



## Key Information Memorandum

### ADITYA BIRLA SUN LIFE FIXED MATURITY PLAN – SERIES US (100 DAYS)

(A Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk)

<b>This Product is suitable for investors who are seeking*:</b>	
<ul style="list-style-type: none"> <li>Income with capital growth over Short Term</li> <li>Investments in debt and money market securities maturing on or before the tenure of the Scheme</li> </ul>	<p><b>RISKOMETER</b></p> <p>Investors understand that their principal will be at Low to Moderate risk</p>

\*Investors should consult their financial advisers if in doubt whether the product is suitable for them

The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

#### Offer of Units of Rs. 10/- each during the New Fund Offer Period

<b>NEW FUND OFFER OPENS ON</b>	<b>THURSDAY, JANUARY 4, 2024</b>
<b>NEW FUND OFFER CLOSSES ON</b>	<b>TUESDAY, JANUARY 9, 2024</b>

<p><b>NAME OF THE ASSET MANAGEMENT COMPANY</b>  <b>ADITYA BIRLA SUN LIFE AMC LIMITED</b>  <b>(ABSLAMC)</b>                  One World Center, Tower-1, 17<sup>th</sup> floor, Jupiter Mills,                  Senapati Bapat Marg, Prabhadevi, Mumbai – 400 013                  Tel.: +91-22 43568000                  Fax No. +91-22 43568110 / 8111                  CIN: L65991MH1994PLC080811</p>	<p><b>NAME OF MUTUAL FUND</b>  <b>ADITYA BIRLA SUN LIFE MUTUAL FUND</b>  <b>(ABSLMF)</b>                  One World Center, Tower 1, 17<sup>th</sup> Floor, Jupiter Mill                  Compound, 841, Senapati Bapat Marg, Prabhadevi, Mumbai                  - 400 013                  Tel. +91-22 43568000                  Fax No. +91-22 43568110 / 8111                  Website <a href="http://www.mutualfund.adityabirlacapital.com">www.mutualfund.adityabirlacapital.com</a></p>
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This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing.

**For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service**

Centres or distributors or from the website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com).

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

**The Mutual Fund/AMC and its empaneled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.**

**It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the ‘Disclaimer Clause of NSE’.**

<b>Name of the Scheme</b>	<b>Aditya Birla Sun Life Fixed Maturity Plan-Series US (100 days)</b>												
<b>Type of Scheme</b>	A Close ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.												
<b>Scheme Code</b>	ABSL/C/D/FTP/23/11/0153												
<b>Scheme Category</b>	Fixed Maturity Plan												
<b>Investment Objective</b>	<p>The Scheme seeks to generate income by investing in a portfolio of fixed income securities maturing on or before the tenure of the Scheme.</p> <p><b>The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.</b></p>												
<b>Tenure</b>	The Scheme will have a tenure of <b>100 days</b> from and including the date of allotment.												
<b>Liquidity</b>	The Scheme will have a tenure of <b>100 days</b> from and including the date of allotment. The NAV of the scheme will be announced on every business day. No redemption or repurchase will be permitted prior to maturity of the Scheme however, the units of the scheme are to be listed on NSE and any other recognized stock exchanges as may be decided by AMC from time to time and the Unitholders who wish to redeem units may do so through Stock Exchange at prevailing listed price on such Stock Exchange.												
<b>Asset Allocation</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="423 743 1446 968"> <thead> <tr> <th rowspan="2">Instrument</th> <th rowspan="2">Risk Profile</th> <th colspan="2">Allocation (% of total Assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Securities including Government securities, State Development Loans (SDLs) and Money Market Instruments</td> <td>Low to moderate</td> <td>0</td> <td>100%</td> </tr> </tbody> </table> <p>The Scheme shall invest only in such securities which mature on or before the date of the maturity of the scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the “put option” date.</p> <p>Cash and cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.</p> <p>In accordance with para 12.24.1 of SEBI Master Circular dated May 19, 2023, the cumulative gross exposure through debt, money market instruments and repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme may invest in securitized debt instruments upto 40% of the corpus.</p> <p>The Scheme intends to invest in repo /reverse repo in corporate debt securities, as per prevailing regulatory norms upto 10% of the net assets of the Scheme.</p> <p>The Scheme will invest in debt instruments having Structured Obligations / Credit Enhancements subject to the following:</p> <ul style="list-style-type: none"> <li>• The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: <ul style="list-style-type: none"> <li>i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and</li> <li>ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.</li> </ul> <p>The above limits shall not be applicable on investments in securitized debt instruments.</p> </li> <li>• Investment by the Scheme in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. Further, the investment in debt instruments having credit enhancements</li> </ul>			Instrument	Risk Profile	Allocation (% of total Assets)		Minimum	Maximum	Debt Securities including Government securities, State Development Loans (SDLs) and Money Market Instruments	Low to moderate	0	100%
Instrument	Risk Profile	Allocation (% of total Assets)											
		Minimum	Maximum										
Debt Securities including Government securities, State Development Loans (SDLs) and Money Market Instruments	Low to moderate	0	100%										

should be sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs will initiate necessary steps to ensure protection of the interest of the investors.

The Scheme shall not invest in Foreign Securities, Credit Default Swaps, Securities Lending & Short Selling, debt instruments with special features and derivative instruments.

#### **OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED SCHEMES:**

##### **1. Credit Evaluation Policy**

From credit evaluation perspective, each company is internally appraised by focusing on three parameters i.e.

1. **Business Fundamentals:** It includes understanding of competitive position and competitor analysis on key parameters, strategies for growth, technical and marketing skill set, manufacturing process, productivity details and future expansion plans.
2. **Financial Analysis:** It includes analysis of Balance sheet, Profit and Loss account, and cash flow statement. Ratio analysis for the past years including quarterly / half yearly results analysis wherever available. Different set of ratios are analysed for Corporates, banks, NBFCs, etc.
3. **Management Track record of the Investee Company:** It includes assessment of management quality, reviewing promoter background and track record, performance of group companies and possibility of group support, internal control systems, succession plans & repayment track record including that of other companies in the group.

Typically, an interaction with the company management is also sought prior to setting up of issuer limits. For structured obligations, in addition to the above, the evaluation also covers originator analysis, collateral analysis, structure analysis and embedded risk analysis.

Detailed analysis is carried out to understand the business model of the investee company and its financial position before deciding to invest.

Research is carried out by the internal team and approved as per our authorisation matrix.

##### **2. Sectors in which the Scheme(s) shall not invest**

The scheme shall not invest in securities of Airlines & Gems and jewellery sector.

The scheme shall not have exposure in fixed income securities in excess of 20% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 20% of the net assets of the scheme.

Further provided that the above sectoral limit is not applicable for:

- i. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- ii. Tri-party Repo on Government securities or treasury bills.
- iii. Bank Certificate of Deposits.
- iv. Government of India securities.
- v. Treasury Bills
- vi. Short Term deposits of scheduled commercial banks

**3. Type of instruments which the scheme propose to invest in:** Please refer Section ‘D. Investment by Scheme’ given below for further details.

**4. Floors and Ceiling within a range of 5% of the intended allocation (in %) against each sub asset class / credit rating:**

*(The scheme shall invest in various securities/instruments as mentioned below with the ratings mentioned against the type of instrument. As per para 13.6.2.4 of the Master Circular*

for Mutual Funds dated May 19, 2023, the scheme is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating.)

**Intended Portfolio Allocation:**

Instruments	Credit Rating				
	A1+	AAA	AA	A	Not Applicable
CDs	20-25%	-	-	-	-
CPs	70-75%	-	-	-	-
NCDs	-	0-5%	-	-	-
Government Securities (including SDL)	-	-	-	-	0-5%
Treasury Bills/ Tri-party Repo on Government securities or treasury bills / Reverse Repos / Liquid Schemes	-	-	-	-	0-5%

**Note:**

- i. Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively.
- ii. Positive variation in investment towards higher credit rating in the same instrument shall be allowed.
- iii. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs (including securitized debt); the scheme may invest in CDs or triparty repo on Government securities or treasury bills or any other sovereign rated securities having equivalent or highest ratings.
- iv. At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalents.
- v. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like coupon inflow, the instrument is called or bought back by the issuer, in anticipation of any adverse credit event, etc.
- vi. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
- vii. Further the Scheme intends to invest in unrated instruments as stated below:

Instruments	% of Net Assets
-	-

- viii. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 calendar days from the date of the said deviation.

**Change in Asset Allocation**

**Rebalancing due to Short Term Defensive Consideration:**

Subject to the SEBI (MF) Regulations, the asset allocation table indicated above may change from time to time, keeping in view market conditions, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above can vary depending upon the perception of the ABSLAMC, the intention being at all times to seek to protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations as per para 1.14.1.2 of Master Circular for Mutual Funds dated May 19, 2023. Such deviations shall normally be for a short-term purpose only not exceeding 30 calendar days, for defensive considerations and the intention being at all times to protect the interests of the Unit Holders.

**Rebalancing due to Passive Breach:**

In the event of deviations from asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of AMC), the Fund Manager will carry out rebalancing within 30 business days in terms of para 2.9 of Master Circular for Mutual Funds dated May 19, 2023. Where the portfolio is not rebalanced within 30 business days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the extended timelines, AMCs shall not be permitted to launch any new scheme and exit load shall not be levied to the investors exiting the Scheme, till the time the portfolio is rebalanced.

Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023. Additionally, the AMC shall disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

<b>Investment Strategy</b>	<p>The Investment Philosophy of the fund manager is to generate risk-adjusted returns through a research driven investment approach by investing in a portfolio of fixed income securities maturing on or before the tenure of the Scheme. The investment manager will aim to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme Specific Risk Factors are summarized below:</p> <p><b>Risk Factors associated with investments in Fixed Income Securities:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Price-Risk or Interest-Rate Risk:</b> Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.</li> <li>▪ <b>Credit Risk:</b> In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.</li> <li>▪ <b>Liquidity or Marketability Risk:</b> This refers to the ease with which a security can be sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.</li> <li>▪ <b>Reinvestment Risk:</b> Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.</li> <li>▪ <b>Pre-payment Risk:</b> Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.</li> <li>▪ <b>Concentration Risk:</b> The Scheme portfolio may have higher exposure to a single sector, subject to maximum of 25% of net assets as specified, depending upon availability of issuances in the market at the time of investment, resulting in higher concentration risk. Any change in government policy / business environment relevant to the sector may have an adverse impact on the portfolio.</li> <li>▪ Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively riskier than bonds, which are AAA rated.</li> </ul> <p><b>Risk Factors associated with Listing of units:</b></p> <ul style="list-style-type: none"> <li>▪ Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.</li> <li>▪ Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.</li> </ul>



- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme.
- **Regulatory Risk:** Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Schemes on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/IDCW payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

**Risk Factors associated with Close Ended Schemes:**

- A close ended Scheme endeavours to achieve the capital appreciation only at the scheduled maturity of the Scheme. However, there is no assurance that the said objective will be achieved at the scheduled maturity of the scheme and there is a risk that the capital invested may not be fully realisable upon maturity of the scheme.
- The scheme being close ended in nature does not allow redemption during the tenor of the scheme. Redemptions shall happen only at the time of maturity of the scheme, and hence returns generated by the scheme may be affected if the underlying markets are at unfavourable level at the time of maturity of the scheme.
- Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode. For the Units listed on the exchange, it is possible that the market price at which the Units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the NAV returns.

**Risks factors associated with creation of segregated portfolio:**

Different types of securities in which the scheme would invest carry different levels and types of risk as given in the Scheme Information Document of the scheme. In addition to the same, unitholders are requested to also note the following risks with respect to Segregated Portfolio:

**Liquidity Risk:** A lower level of liquidity affecting an individual security (ies) or an entire market may have an adverse bearing on the value of the Segregated Scheme's assets. This may more importantly affect the ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments. This may impact the NAV of the segregated portfolio and could result into potential loss to the Unit holders.

