

# TATA

## NIFTY G-SEC DEC 2029 INDEX FUND

(An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec Dec 2029 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk)

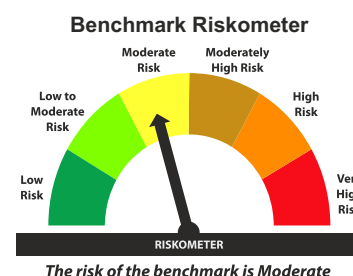
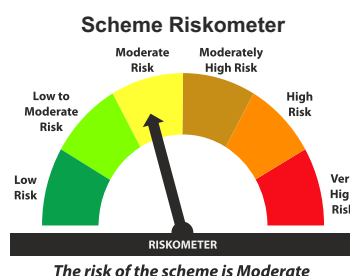
(SCHEME CODE - TATA/O/O /DIN/22/11/0054)

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

This product is suitable for investors who are seeking\*:

- Income over the target maturity period.
- Investing in constituents similar to composition of Nifty G-Sec Dec 2029 Index.

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



It may be noted that risk-o-meter specified above is based on internal assessment. The same shall be updated as per provision no. 17.4.1.i of SEBI Master Circular on Mutual Fund dated 27.06.2024, on Product labelling in mutual fund schemes on ongoing basis.

Units were offered at Rs. 10/- each for cash during the New Fund Offer & Continuous offer for units at NAV based prices, subject to applicable load.

<b>New Fund Offer Opened On</b>	<b>03.01.2023</b>
<b>New Fund Offer Closed On</b>	<b>10.01.2023</b>
<b>Scheme Re-opened On</b>	<b>18.01.2023</b>

Name of Mutual Fund	Name of Trustee Company	Name of Asset Management Company
<b>Tata Mutual Fund</b> 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051	<b>Tata Trustee Co. Pvt. Ltd.</b> 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65991-MH-1995-PTC-087722	<b>Tata Asset Management Pvt. Ltd.</b> 1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65990-MH-1994-PTC-077090

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.tatamutualfund.com](http://www.tatamutualfund.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.

This Key Information Memorandum is dated 30 May 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide returns that correspond to the total returns of the securities as represented by the underlying index, subject to tracking error.

There is no guarantee or assurance that the investment objective of the scheme will be achieved. The scheme doesn't assure or guarantee any returns.

## ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances, the asset allocation of the scheme will be as follows:

Instruments	Indicative Allocations (% of net assets)		Risk Profile High/Medium/ Low
	Minimum upto	Maximum upto	
Securities# covered by Nifty G-Sec Dec 2029 Index	95	100	Medium to Low
Government Securities maturing on or before maturity date of the Scheme, Money Market Instruments and units of debt oriented mutual fund schemes.	0	5	Medium to Low

#Pursuant to provision 3.5.3.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, replication of the Index by the Scheme shall be as follows:

- i. Scheme being an Target Maturity (or Target Date) Index Funds having portfolio residual maturity of greater than 5 years, the following norms for deviation in duration shall apply:
  - a. Permissible deviation in duration shall be higher of: Either +/- 6 months or +/- 10% of duration.
  - b. However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the ETF/ Index Fund.

As the index includes securities that shall mature during the twelve month period ending on the final maturity date of the index, any proceeds from the security redemption prior to the final maturity date of the index shall be re-invested using the following waterfall approach:

- a. The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond and G-Sec/T-Bill in case of government securities) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by provision 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
- b. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by provision 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
- c. In case due to any reason, it is not possible to meet any norms as prescribed by provision 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.
- d. If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate for any subsequent days till the maturity of the index.

The cumulative gross exposure through debt and money market securities, units of mutual fund schemes should not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

The scheme may invest in debt oriented schemes under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

The Scheme will not invest in the following:

1. Unlisted debt instrument,
2. Bespoke or complex debt products / securities,
3. Securities with special features,
4. Inter scheme transactions,
5. Short selling,
6. Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)
7. Debt Derivatives.

