto one hour after the close of normal business hours.

(iv) The mutilated/cut notes are exchanged by the Bank as of grace under the Reserve Bank of India (Note Refund) Rules. When the mutilated/cut note is not found payable under the Rules, the same is rejected and rejection advice issued to the tenderer. The rejected note is retained by the bank and destroyed after four months.

(v) Notes/coins which are found to have been forged/ counterfeited are impounded and no value thereof is paid. Such notes/coins are retained by the Bank after issue of advice to the tenderer.

(vi) The security features of the bank notes issued by RBI are furnished as information to members of the public in the Bank's website

<http://www.rbi.org.in/currency/banknotes.html>

(vii) In case any member of the public faces any difficulty in getting the above exchange facilities at any RBI Offices or is asked for any bribe, he may record a complaint in the complaint book/register maintained at the enquiry counter of the Regional Office or bring it to the notice of the in-charge of the Issue Department of the respective RBI Office. The designation and addresses of the in-charges are furnished in the [Annexure](#).

(xiv) The staff and officers of the Reserve Bank will treat each member of the public with courtesy and consideration. The staff will be helpful and will attend promptly to the customer's enquiries and complaints.

8. Exchange of soiled and mutilated notes and coins at the counters of commercial banks

(i) Offices of the Reserve Bank are located at selected centers. The Bank has, therefore, made arrangement for provision of the facility of exchange of soiled notes, exchange of notes to coins and coins to notes at the branches of scheduled commercial banks. While the facility for exchange of soiled notes is available at all branches of public sector banks and currency chest branches of private sector bank, the facility of exchange of mutilated / cut notes is available only at the currency chest branches of commercial banks. A list of the currency chest branches where the mutilated notes can be exchanged is available at the enquiry counter of the RBI Offices. Such currency chest branches also have instructions to display notice board regarding availability of mutilated notes exchange facility. In case any such branch refuses to provide the exchange facility, aggrieved members of the public can complain to the Chairman and Managing Director/CEO of the commercial bank concerned. In case the grievance is not redressed, the matter may be brought to the notice of the concerned Regional Office of Reserve Bank of India.

(ii) Branches of other banks i.e. Co-operative Banks and Regional Rural Banks are expected to exchange notes and coins at their convenience. They, however, do not have powers to exchange mutilated notes.

9. Suggestion/Comment

In case any member of the public has any suggestion/comment to offer in regard to the Citizens' Charter, he may write to the Chief General Manager, Department of Currency Management, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Mumbai - 400 001.

ANNEXURE

Addresses of RBI Issue Offices and their Jurisdiction

Sl. No.	Name and address of RBI Office	Jurisdiction
1	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad - 380 014.	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore – 560 001.	The State of Karnataka
3	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar – 751 001	The State of Orissa.
4	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.	Greater Mumbai i.e. Mumbai island and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
5	The Deputy General Manager Reserve Bank of India, Issue Department, Hoshangabad Road, Post Box No. 32, Bhopal 462 011.	The State of Madhya Pradesh
6	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai – 400 614.	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.

7	The Deputy General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh – 160 017.	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh
8	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Post Box No. 40, Chennai – 600 001.	State of Tamil Nadu and the Union Territory of Pondicherry.
9	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120, Guwahati – 781 001.	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya , Mizoram, Nagaland and Tripura
10	The General Manager Issue Department Reserve Bank of India 6-1-65, Secretariat Road, Saifabad, Hyderabad – 500 004.	The State of Andhra Pradesh
11	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu – 180 012.	The State of Jammu and Kashmir
12	The General Manager Issue Department Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur – 302 004.	The State of Rajasthan
13	The General Manager Issue Department Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur – 208001.	The State of Uttar Pradesh and Uttaranchal
14	The General Manager Issue Department Reserve Bank of India Post Bag No. 49 Kolkata – 700 001.	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands

15	The General Manager Reserve Bank of India, Issue Department Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur – 440 001.	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
16	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi – 110 001.	The State of Delhi
17	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan Post Box No. 162 Patna – 800 001.	The State of Bihar and Jharkhand
18	The Deputy General Manager Reserve Bank of India, Issue Department, Bakery Junction, Post Box No. – 6507, Thiruvananthapuram – 695 033.	The State of Kerala and the Union Territory of Lakshdweep