**Credit risk:** The scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively riskier than bonds, which are AAA rated. Investment in unrated securities may be riskier compared to investment in rated instruments due to non-availability of third party assessment on the repayment capability of the issuer. As the securities are unrated, an independent opinion of the rating



agency on the repayment capability of the issuer will not be available. The issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. This may impact the NAV of the segregated portfolio and resultant loss to the Unit holders.

Listing of units: Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.

**Risk factors associated with investing in securities with structured obligations/credit enhancements:**


- Structured obligations such as corporate / promoter guarantee: Securities which have a structure with a guarantee from the corporate / promoter, may see an adverse effect if there are any signs of stress at the promoter / group level, even though the standalone borrowing entity's debt servicing capability and repayments may not see any material impact, from a future cash flow perspective.
- It can have liquidity risk, since the market for structured products is not very deep. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today's characteristic of the Indian fixed income market.
- If there were to be a default from this portfolio, there may be no other recourse to recovery. In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity.
- The Scheme may invest in debt instruments having credit enhancements backed by equity shares/guarantees or other any assets as collateral. The profile of these issuers tends to be relatively weak and there may be a pledge of shares of a related party to enhance credit quality or guarantees provided or any other asset provided as security acceptable to lenders.
- Where equity shares are provided as collateral there is the risk of sharp price volatility of underlying securities which may lead to erosion in value of collateral which may affect the ability of the fund to enforce collateral and recover capital and interest obligations. Also there is a possibility of guarantor going insolvent which can also impact the recovery value of exposure.
- In case of credit enhanced structures backed by equity share the liquidity of the underlying shares may be low leading to a lower recovery and a higher impact cost of liquidation. In case of other assets provided recovery value and enforce ability of asset can also be a risk factor which can lower the recovery value.

<b>Risk Control Strategies</b>	<p>Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p><b>Credit Risk</b></p> <p>Every investment in Debt and Money Market Instruments of any issuer would be made in accordance with Credit policy as defined and established by AMC from time to time. The Credit Policy, which is reviewed and monitored on a regular basis by Investment Committee, inter alia, enumerates issuer selection process, the various parameters to be considered for setting up credit exposure limits and Credit authorisation matrix for such limits, credit monitoring process etc. The following parameters shall be considered for selection:</p> <ul style="list-style-type: none"> <li>(i) The exposure to a counter party is based on the networth of the counterparty. The fund manager would do a risk assessment of the issuer before making the investments. Further, continuous monitoring of the networth of the company is done. The risk assessment by the fund manager includes the monitoring of the following:       <ul style="list-style-type: none"> <li>I. Capital Structure</li> <li>II. Debt Service coverage ratio</li> <li>III. Interest coverage</li> <li>IV. Profitability margin</li> <li>V. Current ratio</li> </ul> </li> <li>(ii) The fund managers determine the sector to which the counter party relates. The fund managers assign risk weightages to sectors and shall not invest in sectors which carry a high credit risk. The risk weightages are based upon various factors like the nature of products/services of the sector, current state and future outlook for the sector, subsidies provided to the sector and government regulations for the sector.</li> <li>(iii) The fund manager shall also check the track record of the company in terms of its financials and any defaults to its creditors.</li> <li>(iv) The fund managers shall consider the track record of the sponsor/ parent of the counterparty. It includes the financials of the sponsor/ parent company and whether the parent/sponsor has defaulted in the past.</li> <li>(v) The fund manager can also have a call with the Management of the company as a part of its research of the company.</li> <li>(vi) The fund manager will also check for Credit Default Swaps spreads of the company in global market, if any available.</li> </ul> <p>The above parameters are dependent upon the information available at the time of due diligence. The fund manager shall endeavour to include all these parameters but investors should note that these parameters are indicative and can change from time to time at the discretion of the fund manager.</p> <p><b>Price-Risk or Interest-Rate Risk</b></p> <p>The fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. While the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme.</p>
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<p><b>Plans/Options</b></p>	<p>The Scheme will have <b>Regular Plan and Direct Plan**</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the Scheme will have the following Options / Sub-options:                  (1) Growth Option; and                  (2) Payout of Income Distribution cum capital withdrawal (“IDCW”) Option<sup>^</sup></p> <p><sup>^</sup><i>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains</i></p> <p><b>**DIRECT PLAN:</b></p> <p><b>i. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</b></p> <p><b>ii. Eligible investors:</b> All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme are eligible to subscribe under Direct Plan.</p> <p><b>iii. Modes for applying:</b> Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund including through Stock Exchange Platforms [except other Platform(s) where investors’ applications for subscription of units are routed through Distributors].</p> <p><b>iv. How to apply:</b></p> <p>a. Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate “Direct Plan” against the Scheme name in the application form.</p> <p>a. Investors should also indicate “Direct” in the ARN column of the application form.</p>																																				
<p><b>Default Plan / Option / Sub-option</b></p> <p>(In case the investor fails to specify his preference, the given default plan / option / sub-option would apply.)</p>	<p><b>Default Option:</b> Growth</p> <p>In case of valid application received without indicating choice between Growth and IDCW Option, the same shall be considered as Growth Option and processed accordingly.</p> <p><b>Default Plan:</b>                  Investors are requested to note the following scenarios for the applicability of “Direct Plan or Regular Plan” for valid applications received under the Scheme:</p> <table border="1" data-bbox="431 1262 1357 1612"> <thead> <tr> <th><i>Scenario</i></th> <th><i>Broker Code mentioned by the investor</i></th> <th><i>Plan mentioned by the investor</i></th> <th><i>Default Plan to be captured</i></th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p><i>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</i></p>	<i>Scenario</i>	<i>Broker Code mentioned by the investor</i>	<i>Plan mentioned by the investor</i>	<i>Default Plan to be captured</i>	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
<i>Scenario</i>	<i>Broker Code mentioned by the investor</i>	<i>Plan mentioned by the investor</i>	<i>Default Plan to be captured</i>																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
<p><b>Applicable NAV</b></p>	<p>Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.</p>																																				



<b>Minimum Application Amount / Number of Units</b>	<b>Purchase</b> Minimum of Rs 1,000/- and in multiples of Rs 10/- thereafter during the New Fund Offer period.	<b>Repurchase</b> No redemption (repurchase) of units is allowed before the maturity of the scheme. Investors wishing to exit may do so by selling their units through stock exchange.
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<b>Despatch of Proceeds of Repurchase (Redemption) Request</b>	Within three working days from the date of maturity.
<b>Benchmark Index</b>	CRISIL Ultra Short Term Debt Index
<b>Risk-o-meter of the Benchmark as on November 30, 2023</b>	
<b>IDCW Policy</b>	Under IDCW option, it is proposed to declare IDCWs subject to the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations. IDCWs, if declared, will be paid (subject to deduction of tax at source, if any) to those unitholders, whose names appear in the register of unitholders on the notified record date. AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that actual declaration of IDCWs and frequency thereof is at the discretion of Trustees. There is no assurance or guarantee to unitholders as to the rate of IDCW distribution nor that the IDCWs will be paid regularly. On payments of IDCWs, the NAV will stand reduced by the amount of IDCW paid.
<b>Name of the Fund Manager</b>	Mr. Mohit Sharma
<b>Name of the Trustee Company</b>	Aditya Birla Sun Life Trustee Private Limited
<b>Performance of the Scheme</b>	This scheme does not have any performance track record
<b>Expenses of the Scheme</b>	<p><b>New Fund Offer Period</b> The NFO expenses of the scheme shall be borne by the AMC.</p> <p><b>(i) Load Structure</b> <b>Entry Load*:</b> Nil <b>Exit Load:</b> Nil</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the scheme. Investors wishing to exit may do so through stock exchange mode * In terms of para 10.4.1.a of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the Scheme to the investor. Exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective scheme immediately, net of Goods and Service Tax, if any.</p>

(ii) Recurring expenses (As a % of daily net assets)	<b>Maximum estimated permissible expenses, including investment management and advisory fees, as a % per annum of daily net assets:</b>	
	<b>Maximum estimated permissible expense as a % per annum of daily net assets</b>	
	<b>A. Expense Head / Nature of expense</b>	<b>% of daily net assets</b>
	Investment Management and Advisory Fees (AMC fees)	Upto 1.00%
	Trustee Fees	
	Registrar & Transfer Agent (RTA) Fees	
	Audit fees	
	Custodian fees	
	Marketing & Selling expense including agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements/allotment advice and IDCW/ redemption cheques and warrants	
	Costs of Statutory advertisements	
	Cost towards investor education & awareness (at least 2 bps)^	
	Brokerage & transaction cost over and above 12 bps for cash market trades	
	GST on expenses other than investment management and advisory fees	
	GST on brokerage and transaction cost	
Other expenses\$		
<b>Maximum total expense ratio (TER) permissible under Regulation 52(6)(d)</b>	<b>Upto 1.00%</b>	
<b>B. Additional expenses under Regulation 52 (6A) (c)**</b>	<b>Upto 0.05%</b>	
<b>C. Additional expense for gross new inflows from specified cities under Regulation 52 (6A) (b) to improve geographical reach of scheme.</b>	<b>Upto 0.30%</b>	
<p>\$Listing expenses are part of other expenses.</p> <p>**such expenses shall not be charged to the scheme where the exit load is not levied or applicable.</p> <p>The above estimates for recurring expense are for indicative purposes only and have been made in good faith as per the information available to the AMC based on past experience.</p> <p><b>Note:</b></p> <p>(a) The TER of the Direct Plan will be lower to the extent of the abovementioned distribution expenses/ commission which is charged in the Regular Plan.</p> <p>(b) ^In terms of para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.</p> <p>(c) In terms of para 10.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, AMC may charge GST on the following:</p> <p>a. <b>Investment Management and Advisory Fees:</b> AMC may charge GST on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>b. <b>Other than Investment Management and Advisory Fees:</b> AMC may charge GST on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Further, GST on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p> <p>(d) <b>Maximum Permissible expense:</b> The maximum Total Expense Ratio (TER) that can be charged to the scheme will be subject to such limits as prescribed under the SEBI (MF) Regulations. The said maximum TER shall either be apportioned under various expense heads as enumerated above, without any sub limit or allocated to any of the said expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as per the SEBI (MF) Regulations</p>		
Investors should note that, all scheme related expenses including commission paid to		





	<p>distributors, by whatever name it may be called and in whatever manner it may be paid, will necessarily be paid from the Scheme only within the regulatory limits and not from the books of the ABSLAMC, its associate, sponsor, trustee or any other entity through any route in terms of para 10.1.12.a of the SEBI Master Circular on Mutual Funds dated May 19, 2023.</p> <p>The total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations.</p>
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<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Listing</b>	<p>The scheme being offered through this Scheme Information Document is a close ended Scheme and the units offered under the Scheme are to be listed on NSE and any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. Thus, the units of the Scheme are to be listed and traded on the stock exchange/s and settled through depository mechanism as per the settlement cycle of the stock exchange/s. As the units will be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Series/Scheme. Unitholders who wish to trade in units would be required to have a demat account.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>In accordance with SEBI (MF) Regulations, the units of the scheme will be listed on National Stock Exchange of India (NSE) for which the Trustees have obtained an in-principle approval from NSE vide letter NSE/LIST/5601 dated September 7, 2023.</p>	
<b>Tax treatment for the Investors (Unitholders)</b>	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisors.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAV will be calculated and disclosed for every Business Day. NAV of the scheme will be calculated up to four decimal places. AMC shall update the NAV on the AMFI website (www.amfiindia.com) and on the website of the Mutual Fund (www.mutualfund.adityabirlacapital.com) by 11.00 pm on all business days.	
<b>For Investor Grievances please contact</b>	<p><b>Aditya Birla Sun Life AMC Limited</b> One World Center, Tower 1, 17th Floor, Jupiter Mills, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 Tel.: 1800-270-7000 / 1800-22-7000, E-mail: care.mutualfunds@adityabirlacapital.com CIN: L65991MH1994PLC080811</p>	<p><b>Registrar &amp; Transfer Agents:</b> <b>Computer Age Management Services Limited (CAMS)</b> Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267 E-mail: adityabirlacapital.mf@camsonline.com Website Address:www.camsonline.com</p>
<b>Unitholders' Information</b>	<p><b>Allotment:</b> The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application.</p> <p>An applicant in the Scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of NFO or from the date of receipt of the application.</p> <p><b>FOR INVESTORS WHO OPT TO HOLD UNITS IN PHYSICAL (NON-DEMAT) MODE AND DO NOT HAVE DEMAT ACCOUNT:</b></p> <p><b>Account Statements:</b></p> <ul style="list-style-type: none"> <li>• AMC shall send allotment confirmation specifying the number of units allotted to the investor by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or from the date of receipt of the application.</li> <li>• Thereafter, a Consolidated Account Statement (CAS) shall also be sent to the unitholder in whose folio transactions viz. subscriptions, redemptions, switches, Payout of Income Distribution cum capital withdrawal, etc. have taken place during that month, for each</li> </ul>	

calendar month on or before fifteenth day of the succeeding month, by e-mail/mail. CAS shall contain details relating to all the transactions\*\* carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.