**Indicative Table (Actual instrument / percentages may vary subject to applicable SEBI circulars):**

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated June 27, 2024 Reference
1	Securities Lending/ Short Selling	The Scheme will not invest in Stock lending/short selling.	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	The Scheme will not invest in Derivatives.	Provision no 12.25
3	Securitized Debt	The Scheme will not invest in Securitized Debt	Provision no 12.15
4	Overseas Securities	The Scheme will not invest in Overseas Securities	Provision no 12.19
5	# ReITS and InVITS	The Scheme will not invest in ReITS and InVITS	Provision no 12.21
6	AT1 and AT2 Bonds	The Scheme will not invest in AT1 and AT2 Bonds	Provision no 12.2
7	Any other instrument: a) Any other instrument: Repo in corporate debt and corporate reverse repo b) Unrated debt instruments c) Credit default swaps (CDS) d) Debt instruments having Structured Obligations / Credit Enhancements e) Derivatives.	a) The Scheme will not invest in Repo in corporate debt and corporate reverse repo b) The Scheme will not invest in Unrated debt instruments c) The Scheme will not invest in Credit default swaps (CDS) d) The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements e) The Scheme will not invest in Derivatives.	Provision no 12.18 Provision no 12.1 Provision no 12.28 Provision no 12.3 Provision no 12.25

## Change in Investment Pattern/ Portfolio Rebalancing

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band. Such changes in the investment pattern will be for short term and defensive considerations only, which would be rebalanced within calendar 7 days from the date of deviation and in accordance with provision 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and any other circulars issued there under, from time to time.

In case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.

In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.

In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with provision 4.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024 on "Creation of segregated portfolio in mutual fund schemes".

Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

The Scheme shall ensure compliance to the norms for portfolio as per provision 3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

## INVESTMENT STRATEGY

Tata Nifty G-Sec Dec 2029 Index Fund is a passively managed debt index fund which will employ an investment approach designed to track the performance of Nifty G-Sec Dec 2029 Index. The Scheme seeks to achieve this goal by investing in securities constituting the underlying Index in same proportion as in the Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index.

### Tracking Error

Tracking error is a measure of the difference in returns from the Scheme and the returns from the index. It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark and the NAV of the Scheme on an annualized basis.

Tracking error could be the result of a variety of factors including but not limited to:

- Delay in the purchase or sale of stocks within the benchmark due to:
  - i) Illiquidity in the instruments,
  - ii) Delay in realisation of sale proceeds,
- The scheme may buy or sell instruments comprising the index at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
- The potential for trades to fail, which may result in the Scheme not having acquired the stocks at a price necessary to track the benchmark price.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
- Investment in Debt and money market instruments to meet redemption / other liquidity requirements
- Addition or Removal of stocks from the index-by-index service provider
- Disinvestments to meet redemptions, recurring expenses, income distribution cum capital withdrawal payouts etc.
- Execution of large buy / sell orders
- Transaction cost and recurring expenses
- Delay in realisation of Unit holders' funds
- Levy of margins by exchanges

The Scheme will endeavor to minimise the tracking error by:

- Rebalancing of the portfolio.
- Setting off incremental subscriptions against redemptions.

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is expected to be about 2% p.a. However, in abnormal market circumstances, the tracking error may exceed the above limits. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

## RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

### Scheme Specific Risk Factors:

TATA NIFTY G-SEC DEC 2029 INDEX FUND is passively managed scheme by providing exposure to NIFTY G-SEC DEC 2029 INDEX and tracking its performance and yield, before expenses. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the securities comprising of underlying Index regardless of its investment merit.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the NIFTY G-SEC DEC 2029 INDEX or one or more securities covered by / included in the underlying index.

Factors such as the fees and expenses of the Scheme, Corporate Actions, Cash balance, changes to the Underlying Index and regulatory policies may affect AMC's ability to achieve close correlation with the Underlying Index of the Scheme. The Scheme's returns may therefore deviate from those of its Underlying Index, generally known as "Tracking Error" risk.

The Tracking error of the scheme is expected to be about 2 % per annum. However, it may so be that the actual tracking error can be higher or lower than the range given. Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Index or one or more securities covered by / included in the Index.