*\*\*The word 'transaction' shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal, Reinvestment of Income Distribution cum capital withdrawal, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.*

- In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.
- **Half Yearly Consolidated Account Statement:**
  - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before twenty first day of the succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period.
  - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- Investors should note that, no separate account statements will be issued to investors opted to hold units in electronic (demat) mode since the statement of account furnished by depository participant will contain the details of transactions.

For more details, Investors are requested to refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

#### **FOR INVESTORS WHO OPT TO HOLD UNITS IN DEMAT MODE:**

- On acceptance of the application for subscription during the NFO period, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 15 (fifteen) days from the date of closure of the New Fund Offer Period.
- The asset management company shall issue units in dematerialized form to a unit holder in a scheme within 2 (two) working days of the receipt of request from the unit holder.
- Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month on or before fifteenth day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.
- SCAS shall be sent by Depositories every half yearly (September/ March), on or before twenty first day of the succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated

with PAN.

- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form.

#### **Annual Report:**

The scheme wise annual report or an abridged summary thereof shall be provided to all Unitholders not later than four months from the date of closure of the relevant accounting year whose email addresses are registered with the Mutual Fund. The physical copies of Scheme wise Annual report will also be made available to the unitholders, at the registered offices at all times. The scheme wise annual report will also be hosted on the website on its website ([www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

The physical copy of the abridged summary shall be provided to the investors without charging any cost, if a specific request through any mode is received from the unitholder.

Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of scheme wise annual report on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

#### **Portfolio Disclosures:**

In terms of SEBI Regulation, Mutual Funds/ AMCs will disclose portfolio (along with ISIN) as on a monthly, fortnightly and half-yearly basis for all Schemes on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) within 5 days of every fortnight and within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The Mutual Fund/AMCs will send to Unitholders a complete statement of the scheme portfolio, within five days of every fortnight and 10 days of close of each month/ half-year whose email addresses are registered with the Mutual Fund. Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such half yearly scheme portfolio on its website [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Mutual Funds/ AMCs will also provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

#### **Half Yearly Results:**

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31<sup>st</sup> March and on 30<sup>th</sup> September), host a soft copy of its unaudited financial results on its website ([www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com)). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website.

#### **COMMUNICATION BY EMAIL**

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, first applicant's own email ID and mobile number should be provided.

<p><b>Transaction Charges</b></p> <p><b>(For Lumpsum Purchases routed through distributor/ agent)</b></p>	<p>SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of Rs. 10,000/- and above.</p> <p>In accordance with the said para, ABSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.</p> <p>1. Transaction charges shall be deducted for Applications for purchase/ subscription relating to new inflows and routed through distributor/ agent:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: center;">Investor Type</th> <th style="text-align: center;">Transaction charges<sup>^</sup></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>First Time Mutual Fund Investor (across Mutual Funds)</b></td> <td style="text-align: center;"><b>Rs 150</b> for subscription application of Rs 10,000 and above.</td> </tr> <tr> <td style="text-align: center;"><b>Investor other than First Time Mutual Fund Investor</b></td> <td style="text-align: center;"><b>Rs 100</b> for subscription application of Rs 10,000 and above.</td> </tr> </tbody> </table> <p>2. <sup>^</sup>The transaction charge, if any, shall be deducted by the ABSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.</p> <p>3. Transaction charges shall not be deducted/applicable for:</p> <p>(a) purchases / subscriptions for an amount less than Rs. 10,000/-.</p> <p>(b) Transaction other than purchases / subscriptions relating to new inflows such as Switches, etc.</p> <p>(c) Purchases / subscriptions made directly with the Mutual Fund (i.e., not routed through any distributor / agent).</p> <p>Transactions carried out through the Stock Exchange Platforms for Mutual Funds.</p>	Investor Type	Transaction charges <sup>^</sup>	<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	<b>Rs 150</b> for subscription application of Rs 10,000 and above.	<b>Investor other than First Time Mutual Fund Investor</b>	<b>Rs 100</b> for subscription application of Rs 10,000 and above.
Investor Type	Transaction charges <sup>^</sup>						
<b>First Time Mutual Fund Investor (across Mutual Funds)</b>	<b>Rs 150</b> for subscription application of Rs 10,000 and above.						
<b>Investor other than First Time Mutual Fund Investor</b>	<b>Rs 100</b> for subscription application of Rs 10,000 and above.						

**Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres /Distributors or Brokers.**

**Date: January 1, 2024**

**Place: Mumbai**







**6. DEMAT ACCOUNT DETAILS (OPTIONAL)** (Please ensure that the sequence of names as mentioned in the application form matches with that of the A/c. held with the depository participant.) Refer Instruction No. 3(B)

NSDL: Depository Participant Name: \_\_\_\_\_ DPID No.: 

I	N								
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 Beneficiary A/c No. 

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CDSL: Depository Participant Name: \_\_\_\_\_ Beneficiary A/c No. 

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Enclosed:  Client Master  Transaction/ Statement Copy/ DIS Copy

**7. REDEMPTION / INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION^ REMITTANCE** (Please attach a copy of cancelled cheque Refer Instruction No. 8 & 12)

Electronic Payment  
It is the responsibility of the Investor to ensure the correctness of the IFSC code/ MICR code for Electronic Payout at recipient/destination branch corresponding to the Bank details mentioned in Section 3.

Cheque Payment

If MICR and IFSC code for Redemption/Income Distribution cum capital withdrawal option^ is available all payouts will be automatically processed as Electronic Payout- RTGS/NEFT/Direct Credit.

^the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains

**8. NOMINATION DETAILS (Mandatory)** (Refer Instruction No. 7)

**Nomination Details** Mandatory section for Individuals (Single or Joint)  I/We wish to nominate  I/We do not wish to nominate\$\$

Nominee Name	PAN	Relationship with Investor	Date of Birth	Guardian Name and Relationship (In case of Minor)	Allocation %						
Nominee 1			<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						
Nominee 2			<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						
Nominee 3			<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y		
D	D	M	M	Y	Y						

<sup>\$\$</sup>I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my /our legal heirs would need to submit all the requisite documents issued by court or other such competent authority, based on the value of assets held in my/our folio.

Signature of the 1 <sup>st</sup> unitholder	Signature of the 2 <sup>nd</sup> unitholder	Signature of the 3 <sup>rd</sup> unitholder
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## Instructions for filling Application Form

### 1. GENERAL INSTRUCTIONS

- Please read the terms of the Key Information Memorandum, the Statement of Additional Information/Scheme Information Document and addenda issued from time to time carefully before filling the Application Form. Investors should also appraise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Application form should be completed in English and in **BLOCK LETTERS**. Please tick in the appropriate boxes wherever applicable.
- The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H.U.F.
- The application complete in all respects along with the cheque / demand dra must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.
- No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- All cheques and bank drafts must be drawn in favour of "Aditya Birla Sun Life MF NFO Account" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application/ each Scheme. In case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- Investors already holding a folio in Aditya Birla Sun Life AMC Limited can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

#### viii) TRANSACTION CHARGES

**SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Aditya Birla Sun Life AMC Limited shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.**

Please note that Transaction Charges shall not be deducted in the following cases:

- Purchases / subscriptions for an amount less than ₹ 10,000/-;
  - Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs/ Income Distribution cum capital withdrawal option<sup>A</sup> Sweep etc.
- <sup>A</sup>the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.
- Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).

### 2. INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- In accordance with para 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI circular dated May 12, 2023, payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the guardian with the minor, should be mandatorily attached with the application. Further, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- In case of an application under Power of attorney or by a limited company, body corporate, registered society, trust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts /Partnership Firms/ FPIs

	Corporate Investors	Trusts	Societies	Partnership Firms	FPIs	POA
Board/Committee Resolution/Authority Letter	✓	✓	✓	✓	✓	✓
Memorandum & Articles of Association	✓					
Trust Deed		✓				
Partnership Deed				✓		
Bye-laws			✓			
List of authorised Signatories with name, designation & Specimen Signature	✓	✓	✓	✓	✓	✓
Overseas Auditor's certificate					✓	
Power of Attorney						✓

The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the ABSLAMC / ABSLMF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such

documents by investors shall be full and final proof of the non individual investor's authority to invest and the ABSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Aditya Birla Sun Life Mutual Fund. ABSLAMC / ABSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Aditya Birla Sun Life Mutual Fund. Further, ABSLAMC/ABSLMF/ Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.

- Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request/ transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor".

However, in all cases, the proceeds of all Income Distribution cum capital withdrawal option<sup>A</sup>/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.

- Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

- QUALIFIED FOREIGN INVESTOR (QFI):** Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FII&C/13/ 2012 dated June 07, 2012, as applicable.

### 3 (A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

**Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

**In case of Minor Accounts, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.**

**PAN Details:** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Aditya Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim.

### (B). DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form

Pursuant to para 14.4.2 of the SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in dematerialized (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Aditya Birla Sun Life Mutual Fund with Income Distribution cum capital withdrawal option<sup>A</sup> distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the Beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / Income Distribution cum capital withdrawal option<sup>A</sup> proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

### 4. KNOW YOUR CUSTOMER (KYC)

According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Investors can visit branches of ABSLAMC or may visit [www.mutualfund.adityabirlacapital.com](http://www.mutualfund.adityabirlacapital.com), [www.amfiindia.com](http://www.amfiindia.com) and [www.cdslindia.com](http://www.cdslindia.com) to know detailed procedure for KYC compliance.

**Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.**

To further clarify, the above category of investors shall include:

- their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors are liable to be rejected.

Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the ABSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the ABSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to para 16.2.4.4.b of the SEBI Master Circular for Mutual Funds dated May 19, 2023, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds,

Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com).

- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. ABSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Further, as per SEBI circular dated April 24, 2020, earlier circular on IPV stands modified as under:

- IPV/ VIPV would not be required when the KYC of the investor is completed using the Aadhaar authentication / verification of UIDAI.
  - IPV / VIPV will not be required by the AMC RI when the KYC form has been submitted online, documents have been provided through digiocker or any other source which could be verified online.
- As per SEBI Circular dated April 24, 2020, The eSign mechanism of Aadhaar will be accepted in lieu of wet signature on the documents provided by the investor and the cropped signature affixed on the online KYC form under eSign will be accepted as valid signature.
  - Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

For further details with respect to KYC process, please read Statement of Additional Information.