To the extent that some assets/ funds may be deployed in Debt/Money Market Operations, the Scheme will be subject to risks relating to such deployment / operations and may also contribute to tracking errors.

Different types of securities in which the scheme would invest (Govt. Securities/SDL/ money market instruments etc.) as given in the Scheme Information Document carry different levels and types of risks. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern.

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, total return and/or its ability to meet its objectives.

**Tracking Difference:** The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3-year, 5-year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

### Risks associated with Debt/Money Markets Instruments

#### Interest Rate Risk

As with money instruments, changes in interest rate may affect the price of the money market instrument(s) and ultimately Scheme's net asset value. Generally, the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

#### Credit Risk

Credit risk or Default risk refers to the risk that an issuer of a fixed income security may default (i.e., the issuer will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of fixed income securities will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

#### Reinvestment Risk

This risk refers to the difference in the interest rate levels at which cash flows received from the securities in the scheme is reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows are reinvested may be lower than that originally assumed.

#### Liquidity or Marketability Risk

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's characteristic of the Indian fixed income market.

#### Pre-payment Risk

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.

### Risk associated with potential change in Tax structure

This summary of tax implications given in the taxation section (Units and Offer Section III) is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the 'Income Tax Act 1961' or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

### Risk associated with Transaction in Units through Stock Exchange

In respect of transactions in Units of the Scheme through NSE and/or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

### Risks associated with Segregated Portfolio

- Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realise any value.

- 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.

#### Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

#### Risks associated with investment in units of domestic mutual fund:

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

**Liquidity risk** – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the right to limit redemptions will be in accordance with provision 1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024 on Restriction on Redemption in Mutual Funds. .

**Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors.

**Default risk** - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

#### Risk mitigation measure for debt & related investments:

The scheme is passive fund. The scheme will invest in securities which are part of Nifty G-Sec Dec 2029 Index. Portfolio of the Scheme is subject to same risk as that of constituents of the underlying interest i.e., interest rate risk, credit risk and liquidity risk. Since scheme follows passive strategy, these risks are inherent and not in the control of the fund manager. From investor point of view, interest risk & liquidity risk can be mitigated if units of the scheme are held till the target maturity date of the scheme.

#### PLANS AND OPTIONS

The Scheme has the following Plans across a common portfolio:

**Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**Direct Plan:** This Plan is only for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Both the Plans under the Scheme offer Growth & Income Distribution cum capital withdrawal Option. Income Distribution cum capital withdrawal option under each Plan further offers of choice of Payout of Income Distribution cum capital withdrawal Option, Reinvestment of Income Distribution cum capital withdrawal Option and Transfer of Income Distribution cum capital withdrawal Option.

#### Compulsory Reinvestment of Income distribution cum Capital Withdrawal:

In order to reduce the expenses of the scheme and also for the convenience of the investors/- the income distribution cum capital withdrawal shall be compulsorily reinvested (for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if the payout amount is Rs.100/- in the same option of the respective plans of the scheme at the ex- dividend rate.

Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an Equalization Reserve Account and which can be used to pay income distribution cum capital withdrawal. Hence payout amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

**Please note that the income distribution cum capital withdrawal shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.**

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the scheme name in the application form e.g., "TATA NIFTY G-SEC DEC 2029 INDEX FUND"

**Default Option:** Investor should appropriately tick the 'option' (Growth or Income distribution cum capital withdrawal) in the application form while investing in the Scheme. If no option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Direct Plan- Growth Option. If no sub-option for Income distribution cum capital withdrawal option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Reinvestment of Income Distribution cum capital withdrawal option.

**Default Plan:** Investors are requested to note the following scenarios for the applicability of "Direct Plan (application not routed through distributor) or Regular Plan (application routed through distributor)" for valid applications received under the scheme:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct Plan	Not Mentioned	Direct Plan
6	Direct Plan	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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.