## 5. MODE OF PAYMENT

- Payment shall be accepted through RTGS/NEFT
- Payment through Stock invest, outstanding cheques and third party payments will not be accepted.
- For all mode of payments, details of source account, source bank name and source branch name should be mentioned.

### iv) Restriction on acceptance of Third Party Payment:

- Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Aditya Birla Sun Life AMC Limited (ABSLAMC)/ Aditya Birla Sun Life Mutual Fund (ABSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (c).
- "Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
- ABSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:
  - Investment on behalf of minor represented by a natural or legal guardian or such other category of investor who may be notified by SEBI from time to time where payment for investment by means of cheque, Demand Draft or any other mode is from the bank details should be of the minor, parent or legal guardian of the minor, or joint account of the minor with parent or legal guardian.
  - Payment by an Employer on behalf of employees under lump-sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
  - Custodian on behalf of an FII or a client.
- In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/ not processed/refunded:
  - Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
  - A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of ABSLAMC or visit our website [www.adityabirlacapital.com](http://www.adityabirlacapital.com) for the said Declaration Form.ABSLAMC/ABSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only.

- Investors are requested to note that, in case of:

**i. Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/Income Distribution cum capital withdrawal option<sup>^</sup> proceeds are to be paid).

If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

# Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of ABSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the ABSLAMC/ABSLMF. The original documents will be returned across the counter to the investor after due verification.

\* In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

### ii. Payment by Prefunded Instrument:

- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument.

The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.

- (2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹ 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available.

The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

- iii. Payment by RTGS, NEFT, ECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

iv. Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. D.D. charges would be borne by the fund only for the investors residing at places which are not covered by our office / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

## 6. NRI INVESTORS

### Repatriation basis:

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit certificate from the bank issuing the draft confirming the debit should also be enclosed.

### Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques/ demand drafts drawn on Non-Resident of India (NRO) account payable at the cities where the Investor Service Centres are located.

## 7. NOMINATION

- Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly the percentage of allocation / share in favour of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, the AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.
- In case a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination shall not be allowed in a folio/account held on behalf of a minor.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- Nomination shall be mandatory for new folios/accounts opened by individuals especially with sole/single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

## 8. ELECTRONIC PAYOUT OF REDEMPTION/INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL OPTION<sup>^</sup>

ABSLAMC will endeavor to credit the redemptions/Income Distribution cum capital withdrawal option<sup>^</sup> withdrawal option directly to the designated Bank A/c of the unitholders of Aditya Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS/ NEFT/ Direct Credit/ ECS). ABSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

## 9. DIRECT APPLICATIONS AND EUIN

- Investment in Direct Plan: Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.**
- Employee Unique Identification Number (EUIN) is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/ transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.

## 10. E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / email. Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.



## 11. TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

- i) User of Customer Identification PIN (CIP) facility in the parlance of Aditya Birla Sun Life AMC Limited (ABSLAMC) means a Unitholder being serviced by ABSLAMC.
- ii) A CIP will enable the user to view the Account Statement on the Aditya Birla Sun Life website ([www.adityabirlacapital.com](http://www.adityabirlacapital.com)) and other services mentioned herein aer.
- iii) The user shall have no objection to ABSLAMC verifying the identity before allotting the CIP.
- iv) The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and ABSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- v) The User shall inform ABSLAMC immediately in case the CIP becomes known to any other person. ABSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as ABSLAMC may deem fit.
- vi) ABSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that ABSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the sware used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- vii) ABSLAMC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that ABSLAMC may require. ABSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.
- viii) The user shall be fully liable to ABSLAMC for eve transaction entered into using the CIP facility, whether with or without the knowledge of the user and consequences thereof.
- ix) The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. ABSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep ABSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoing, expenses, claims, damages or consequences whatsoever that ABSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. ABSLAMC shall not be liable for the non-suitability thereof or if any other data or sware contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- x) The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and ABSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company – user confidentiality.
- xi) The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.
- xii) The user shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to ABSLAMC.
- xiii) In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate ABSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account / policy document in respect of the user, failing which the statement / policy will be deemed to be correct and accepted by the user.
- xiv) ABSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/ statutory authority or as is required under applicable law.
- xv) The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:
  - a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to ABSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.
  - b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to ABSLAMC. Whilst ABSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to ABSLAMC. The user shall separately evaluate all risks arising out of the same.
  - c) The technology for enabling the services offered by ABSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of Instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that ABSLAMC disclaims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by ABSLAMC to honour any user instruction for whatsoever reason. The user understands and accepts that ABSLAMC shall not be responsible for any of the aforesaid risks. The user also accepts that ABSLAMC shall disclaim all liability in respect of the said risks.

- xvi) The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding ABSLAMC's liability.
- xvii) The user understands that ABSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, ABSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.
- xix) ABSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users witho any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- xx) In consideration of ABSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified ABSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which ABSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user' use of the said online services.
- xxi) The user hereby indemnifies and agrees to keep ABSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which ABSLAMC may sustain or incur either directly or indirectly as a result of: a) Illegal, unauthorized, fraudulent usage or misuse of the user's CIP to access ABSLAMC's Website; all requests carrying the user's CIP as evidenced by electronic records available at ABSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on ABSLAMC's website.
- xxii) The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangement.

## 12. RTGS/ NEFT

Funds Transfer shall be effected only if the recipient/destination Bank/Branch is participating in RTGS/ NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the recipient / destination branch & account number. The collecting bank as well as ABSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. ABSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

ABSLMF shall not be liable for delay in payments to the Investor if:

a. Incorrect and insufficient details are provided.

b. If there is dislocation of work due to circumstances beyond the control of Remitting/ Destination Banks including but not limited to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Network or internet problem or other causes beyond the control of the Branch/bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/ NEFT whether directly or/and indirectly.

## 13. DETAILS UNDER FATCA & CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## 14. AUTOMATIC SWITCH OF REDEMPTION PROCEEDS ON MATURITY (AUTO MATURITY SWITCH)

The Mutual Fund provides the investors the flexibility to switch their redemption proceeds receivable on maturity of the scheme to any of the Plan/Option of Aditya Birla Sun Life Mutual Fund Schemes, as may be specified by the investor in the application form. Investor can choose to avail of this facility only at the time of making the application to subscribe to the units of the scheme by signing separately in the designated space in the application form and confirming their intention to avail auto maturity switch. If this section is not signed or in case of discrepancies in signatures in sections 7 & 10, switch request may be liable to be rejected. Further, in case of any inconsistency in selection of option viz, Payout of redemption proceeds on maturity of scheme or Auto Maturity switch, payout of redemption proceeds shall be considered as default mode. Further, investor shall also have an option to alter his preference from auto maturity switch to Payout of redemption proceeds by submitting a written request, at any time during the tenure of the scheme, not later than 10 working days prior to the maturity of the scheme. To make the switch effective, investor needs to hold all the units till maturity of the scheme. The switch shall be subject to the applicable terms and conditions of both the switch-out scheme and switch-in scheme as regards the minimum number of Units that may be redeemed or issued, Load, Applicable NAV etc.

**APPLICATION NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.**



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## 7. UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA investor as per the applicable provisions of the SEBI (issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/ Aditya Birla Sun Life Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Aditya Birla Sun Life Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application. 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Aditya Birla Sun Life Mutual Fund or Aditya Birla Sun Life AMC Limited or Aditya Birla Sun Life Trustee Private Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

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Signature of Bank Account Holders

## INSTRUCTIONS FOR FILLING ASBA APPLICATION FORM

1. An ASBA investor shall submit a duly filled up ASBA Application form, physically or electronically, to the SCSB with whom the bank account to be blocked, is maintained.
  - In case of ASBA application in physical mode, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
  - In case of ASBA application in electronic form, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the subscription money in a bank account.
2. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
3. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the Designated Branch to block such amount in the Bank Account.
4. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the subscription money in the Bank Account specified in the ASBA application. The subscription money shall remain blocked in the Bank Account till allotment of units under the scheme or till rejection of the application, as the case may be.
5. If the Bank Account specified in the ASBA application does not have sufficient credit balance to meet the subscription money, the ASBA application shall be rejected by the SCSB.
6. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block subscription amount in the Bank Account.
7. All grievances relating to the ASBA facility may be addressed to the AMC / RTA to the Issue, with a copy to the SCSB, giving full details such as name, address of the applicant, subscription amount blocked on application, bank account number and the Designated Branch or the collection centre of the SCSB where the ASBA Form was submitted by the Investor.
8. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.



AMC has appointed Computer Age Management Services Limited (CAMS) located at Rayala Towers, 158, Anna Salai, Chennai - 600002 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

For further details on our Fund, please contact our customer service centres at details given below

BRANCH OFFICE OF ADITYA BIRLA SUN LIFE MUTUAL FUND

**Agartala:** Om Niwas 2nd floor Netaji Choumuni Near HDFC bank Agartala - 799001 **Agra:** Shop No. 3, Block No. 54/4, Ground Floor, Prateek Tower, Lashkar Pur City, Circle, Sanjay Place, Agra - 282002. **Ahmedabad:** 1st floor, Ratnaraj Spring Complex, Near post office, Opp. HDFC bank house, Navrangpura, Ahmedabad-380009. **Ahmedabad:** 2nd Floor Poonam Plaza, Opp Citi Corner Rambaug, Maninagar Ahmedabad - 380028 **Ahmedabad - Prahladnagar:** 2nd Floor Dinesh Complex, Behind Anand Nagar MTS bus stop, Anand Nagar Road, Prahladnagar, Ahmedabad - 380051 **Ahmednagar:** 2nd Floor Mauli Sankul, NR Zopadi Canteen, Manmad Road Savedi, Ahmednagar-414003 **Ajmer:** 1st Floor Patwari Bhawan, 11/191 Kutchery Road, Ajmer - 305001 **Akola:** First Floor, SANKET Chambers, Civil Lines Chowk, Opp. Khandelwal Lab, Akola, Maharashtra-444001 **Aligarh:** First Floor, Landmark Shopping Mall, Marris Road, Centre Point, Aligarh - 202001 **(U.P) Alleppey:** S/Second Floor, Pallavi Towers, Subhash Road, Anantapur, Andhra Pradesh - 515001 **Allahabad:** Upper ground floor, 45/1(202), MG Marg, Civil Lines, Allahabad-211001 **Alwar:** Shop No 2, Road No.-2, Scheme-1, Jai Complex, Alwar, Rajasthan - 301001 **Ambala:** 1st Floor, 5396, Punjabi Mohalla Nicalson Road, Ambala Cantt - 135001 **Amravati:** 1st Floor, Katri Mall, Morchi Road, Amravati - 444602 **Amritsar:** Central mall, 3rd Floor, Opp ICICI Prudential, Mall Road, Amritsar - 143001 **Anakapalle:** Shop # 7, 1st Floor, Roshani Plaza, GIDC, Anakapalle - 593002 **Anantapur:** Second Floor, Pallavi Towers, Subhash Road, Anantapur, Andhra Pradesh - 515001 **Anand:** 1st floor, 104, Maruti Sumiran complex, Opp.Nandbhumi party plot, Anand Vidyanagar Road, Anand - 388001 **Asansol:** Shree Vishal Plaza, 1st. Floor, G T Road, Asansol 713303 **Aurangabad:** Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad - 431001 **Bangalore:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011 **Bangalore - Jayanagar:** Ground Floor, No. 60/4, 32nd C Cross Road, 4th Block Jayanagar, Bangalore - 560011 **Bareilly:** 1st Floor, Flat no. 11-112, Ratanapuri, Civil Lines, Bareilly - 243001 **Barkur:** 80/1/A Bankura Raghunathpur Main Road, Nutanchi Mohalla Bankura - 722101 **Bengaluru - M G Road:** # 9/3, Ground Floor, Nitesh Broadway, MG rd Road, Bangalore - 560001 **Baroda:** Soham Complex, 49, Alkapuri society, Ground Floor, Opp HDFC Bank, Alkapuri, K C Dutt Road, Vadodra - 390007 **Belgaum:** No. 14, 2 floor, Sri Krishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006 **Bellary:** "Sree Gayathri Towers", No. 4, Gopal Swamy (Moka) Road, Gandhi Nagar, Bellary - 583103 **Bhatinda:** 1st Floor, ANGAR Complex, Near Ajanta Cinema, Patal Babu Road, Bhalgaupr BIHAR- 812001. **Bharuch:** 205/206, Aditya Complex, Kasak Circle, Bharuch - 392001. **Bhilai:** 1st Floor, Above Punjab national bank, Tinkoni, G. T Road, Bhatinda-151001 Punjab. **Bhavnagar:** First Floor, 107, Surbhi Mall, Waghawadi Road, Bhavnagar, Gujarat 364002 **Bhilai:** 81, Commercial Complex, Nehru Nagar (East), Bhilai - 490020, Chhattisgarh **Bhiliwara:** Shop No. A7 Ground Floor, SK Plaza, Pur Road, Bhiliwara-311001 Rajasthan **Bhopal:** 149 Kamal Tower, MP Nagar Zone 1 Bhopal- 462011 **Bhubaneswar:** 1st Floor, 96, UNIT III, Khaveli Nagar, Janpath, Bhubaneswar-751001, Odisha **Bhuj:** Ground Floor, Pooja Complex, A wing, Shop no 1, Near ICICI Bank, Station Road, Bhuj - Kutch, Gujarat - 370001 **Bikaner:** 1st Floor, Vishvas Plaza, Rani Bazar Circle, Bikaner - 334 001 **Bilaspur:** 2nd Floor, Shriji Plaza, Sonchhatra Compound, Near Shiv Talkies Square, Bilaspur 495001, Chhattisgarh **Bokaro:** Plot No. Hb- 09, City Centre, Sector-4, Bokaro Steel City - 827004, Jharkhand **Burdwan:** Al Amin Bhavan, Parbihata, G T Road, Sripally, Burdwan, Pin 713103 **Calicut:** Door No-6/296 G1, Karuppali Square, 2nd Floor, YMCA Cross Road, Calicut-673001 **Chandigarh:** SCO: 2423-2424, Ground Floor, Sector 22C, Chandigarh - 160022 **Chennai - Adyar:** First Floor, New No. 131, Old No.64, L B Road, (Kalki Krishna Murthy Salai), Thiruvanamiyur, Chennai - 600041 **Chennai - Anna Nagar:** - 1st floor, No. 334/4, Galaxy Apartment, 2nd Avenue, Anna Nagar, Chennai - 600040 **Chennai - Madhurai:** S.E.V.Grandson 1st Floor, 280-B, Good Shed Street, Madurai 625 001 **Chennai - Arcade Centre:** No: 110/1, 3rd floor, Uthamar Gandhi Salai (formerly Nungambakkam High Road), Nungambakkam, Chennai - 600 034 **Cochin:** Pynadathi Towers, Opp. Cochin Shipyard (Main Gate), Ravipuram, M G Road, Kochi - 682015 **Coimbatore:** 723 A & B, II nd floor, Thirumalai Towers, Avinashi Road , Coimbatore - 641018 **Cuddapah:** 2/380, First Floor, R S Road, OPP LIC Office Kadappa - 516001 **Cuttack:** Gopal Bhawan, Oppsite BSNL Office, Buxi Bazar, Cantonment Road, Cuttack, Odisha - 753001 **Dalhousie:** Indian Chamber of Commerce, 2nd floor, ICC TOWER, 4, India Exchange Place, Dalhousie, Kolkata 700001 **Darbhanga:** First Floor, Opp. ICICI Bank, Main Road, Laheriasarai, Darbhanga, Pin- 846001. **Davangere:** 1st Floor, No. 199/3-A, 3rd Main, 7th Cross, P J Extension, Davanagere - 577002 **Dehradun:** 97 India Trade th Centre, Rajpur road, Adjoining hotel Madhuban, Dehradun-248001 **Delhi:** 406-415, 4 floor, Narain Manzil, 23 Barakhamba Road, New Delhi - 110001 **Deogarh:** Jagannath Dham, 1st Floor, SSM Jalan Road, Near IDBI Bank, Deogarh-814112. **Dhanbad:** Shop No-202 2nd Floor Shriram Plaza Bank More Dhanbad-826001 **Dhule:** 1st Floor, C T S NO 1606/A, LANE NO 6, Opp HDFC BANK, DHULE, MAHARASHTRA, 424001 **Durgapur:** First Floor, "Landmark", Shahid Khudiram Sarani, City Center, Durgapur - 713216. **Erode:** 318, First floor, Sakthi road, Erode-638003 **Faridabad:** SCO No 2, First Floor, SEC-16, Faridabad -121002 **Ferozabad:** 1st floor, 266/267, Agra Gate, New Basti, Ferozabad -283203, (Uttar Pradesh). **Gandhidham:** Office # 1, 1st Floor, Aum Corner, Plot # 336/337/343, Ward # 12-B, Near Banking Circle, Gandhidham - 370 201. **Ghaziabad:** 17, Advocate Chambers RDC, Ghaziabad - 201001 **Gorakhpur:** First Floor, Prahlad Rai Trade Centre, Bank Road, Gorakhpur-273001 **Guntur:** D No: 51-10-880, 10/3, Arundelpet, Guntur- 522002. **Gurgaon:** Unit no. 16, Ground floor, Vipul Agora, Sector 28, MG Road, Gurgaon - 122002 **Guwahati:** 201, 2nd floor, Orion Place, G.S Road, Near Mizoram House, Guwahati - 781 005 **Gwalior:** Ground Floor, Orion Tower, City Center, Gwalior - 474011 **Haldwani:** U 9B, Upper Ground Floor, Durga City Centre, Opposite Adiction GYM, Haldwani, Nainital, Uttarakhand: 263139 **Haridwar:** First Floor, Above Manyavar Showroom, Opp. Le-Grand Hotel Plot no. 5, Gobindpuri, Ranipur Mod, Haridwar-249401 **Himmatnagar:** 1st Floor Kumar house, Durga bazaar, Near Railway crossing, Himmatnagar, 383001 Gujarat **Hisar:** 1st Floor, Kamala Place, Plot # 57 - 60, Kamala Nagar, Road Square Market, Hisar - 125 001 **Hosur:** First Floor, Opp. Ramakrishna School, Denkanikotta Road, Hosur - 635 109 **Hubli:** 3rd, Upper Ground Floor, Veekandan corner, Desai Cross, HUBLI-580029 **Hyderabad - RVR Towers:** 6-3-1089/F, Level -1A, Raj Bhavan Road, Somajiguda, Hyderabad, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. 1-98/2/11/3, 2nd Floor, Sriathi Towers, Madhapur, Hyderabad - 500 081 **Indore:** 9/1, Ground Floor, Above Yes Bank, Near Treasure Island Mall, M. G. Road, Indore - 452001. **Jabalpur:** Ground Floor, Motor Mitra Building, Near petrol Pump, Napier Tower, Jabalpur- 482001 **Jaipur:** G-2, Ground Floor, Anukampa Fortune Heights, Opp. ICICI Bank (Main Branch), Subhash Marg, C - Scheme, Jaipur - 302001. **Jalandhar:** Unit # 29, 1st Floor, City Square, G T Road, Jalandhar - 144 001 **Jalgaon:** Ground Floor, Geeta Villa Shop no 1, Jai Nagar, Opp Omkareshwar Temple, Jalgaon - 425002 **Jalpaiguri:** 1st Floor, Cosmos Arcade, Dbc Road, beside Axis Bank, Jalpaiguri, Pin Code- 735101 **Jammu:** Shop no 105, 1st Floor North Block, Bahu Plaza, Jammu- 180004 **Jamnagar:** Shop No. 103, First Floor, Madhav Square, Limbda lane Corner, Lal Banglow Road, Jamnagar, Gujarat-Pin 361001. **Jamshedpur:** 1st Floor, Shanti Hari Abasan,1g, Inner Circle Road, Bistupur, Jamshedpur - 831001. **Janakpuri:** SCO number 112, 114, First Floor, Mahatta Tower, Community Centre, Janakpuri, New Delhi - 110058 **Jhansi:** Building no 372/44 New no. 670 civil lines, Gwalior road, Jhansi-284001. **Jodhpur:** Panchratna Apartment, Plot No. 818, 7A & 7B, Chopasani Road, Jodhpur - 342 003. **Junagadh:** 2nd Floor Shop 211 Rayinagar shopping centre, Opp Hdfc Bank Moti baug Junagadh - 362001 **Kanpur:** 114/113, Kan chambers, office No. 103- 106, Civil Lines, Kanpur-208001 **Kannur:** 3rd Floor, Grand Plaza, Room # TV - 33/362 Z-3, Fort Road, Kannur - 670 001 **Karnal:** Ground Floor, DSS No. 212, Sector 12, Karnal - 132 003 **Karimnagar:** First Floor, City Centre