#### APPLICABLE NAV (after the scheme opens for subscriptions and redemptions)

##### Applicable NAV for Subscription / Switch-in: Cut Off Timing 3.00 pm

Particulars	Applicable NAV
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme before the cut-off time.	The closing NAV of the same day.
Valid applications received (time-stamped) after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day.	The closing NAV of the next Business Day.
Valid applications received (time-stamped) upto 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme after the cut-off time on the same day i.e. available for utilization after the cut-off time of the Day.	The closing NAV of the next Business Day.
Where the application is time stamped any day before the credit of the funds to the scheme but the funds for the entire amount are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on such subsequent Business Day.	The closing NAV of such subsequent Business Day on which funds are available for utilisation.

Realisation of funds means funds available to the AMC Scheme Account and not date and time of debit from Investor's account.

In case application is time stamped after cut off timing on any day, the same will be considered as deemed to be received on the next business day.

In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.

For Switch-ins including Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time, and the funds are available for utilization before the cut-off time.



- In case of switch/STP transactions, funds will be made available for utilization in the switch-in- scheme based on the redemption payout cycle of the switch out

**Scheme Redemption /Switch Out:** In respect of application received upto 3 p.m., closing NAV of the day of receipt of application shall be applicable and in respect of application received after 3 p.m. closing NAV of next business day.

Outstation cheques/demand drafts will not be accepted.

**Valid application for “switch out” shall be treated as redemption and for “switch in” shall be treated as purchases and the relevant NAV of “Switch in” and “Switch Out” shall be applicable accordingly.**

#### MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN

**Purchase: Minimum subscription amount for the scheme:** Rs 5,000/- and in multiple of Re.1/- thereafter

**Additional Purchase:** Rs.1000/-& in multiples of Re.1/-thereafter.

The additional purchase investment can be made in Growth or IDCW option if initial investments exist under the requested option either in Direct or in Regular plan of the scheme.

The minimum application amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).

**Redemption:** Redemption request can be made for a minimum of Rs.500/50 units or folio balance whichever is lower.

The minimum redemption amount wherever specified in the concerned SIDs & KIMs will not be applicable for investment made in schemes of the Fund in compliance with the provision no. 6.10 of SEBI Master on Mutual Fund dated June 27, 2024 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes).

**There is no minimum amount requirement, in case of investors opting to switch “all units” from any existing schemes of Tata Mutual Fund to this Scheme.**

#### DESPATCH OF REDEMPTION REQUEST

The redemption proceeds will be dispatched to the unit holders within three working days from the date of redemption or repurchase, subject to exceptional circumstances as mentioned further in Scheme Information Document.

#### BENCHMARK INDEX

Nifty G-Sec Dec 2029 Index (TRI)

#### DIVIDEND POLICY

##### Income Distribution cum Capital Withdrawal Policy

##### Growth Option:

The income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving capital growth and reflected in the NAV.

##### Income Distribution cum Capital Withdrawal Option:

The profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company. It will be distributed to the unitholders who hold the units on the record date of declaration of the Income.

Please note that the income distribution cum capital withdrawal and its frequency is subject to availability of distributable surplus and at the discretion of the trustees

The Fund reserves a right to modify the periodicity and manner of payout of such distribution as they deem fit without giving any further notice to unitholders.

The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of units and the consequent determination of NAV, may be suspended temporarily or indefinitely under any of the circumstances as stated in the clause “Suspension of Ongoing Sale, Repurchase or Switch out of Units”.

**Reinvestment of Income Distribution cum capital withdrawal Option:** Unitholders under this option also have the facility of reinvestment of the income so declared, if so desired. The income declared would be reinvested in the scheme on the immediately following ex-dividend date.

##### Compulsory Reinvestment cum Capital Withdrawal Option:

In order to reduce the expenses of the scheme and also for the convenience of the investors/- ,the distribution of income cum capital withdrawal shall be compulsorily reinvested( for investors of non-electronic mode) within the scheme at the applicable ex-dividend NAV if IDCW amount is Rs.100 or less

in the same option of the respective plans of the scheme at the ex- dividend rate.