mall, IB Guest House Circle, Karimnagar - 505401 **Kestopur:** Shop No 7, Block 5 , Clubtown, VIP Road, Tegharia, Kolkata - 700052. **Kharagpur:** GROUND FLOOR, SUCHANA BUILDING, KAMALA CABIN INDA, WEST MEDINIPUR, KHARAGPUR-171305 **Kolhapur:** First Floor, Judaban Plaza F-3, Shahupuri, Bhaskarrao Jadhav chowk, Near panch Banglows, Kolhapur-416001 **Kollam:** 2nd Floor, A Narayana Business Centre, Kadappakkada, Kollam - 691008 **Kolkata:** Ground Floor, Industry House, 10, Camac Street, Kolkata - 700 017 **Korba:** 1st floor, Corporate Avenue, Plot No 93, Indira, Commercial & Residential Complex, Transport Nagar, Korba-495677. **Chhattisgarh Kota:** Second floor, 96 shopping centre, opposite bharat hotel, Kota - 324007 **Kottayam:** First Floor, Pulimoottil Arcade, KK Road, Kanjikuzhy, Kottayam - 686004 **Lucknow:** 103-B, 1st Floor, Shalimar Square, Lalbagh, Lucknow-226001 **Ludhiana:** SCO-2, Ground Floor, ABC Building, Feroze Gandhi Market, Ludhiana-141001 **Malapuram:** 1st Floor, Perumbally Tower, Near AUP School, Up Hill Road, Malapuram - 676 505, Kerala. **Malda:** Krishna Bhawan 1st Floor, Sukanta More (420 More), Near - ICICI Bank, Malda - 732101. **Mangalore:** Shop No. 207-209, Jhanvi Plaza, 2nd Floor, Karangalappada, Mangalore, Karnataka - 575 003 **Margao:** Ground Floor, Shop No. 7 & 8, Colaco Building, Abade Faria Road, Margao- Goa, 403601 **Mathura:** Ground Floor, Tera Tower, Bhuteshwar Road, Mathura-281004 **Meerut:** Unit No-05 & 06, Ground Floor, Om Plaza, Opp. Ganga Plaza, Begum Bridge Road, Meerut-250001 **Mehsana:** 1st Floor Jaydev Complex Opp. Pashabhai Petrol Pump State Highway Mehsana - 384 002 Gujarat. **Moradabad:** Near Hotel Rajmahal, Infront of Dr P K Das, Civil Lines, Moradabad-244001 **Mumbai - Andheri:** 1st Floor Kohli Villa S.V Road Opp ICICI Bank, Andheri West, Mumbai **Mumbai - Borivali:** Jayesh Apartment, Shop No 2 & 3, Ground Floor, Opp. Standard Chartered Bank, Near Shyamaprasad Mukherjee Garden, Chandanvarkar Road, Borivali (West), Mumbai - 400092. **Mumbai - Goregaon:** Romell Tech Park (R-Tech Park), 12th Floor, Nirilon Compound, Off Western Express Highway, Goregaon (E), Mumbai 400063. **Mumbai - Ghatkopar:** Shop # 9 & 10, Neelkanti Regent, R D Narkar Marg, Ghatkopar (East), Mumbai - 400077. **Mumbai (IH):** Industry House, 1st Floor, Churchgate Reclamation, Mumbai 400 020 **Mumbai (IB):** One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. **Mumbai - Kalyan:** Shop no 5 & 6 Ground Floor, Vikas Heights, Next to NKGSS Bank, Santoshimata Road, Kalyan (W), Thane - 421301 **Muzaffarpur:** 235, Patel Nagar, Near Ramlija Ground, New Mandi, Muzaffarpur-251001 **Muzaffarnagar:** 414, Kamal Wala Bagh, New Mandi, Muzaffarnagar -251001, (Uttar Pradesh). **Mysore:** No. 442-443, Laxman Plaza, Chamraja Double Road, Near Ramaswamy Circle, Mysore -570024. **Nadiad:** City Centre Unit - 21, 2nd Floor, Near City point, Paras Cinema Road, Nadiad - 3870010 **Nagpur:** 1st Floor, The EDGE, Above Equitas Bank, WMC Road, Shankar Nagar, Nagpur - 440 010. **Naiik:** Office # 3, Ground Floor, Suyojit Heights, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik - 422 002 **Narsara:** 103, 1st floor, Swiss Cottage, Ashanagar Main Road, Navsari-396445. **Nanded:** Shop # 12, 1st Floor, Sanman Prestige, Opp. Railway Station, Nanded - 431 601 **Nellore:** First Floor, "Neelima Towers", No. 1-1-17, RR Street, AC Statue, Nellore - 524001 **New Delhi:** Space no 9, Lower Ground Floor, Block E, International Trade Tower, Nehru Place, New Delhi - 110019. **Noida:** Office no. 509.5th floor, Chokhina City, Sector-18, Noida- 201301 **Palakkad :** Second Floor, Aradhana Arcade, Kunnathurmedu, Kalmadampam, Palakkad, Kerala - 678013 **Panipat:** N. K Tower, Office no -1, Second Floor, G T Road, Panipat 132103 **Panjim:** 1st Floor, Ashok-Samrat Complex, Above Vishal Mega Mart, Opp. 18th June Road, Panaji, Goa- 403001 **Patiala:** 1-SCO 88, 1st Floor, New Leela Bhawan Market, Tehsil & District Patiala, Patiala - 147001 **Patna:** Shop No UG 1 & 2, Kaushalya Estate, Bandar Bagicha, near Dak Bangla More, Patna - 800001. **Pimpri:** Ground Floor, B-5, Empire Estate, Old Mumbai Pune Highway, Near Ranka Jewellers, Pimpri, Pune- 411019. **Pitampura:** Shop No. 109A, First Floor, PP Towers, Netaji Subhash Plaza, Pitampura, New Delhi - 110034 **Pondicherry:** First Floor, No. 66, JSV Building, 100Feet Road, Ellapalliachavady, Pondicherry - 605005. **Pune (Bhandarkar Rd):** 1st floor, Signature Complex, Opp. Golwilkar Metropolitan Health Service, Bhandarkar Road, Pune - 411 004. **Pune - 1:** 1st floor, Signature Complex, Opp. Golwilkar Metropolitan Health Service, Bhandarkar road, Pune - 411004. **Pune - Camp:** Shop No. 11, Kumar Pavillon, East Street, Camp, Pune - 411001. **Raipur:** 2nd Floor S-1, Raheja Towers, Fafadhi Chowk Jai Road, Raipur-492001, Chhattisgarh **Rajahmundry:** Door No : 6-8-7, First Floor, Upstairs of HDFC Bank, T Nagar, Nidamarthi Street, Rajahmundry - 533101, Andhra Pradesh **Rajkot:** Office No. 101, 1st Floor, The Imperia, Near Limbda Chowk, Opposite Shastri Maidan, Rajkot - 360002, Gujarat **Ranchi:** Ground Floor, Sethi Corporate P. P. Compound Ranchi - 834001 **Rohtak:** 2nd Floor, Plot # 120-121<sup>st</sup> Bank Square, Delhi Road, Opp. Manya Tourism, Rohtak - 124 001 **Rourkela:** 1st Floor, Aditya Ventures, Holding No.72, Udit Nagar, Opp: Court, Roukela - 769012. **Sagar:** Ground Floor, Near Muthoot Finance, Katra Ward (Anyra Marg), Opp Deluxe Petrol Pump, Gujarati Bazar, Station Road, Sagar - 470 002 **Sahanpur:** 1st Floor, Krishna Complex, Moh. Missoin Compound, Court Road, Sahanpur - 247001 **Salem:** NO 4, Anura complex, Omalpur Main road, Angammal colony Entrance, Salem 636009 **Sambalpur:** (Above Kalinga Hardware), Budharaja Road, In front of SBI, Sambalpur, Odisha-768004 **Sangli:** First Floor, Signature Complex, Sangli - Miraj Road, Opposite Zilha Parishad, Sangli - 416416. **Satara:** 1st Floor, Shop no. 2, Adarsh Corner, Radhika Road Satara- 415001. **Satna:** 1st Floor, "Om Tower", Krishna Nagar Road, Satna - 470 002. **Serampore:** Ground Floor , 81 N.S Road, Serampore, Hooghly - 712201 **Shillong:** RPG Complex, Keating Road, 3rd Floor, Shillong, Meghalaya -793001. **Shimla:** Sood Complex, Opposite Mela Ram Petrol Pump, Tara Hall, Circular Road, Shimla - 171003 **Shimoga:** First Floor, Anil Towers, 3rd cross, Durgi Gudli Street, Park extn, Shimoga - 577 201 - Karnataka **Sri Gangwanagar:** First floor, Shah Tower, Plot no 3, Near Sukhadia circle, Sri Ganganagar, Rajasthan - 335001 **Siliguri:** 1st Floor, Merchant Square, Sevoke Road, Siliguri - 734001. **Solapur:** Veetrag Vertex, Office no. 6 & 7, 1st floor, Opp. Naval Petrol Pump, Railway Station Road, Solapur - 413 001 **Surat:** HG-5, International Trade Center, Majura Gate Crossing, Ring Road, Surat - 395002. **Thane:** Konark Tower Ground Floor, Shop 13 - 15, Ghantali Road, Thane (W), Thane - 400602 **Thrisur:** Trichur Trade Centre, 2nd Floor, Kuruppam Road, Thrisur - 680001 **Thiruvalla:** 1st Floor, Pulimuttathu Building, Door No. 185/11 Muthoor P O, Ramanchira, Thiruvalla -689107 **Tirunelveli:** 1st Floor, 1/4, South Bye Pass Road, Vannarapettai, Palayamkottai, Tirunelveli - 627 003, Tamilnadu **Tinsukia:** 2nd floor, Arjun Tower , Chirapaty, Tinsukia - 786125. **Trirupati:** D No:20-2 - 704, 1st Floor, Near Balaji Hospital, Korogunta, Tirupati-517501. **Trilhy:** 1st Floor, Vignesh Aradhana, 16, Shop 2 & 3, Sastri Road, Tiruchirappalli - 620017. **Trivandrum:** 3rd Floor, Kailas Plaza, Pattom, Trivandrum - 695 004 **Udaipur:** 209-210 Daulat Chambers, 4-D Sardarpura 2nd Floor, Udaipur-313001 (Raj.) **Ujjain:** EXCEL TOWER, 1st Floor, 6 Kamla Nehru Marg Above IDBI Bank FREEGAN UJ JAIN 456010 (M.P.) **Valsad:** First Floor, Shop No. 101, Tarang Apartment, Opp Post Office, Valsad - 396001. **Vapi:** 145- 146 Tirupati Plaza Charga Road, VAPI 396191. **Varanasi:** Arianth Complex 3rd Floor, D- 9/12 C-4 Smebar, Varanasi-221002 **Vasai:** Shop #3, Jay Khodiyar Bhawan, Ambadi Road, Opp Gurudwara, Vasai (West), Pin - 401 202, Thane Maharashtra **Vasco:** First Floor, 101, Anand Chimes, F. Gormes Road, Vasco, Goa - 403802 **Vashi:** Shop # 5 & 6, Ground Floor, Om Ramesh ChS, Sector 17, Vashi, Near Mumbai - 400 703 **Vellore:** Ground Floor, No 23/2, Registrar Periyasamy Mudaliyar Street, Sankaranpalayam, Vellore - 632001 **Vijayawada:** K.P Towers, 401-1-52/6, Aditya Birla Sun Life Insurance, Acharya Ranga Nagar, Vijayawada - 520010 **Vishakhapatnam:** # 47-11-268, 1st Floor, Showroom - 3, Uma Vinayagar, Dimond Park Area, Dwarak Nagar, Visakhapatnam - 530 016 **Warrangal:** First Floor, No. 12-4-161, "Srirama Nilayam", Old Bus Depot Road, Rannagar Cross Road, Hanamkonda, Warrangal - 506 001. **Yamunaganar:** SCO-178, 1st Floor, Vijaya Bank Building, HUDA Complex, Near Usha Rathi Hospital, Yamunanagar, Jagadhri, Haryana - 135003.

ADDRESS OF CAMS CENTERS

**Andaman and Nicobar Islands** - II Floor, PLA Building, Opp. ITF Ground, VIP Road, Junglighth, Port Blair-744 103. **Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place Agra - 282 002 **Ahmedabad** : 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge Ahmedabad 380 006 **Agartala** : Advisor Choumuhani (Ground Floor), Krishnanagar, Agartala - 799001 **Ahmednagar** : Office no 3, 1st Floor, Shree Parvati, Plot no 1/175, Opp. Mauli Sabhagruh, Zopadi, Canteen, Savedi, Ahmednagar - 414 003. **Ajmer** : AMC No. 423/30, Near Church Brahampur Opp. T B Hospital, Jaipur Road, Ajmer - 305001. **Akola** : Opp. RLT Science College City Lines Maharashtra Akola 444001 **Aligarh** : City Enclave, Opp.d Kurnar Nursing Home Ramghat Road U.P. Aligarh 202001 **Allahabad** : No 7 1st Floor Bihari Bhawan 3 , S.P. Marg, Civil Lines Allahabad 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Irm Bridge, Near Hotel Arcadia Regency, Allppey, Kerala - 688 001. **Alwar** : 256A, Scheme No.1, Arya Nagar Alwar 301001 **Amravati** : 81, Gulshan Tower, 2 Floor Near Panchsheel Talkies Amravati 444601 **Ambala** : Opposite PEER, Bal Bhavan Road, Ambala - 134003 **Amreli:** B 1, 1st Floor, Mira Arcade, Library Road, Opp SBS Bank, Amreli - 365601. **Amritsar** : SCO - 18J, "C" Block Ranjit Avenue, Amritsar 140001 **Anand** : IO1, A-5, P. Tower, B/H, Sardar Gunj Next to Nathwani Chambers Anand 388001. **Angut:** Similipada, Near Sighi Binayak+2 Science College Angul-759122 **Ankleshwar** : Shop No. 10, A-56, First Floor, Omkar Complex, Opp. Old Colony, Garia Char Rasta, GIDC, Ankleshwar, Gujarat - 390002 **Arambagh:** Ward No 5, Basantapur More PO Arambagh, Hooghly, West Bengal - 712601 **Asansol:** Old NCC Office, Ground Floor, GIDC, Asansol, Gujarat - 713003 **Asansol** : Bongaigaon, Assam - 781001 **Assam** : Bongaigaon, Assam - 781001 **Assam (Nagaon):** Japleddu Chakraborty, Amulatyaty, V.B.Road, House No.315, Nagaon - 782003. **Anantapur:** 15-570-33, I Floor Pallavi Towers, Anantapur - 515001 **Andheri:** 351, Icom, 5th floor, Western Express Highway, Andheri East, Mumbai 400069. Ph.no.7303923299 **Aurangabad** : 2nd Floor, Block No. D-21-D-22 Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001 **Bagalok:** Shop No. 2, 1st floor Shreyas Complex Near Old Bus Stand Bagalok 587 101 Karnataka. **Balalore** : B C Sen Road Balalore - 756001 **Bangalore** : Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre) Bangalore - 560 042 **Bangalore** : First Floor, 17/1- (272) 12th Cross Road, Wilson Garden, Bangalore-560027. **Bankura:** Cinema Road, Nutan Ganj (Beside Mondal Bakery), PO & Dist Bankura, Pin 722101 **Barasat:** RBC Road, Ground Floor, Near Barasat Kalikrishna Girls High School, Barasat - 700124, Kolkata, West Bengal. **Bareilly\*** : F-62-63, Butler Plaza, Civil Lines, Bareilly- 243001 **Bardoli:** F-10, First Wings, Desai Market, Gandhi Road, Bardoli - 394601 **Basti** Office no 3, 1st Floor, Jamiya Shopping Complex, (Opposite Pandey School), Station Road, Basti- 272002. **Uttar Pradesh** **Belgaum** : Classic Complex, Block No. 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary:** 18/47/A, Govind Nilaya, Ward No 20, Sangankal Moka Road, Gandhinagar, Bellary-583102. **Berhampur** : Kalika Temple Street, Beside SBI BAZAR Branch, Berhampur- 760002 **Bhadrak:** 1st floor Laxminarayana Market Complex



ADDRESS OF CAMS CENTERS

Bypass, Near Presidency College Bhadrak, Orissa-756101. **Bhagalpur\***: Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. **Bharuch** : A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch -392001. **Bhatinda\*** : 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar** : 305-306, Sterling Point Waghawadi Road OPP HDFC BANK Bhavnagar - 364002. **Bhilai**: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai, Dist. Durg PIN 490020. **Bhilwara** : C/o Kodwani & Associates F- 20-21, Aspasa Complex Azad Market Bhilwara 311001. **Bhopal**: Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI, Bank, M. P. Nagar, Zone II, Bhopal - 462 011. **Bhubaneswar**: 101/7, Janpath, Unit - III Bhubaneswar - 7510013. **Bhusawal** : Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bhuj** : Office No. 4-5, First Floor RTW Relocation Commercial Complex -B Opp. Fire Station, Near RT Circle, Bhuj-Kutch - 370001. **Biharsharif**: R&C Palace, Amber Station Road, Opp: Mamta Complex, Bihar Sharif (Nalanda) Pin - 803101. **Bikaner** : 1404, amar singh pura, Behind Rajasthan Patrika, In front of Vijaya Bank, Bikaner, Rajasthan - 334001. **Bilaspur** : Shop No. 104, First Floor, Narayan Plaza, Link Road, Bilaspur, (C.O) 495001. **Bijapur**: No. 9, 1st floor Gaganan Complex, Azad Road, Karnataka. **Bijapur**-596 101. **Bohorompur**: 107/1 A C Road, Ground Floor, Bohorompur, Murshidabad, Pin-742103, West Bengal. **Bokaro** : Mazzanine Floor, 4, City Centre, Sector 4, Bokaro Steel City Bokaro - 272004. **Borivali**: Hirji Heritage, 4th Floor, Office no 40, Borivali landmark: Above Tribhuvandas Bhimji Zaveri (TBZ) T. Road, Borivali - West. Mumbai - 400 092. **Burdwan** : 1st Floor Above Exide Showroom 3/3 G Road Burdwan-713101. **Calicut** : 29/97G, 2nd Floor, S. Arcadia, Mayoor Road, Aravidathupalam, Calicut - 673016; Kerala **Chandigarh** : Deepak Towers SCO 154-155, 1st Floor Sector 17-C Chandigarh 160 017. **Chandrapur**: Opp Mustafa Decor, Near Bangalore Bakery, Kasurba Road, Chandrapur - 442 402. **Chennai** : Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove Nungambakkam Chennai 600 034. **Chennai**: Tambaram: III Floor, B R Complex, No.66, Door No. 11A, Ramakrishna Nher Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045. **Chhindwara**: 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001. **Chittoargarh** : 3 Ashok Nagar, Near Heera Vatika, Chittoargarh - 312001. **Cochin**: Building Name : Modayil, Door No. :- 39/2638 DJ.2nd Floor, 2A, M. G. Road, Cochin - 682 016. **Coimbatore** : No 1334, Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore - 641002. **Coochbehar**: N.N.Road Power House Choupatti Coochbehar -736101 West Bengal. **Cuttack** : Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001. **Davengere** : 13, 1st Floor, Akkamahadevi Samaj Complex Church Road P.J. Extension Davengere 577002. **Dehradun** : 204/121 Nari Ship Mandir Marg Old Connaught Place Dehradun 248001. **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636 701. **Darbhanga** : Ground Floor, Belhadrapur, Near Sahara Office, Laheriaisarai Tower Chowk, Laheriaisarai, Darbhanga - 846001. **Deoghar** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. **Dhanbad** : Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad - 826001. **Dimapur**: MM APARTMENT, HOUSE NO: 436 (GROUND FLOOR), DR. HOKESHE SEMA ROAD, NEAR BHARAT PETROLEUM, LUMTHI COLONY, OPPOSITE T.K. COMPLEX, DIMAPUR (NAGALAND) PIN-797112. **Dibrugarh**: AMBA COMPLEX, GROUND FLOOR, H S ROAD, DIBRUGARH, PIN- 786001. **Dhule** : House No 3140, Opp Liberty Furniture, Jammal Bajaj Road, Near Tower Garden, Dhule- 424001. **Durgapur** : Plot No 3601, Nazrul Sarani, City Centre, Durgapur: 713216. **Proddatur**: Dwarakamayee, D.No 8/239, Opp Saraswathi Type Institute, Sriramula Peta, Proddatur, Andhra Pradesh - 516360. **Eluru** : No.22b-3-9, Karl Marx Street, Powerpet, Eluru, Andhra Pradesh - 534002. **Erode**: 197, Seshaiyer Complex Agraharam Street Erode 638001. **Faridhabad** : B-49, 1st Floor Nehru Ground Behind Anupam Sweet House NIT Faridhabad 121001. **Faizabad** : 1/13/196, A, Civil Lines, behind Triupati Hotel, Faizabad, Uttar Pradesh, Pin-224001. **Firozabad**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. **Gandhidham**: Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B, Gandhidham 370201. **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Nr HDFC Bank, Kudsan, Gandhinagar - 382421. **Gangtok**: Ground floor of Hotel mount view, Development Area, Opp- New secretariat, Near community hall, Gangtok-737101. **Gaya** : North Bisar Tank, Upper ground floor, Near - I. M. A. Hall, Gaya - 823001. **Ghatkopar** : Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai 400 077. **Ghaziabad** : B-11, LGF RDC, Rajnagar, Ghaziabad - 201002. **Goi** : Office no 103, 1ST FLOOR, UNITECH CITY CENTRE, M.G. ROAD, PANAJI Goa, 403 001. **Goa**: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da gama Goa - 403 802. **Gondal**: A/177, Kailash Complex, Opp. Khedut Decor, Gondal 360 311. **Goarakhpur** : Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Goarakhpur - 273001. **Gulbarga** : Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101. **Guntur** : Door No 5-38-44 5/1 BRODIPET Near Ravi Sankar Hotel Guntur 522002. **Gurgoan** : SCO - 16, Sector 14, First Floor, Gurgoan 122001. **Guwahati** : Piyali Phukan Road, K. C. Path, House No - 1, Rehaban, Guwahati, 781008. **Gwalior** : 1 Floor, Singhal Bhawan Daji Vittalha Ka Bada Old High Court Road Gwalior 474001. **Haldia\***: 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602. **Hassan**: PANKAJA 2nd Floor, Near Hotel Palika, Race Course Road, Hassan - 573201. **Hazaribagh** : Municipal Market, Annanda Chowk, Hazaribagh - 825301. **Howrah**: Gaganahal Shopping Complex, Shop No.36 (Basement), 3/7, Dr. Abani Dutta Road, Salkia, Howrah - 71106. **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. **Hardwar**: No. 7, Kanya Gurukul Road, Krishna Nagar, Hardwar - 249404. **Hoshiarpur** : Near Arches Gallery, Shilpa Pahar Chowk, Hoshiarpur - 146001. **Himmatnagar** : C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar**: 12, Opp. Bank of Baroda Red Square Market, Hisar - 125001. **Hosur** : Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. **Hubli** : No. 204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. **Hyderabad** : 208, II Floor Jade Arcade Paradise Circle Secunderabad 500 003. **Indore** : 101, Shalimar Corporate Centre 8 - B, South tukogunj, Opp. Greenpark Indore 452 001. **Jabalpur** : 8, Ground Flr., Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur** : R-7, Yudhisthir Marg, C-Scheme Behind Ashok Nagar Police Station Jaipur 302001. **Jalandhar** : Unit # 29, 1st Floor, City Square, G T Road, Jalandhar - 144 001. **Jalgaon** : Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon 425001. **Jalpaiguri** : Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist Jalpaiguri, Pincode 735101, West Bengal. **Jalna** : Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Pura Road, Jalna - 431 203. **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361 001. **Jamshedpur** : Millennium Tower, "R" Road Room No:15 First Floor, Bistupur Jamshedpur 831001. **Jaunpur**: 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi**: 372/18 D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jodhpur**: 1/5, Nirmal Tower 1st Chopasani Road Jodhpur 342003. **Jorhat** : Jail Road Dholasatra Near Jonaki Shanga Vidyalaya Post Office - Dholasatra Jorhat - 785001. **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh 362001. **Kakinada** : D No-25-4-29, 1st floor, Kommireddy vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada-533001. **Kalyani** : A - 1/50, Block - A, Dist Nadiya, Kalyani - 741235. **Kanpur** : I Floor 106 to 108 CITY CENTRE Phase II 63/ 2, THE MALL Kanpur 208001. **Kannur** : Room No.19/4435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Kangra** : C/o Dogra Naresh & Associates, College Road, Kangra, Himachalpradesh Pin Code: 176001. **Karnal** : 29 Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. **Karimnagar** : H No.7-1-257, Upstairs S B H Mangammathoba Karimnagar A.P. Karimnagar 505 001. **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Kasaragod** : KMC XXV/88, I, 2nd Floor, Stylo Complex, Above Canara Bank, Bank Road, Kasaragod - 671 121. **Kashipur**: Dev Bazar, Bazar Road, Kashipur - 244713. **Katni**: 1st Floor, Guranunak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. **Kadapa** : Bandi Subbaramaiah Complex D.No:3/ 1718, Shop No: 8 Raja Reddy Street, Beside Bharathi Junior College, KADAPA - 516 001. **Andhra Pradesh Khammam**: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyira Road, Near Baburao Petrol Bunk, Khammam, Andhra Pradesh - 507 001. **Kharagpur** : "Silver Palace", OT Road, Inda - Kharagpur, G.P.-Barakola, P.S - Kharagpur Local, Pin-721305, Dist-West Midnapore. **Krishnanagar**: R.N Tagore Road, In front of Kotwali P. S. Krishnanagar, Nadia, Pin-741101. **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur 416001. **Kolkata**: Kankaria Centre, 2/1, Russell Street, (2nd Floor), Kolkata-700071. **Kollam** : Kochupilamoodu Junction Near V.L.C. Beach Road Kollam 691001. **Korba** : 6 Sriram Commercial Complex, Infront of Hotel Blue Diamond, T P Nagar, Korba, Chattisgarh PIN 495677. **Kota\*** : B-33 'Kalyan Bhawan Triangle Part, Vallabh Nagar Kota 324007. **Kottayam** : THAMARAPALLIL Building, Door No - XIII/ 658, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001. **Kukatpally** : No. 15 - 31 - 2M - 1/4, 1st Floor, 14-A, MIG, KP&B Colony, Kukatpally, Hyderabad - 500072. **Kumbakonam** : Jaitani Complex 47, Mutt Street Tamil Nadu Kumbakonam 612001. **Kurnool** : Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Taluk, Vaddageri, 39th Ward, Kurnool, Andhra Pradesh - 518001. **Lucknow** : Hff no.4 1st Floor, Centre Court Building, 5/ c - Park Road, Hazratganj Lucknow 226 00. **Ludhiana** : UJ / GF / Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Pulli Pakhalow Road, Ludhiana - 141 022. **Madurai** : Shop No.3, 2nd Floor, Suriya Towers, 272/273 Goodshed Street, Madurai - 625001. **Mahabubnagar**: CAMS SERVICE CENTER, No. 1 - 3 - 110/A, Opp. Harmiya Arcade, Near Srinivas Reddy Hospital, Rajendranagar, New Town, Mahabubnagar - 509001. **Malda** : Daxinapan Alapan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732101. **Mangalore** : No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri, Main Road, Kadri Mangalore - 575 003. **Manipal** : Shop No. A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. **Mandi** 328/12, Ram Nagar, 1st Floor, Above Ram Traders, Mandi, -175001. **Mandi Gobindgarh**: Opposite State Bank of Bikaner and Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh, Punjab - 147301. **Mapusa** : Office no. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. **Margao** : F4- Classic Heritage, near Axis Bank, opp. BPS Club Pajifond, Margao, Goa 403 601. **Malappuram**: Kadakkadan Complex, Opp Central School, Malappuram - 670504. **Mathura** : 159/160 Vikas Bazar Mathura 281001. **Meerut** : 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Meerut 250002. **Mehsana** : 1 Floor, Subhadra Complex Urban Bank Road Mehsana Gujarat 384002. **Mirzapur\*** : First Floor, Canara Bank Building, Dhundi Katra Mirzapur, Uttar Pradesh - 231 001. **Moga** : Gandhi Road, Opp. Union Bank of India, Moga - 142001. **Moradabad** : H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244 001. **Mumbai** : Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai 400 023. **Muzaffarnagar**: 235, Patel Nagar, Near Ramlija Ground, New Mandi, Muzaffarnagar-251001. **Muzaffarpur** : Brahman toli, Durgasthan Gola Road Muzaffarpur 842001. **Myore** : CH-16, Prashanth Plaza, Safe wheels building, Saraswathipuram, Mysoore-570009, Karnataka. **Nadia**: R.N Tagore Road, In front of Kotwali P. S. Krishnanagar, Nadia - 741101. **Nadiad**: F-134, First Floor, Ghantakama Complex, Gunj Bazar, Nadiad - 387001. **Nagercoil** : IV Floor, Kalluveetil Shyres Center 47, Court Road, Nagercoil - 629 001. **Nail Nadu Nagpur** : 145 Lendra Park, Behind Indus Ind Bank New Ramdaspath Nagpur 440 001. **Nalgonda** : 6-4-80, 1st Floor, Above Allahabad Bank, Opposite to police auditorium, VT Road, Nalgonda-508001. **Namakkal** : 156A /1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nasik** : 1st Floor, " Shradha Niketan ", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002. **Nasvri** : 16, 1st Floor, \ Shivani Park, Opp. Shankheshwar Complex, Kaliawadi, Navsari - 396 445. **Nanded**: Shop No.8.9 Cellar, "Raj Mohammed, Complex" Main Road Shri Nagar, Nanded-431605. **Nellore** : 97/56, I Floor Immedietty Towers Ranganayakulapet Road, Santhapet, Nellore 524001. **New Delhi** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocan Tower Jhandewalan Extension, New Delhi -110 055. **New Delhi - Pitampura** : Aggarwal Cyber Plaza-II, Commercial Unit No 371, 3rd floor, Plot No 6-7, Netaji Subhash Place, Pitampura -New Delhi 110034. **New Delhi - Janakpuri**: 306, 3rd Floor, DDA - 2 Building, District Centre, Janakpuri, New Delhi -110058. **Nizamabad** : 5-6-208, Saraswathi Nagar, Opposite Dr. Bharathi Rani Nursing Home, Nizamabad - 503001. **Telangana Noida** : E-3, Ground floor, sector 3, Near Fresh food factory, Noida - 201301. **Ongole**: Shop No 1128, First floor, 3rd Line, Sri Bapuji Market complex, Ongole - 523001. **Andhra Pradesh Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur\*** : Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. **Panipat** : 83, Devi Lal Shopping Complex Opp ABN Amro Bank, G.T. Road Panipat 132103. **Patiala**: 35 New Lal Bagn, Opposite Polo Ground, Patiala : 147001. **Patna** : G-3, Ground Floor, Om Complex, Near Saket Tower, SP Verma Road, Patna 800001. **Pathankot**: 13-A, 1st Floor, Gurjeet Market, Dhangu Road, Punjab, Pathankot - 145 001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001. **Port Blair** : 35, Behind Hotel Haywiz, M.A. Road, Phoenix Bay, Port Blair - 744 102. **South Andaman Pratappgarh** : Opposite Dutta Traders Near Durga Mandir Balipur, Pratappgarh - 230 001. **Raebareilly** : 17, Anand Nagar Complex, Raebareilly - 229001. **Raiganj**: Rabinidrapally, Near Gitanjali Cinema Hall, Raiganj, Uttar Dinajpur, Pin 733134. **Raipur** : HIG - C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101 D No 7-27-4 1 Floor Krishna Complex Baharui Street T Nagar Rajahmundry 533101. **Rajkot** : Office No. 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. **Rajapalayam** : No 155, Railwa Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam - 626117. **Ranchi** : 223, Tirath Mansion (Near Over Bridge), 1st Floor, Main Road Ranchi 834001. **Ranchi** : 4, HB Road, No. 206, 2nd Flr., Shri Lok Complex, Ranchi - 834 001. **Rattam** : 18, Ram Bazar, Near Scholar's School, Rattam - 457001. **Ratnagiri** : Orchid tower, G Floor, Gala No 06, S.V.No.3017, Paikri - 22, Nachane Municipal Ast. Arogya Mandir, Nachane Link Road, At. Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. **Rohtak**: SCO - 34, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. **Rourkela** : J B S Market Complex, 2nd Floor, Uditi Nagar, Rourkela - 769012. **Roorkee** : 22 Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247 667. **Sagar** : Opp.Somani Automobiles Bhagwanjani Sagar Madhya Pradesh Sagar 470 002. **Salem** : No.2, I Floor Vivekananda Street, New Fairlands Salem 636016. **Saharanpur** : I Floor, Krishna Complex, Opp. Pathi Gate, Court Road, Saharanpur - 247001. **Sangli** : Jiveshwar Krupa Bldg, Shop, No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. **Sambalpur** : C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur 768001. **Satara\*** : 117 / A / 3 / 22, Shukrawar Peth Sargam Apartment Maharashtra Satara 415002. **Satna**: 1st Floor, Shri Ram Market, beside Hotel Pankaj, Birla Road, Satna - 485 001. **Serampore**: CAMS Serampore CSC Alakalaya, 102, N.S. Avenue, P.O. Serampore, Dist- Hooghly Pin: 712201. West Bengal. **Shahjahanpur**: Biljipura, Near Old Distt Hospital, Jail Road, Shahjahanpur, Uttar Pradesh - 242 001. **Silchar**: Usha Complex, Ground Floor, Punjab Bank Building, Hospital Road, Silchar-788005. **Sikar**: 1st Floor, Opposite Yash Tower Parking, Pawan Travels Street, Front of City Center mall, Station Road, Sikar - 332001. **Siliguri**: 78, Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri 734001. **Sirsa**: Gali No.1, Old Court Road, Near rd Railway Station Crossing, Sirsa, Haryana - 125 055. **Shimla** : I Floor, Opp. Panchaty Bhawan Main gate, Bus stand, Shimla - 171001. **Shimoga** : No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201, Karnataka. **Shillong** : 3 Floor, RPG Complex, Keating Road, Shillong - 793001. **Sitapur** : 78, \ Haren Mukherjee Road, 1st floor, Beside SBI Hakimpara, Siliguri 734001. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur** : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur 413001. **Sonepat** : Sco-11-12, 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat-131001. **Sriganganagar** : 18 L Block, Sri Ganganagar Sriganganagar - 335001. **Srikulam** : Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, rikulam - 532001. **Srinagar**: Near New Era Public School, Rajbagh, Srinagar - 190 008. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surat** : Shop No-G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat - 395002. **Surendranagar** : Shop No.12, M.d Residency, Swastiki Cross Road, Surendranagar - 363 001. **Thane (W)**: Dev Corpora, 1st Floor, Office No. 102, Cadbury Junction, Eastern Express way, Thane (West) - 400 601. **Thiruppur** : (11), Binny Compound, II Street, Kumaran Road Thiruppur 641601. **Thiruvalla**: 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. **Tinsukia**: Dhawal Complex, Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Tinsukia - 786125. **Tirunelveli** : No. F4, Magnem Surakasa Apartments, Tiruvannthapuram Road, Tirunelveli-627 002. **Tirupathi** : Shop No. 6, Door No: 19-10-18, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517501. **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur - 680001. **Trichy** : No 8, I Floor, 8th Cross West Extn Thillainagar Trichy 620018. **Trivandrum** : R S Complex Opposite of LIC Building Pattom PO Trivandrum 695004. **Udaipur** : 32, Ahinsapuri, Fatehpura circle, Udaipur 313001. **Udhampur** : Guru nanak institute NH-1A, Udhampur, JAMMU-182101. **Tuticorin** : 227/F South New Street, Tuticorin - 628 002. **Ujain**: 123, First Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujain - 456010. **Vadodra**: 103 Aries Complex, BEC Road, Off R.C. Dutt Road, Alkapuri, Vadodra - 390007. **Valsad** : Ground Floor, Yash Kank - 'B', Near Dreamland Theater, Tithal Road, Valsad - 396001. **Vapi** : 208, 2nd Floor HPEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195. **Varanasi** : Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathiyara, Beside Kuber Complex, Varanasi-221010. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. **Vellore** : AKT Complex 2nd floor, No. 3 New Sankaranapalan Road, Togatge, Vellore - 632001. **Vijayawada** : 40-1-68, Rad & Ratnam Complex Near Chennupati Petrol Pump M.S. Road, Labbipet, Vijayawada 520 010. **Vishakhapatnam** : Door No 48-3-2, Flat no 2, 1st Floor, Sidhi Sagar, Near Visakh Library, Sagar, Visakhapatnam - 530 016. **Vizianagaram** : Porton 3, First Floor, No.3-16, Behind NRI Hospital, NCS Road, Srinivas Nagar, Vijaynagar - 535633. **Warangal** : F13, 1st floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazar Hanamkonda Warangal 506001. **Wardha**: Opp. Ramyan Cycle Industries, Krishna Nagar, Maharashtra, Wardha - 442 001. **Wayanad**: 2nd Floor, AFFAS Building, Kalpetta, Wayanad - 673 121. **Yamuna Nagar** : 124-B/R Model Town Yamanunagar Haryana Yamuna Nagar 135 001. **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445001.

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