#### NAME OF THE FUND MANAGER

Mr. Amit Somani (Managing Since 13 Jan 2023)

#### NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Private Limited

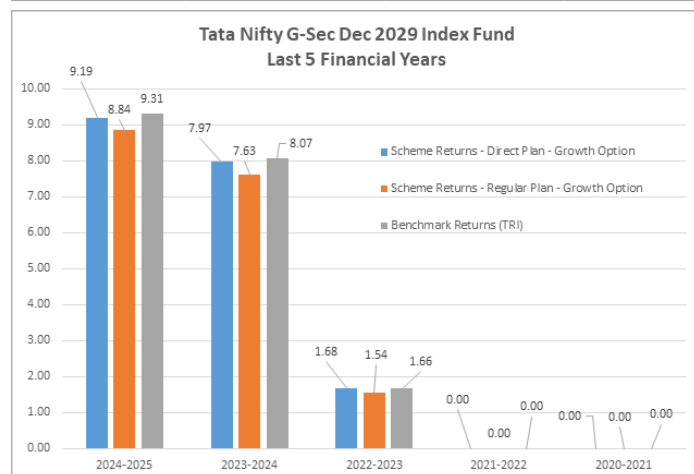
#### PERFORMANCE OF THE SCHEME

##### Scheme Performance as on 31.03.2025

Compounded Annualized returns	Scheme Returns Direct Plan- Growth Option%	Benchmark Returns (Direct)%	Scheme Returns Regular Plan - Growth Option%	Benchmark Returns (Regular)%
Returns for last 1 year	9.19	9.31	8.84	9.31
Returns for last 3 years	NA	NA	NA	NA
Returns for last 5 years	NA	NA	NA	NA
Returns since inception	8.53	8.63	8.15	8.63

##### Absolute Returns for the Last 5 Financial Years

Financial Year	Scheme Returns Direct Plan- Growth Option%	Scheme Returns Regular Plan- Growth Option%	Benchmark Returns TRI (%)
2024-2025	9.19	8.84	9.31
2023-2024	7.97	7.63	8.07
2022-2023	1.68	1.54	1.66
2021-2022	NA	NA	NA
2020-2021	NA	NA	NA



**Inception date: TATA Nifty G Sec Dec 2029 Index Fund Direct Plan- Growth Option & Regular Plan- Growth Option 13.01.2023**

**Past Performance may or may not be sustained in future.**

Additional Disclosure with respect to provision no. 5.8 of SEBI Master Circular on Mutual Fund dated June 27, 2024.

#### ADDITIONAL SCHEME RELATED DISCLOSURES

- Schemes Portfolios Top 10 Holdings by issuer & fund allocation towards various sectors

Functional Weblink for Top 10 Holdings by issuer: Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>

Functional Weblink for fund allocation towards various sectors: Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>

- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds

Functional website link:- Kindly visit <https://www.tatamutualfund.com/statutory-disclosures/other-statutory-disclosures>

3. Portfolio Turnover Ratio is 0.01 Times as on 30th September, 2024 (for 13 months).

#### EXPENSES OF THE SCHEME

##### Load Structure

##### Continuous Offer

Entry Load: N.A.

Exit Load: NIL

Pursuant to AMFI's communication dated 09th April 2025, Exit Load will not be charged on any Switch/Systematic transfer transaction from Regular plan to Direct plan of the same scheme effective from 23rd April 2025.

##### Slab wise break up depending on the assets under management:

As per provision no. 52.6.c of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended scheme shall not exceed the following limits. The AMC has estimated that upto 1.00 % (excluding additional permissible limits as per Regulation 52(6A)(b) & 52(6A)(c)) of the daily average net assets of the scheme will be charged to the scheme as expenses.

For the actual current expenses being charged, the investor should refer to functional Weblink: <https://www.tatamutualfund.com/expense-ratio/total-expense-ratio>.

##### Annual Recurring expenses

Actual Expenses % to daily net assets for the F.Y. 2024-2025		
Tata Nifty G-Sec Dec 2029 Index Fund	Direct Plan	Regular Plan
	0.12%	0.43%

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section-Annual Scheme Recurring Expenses" in the SID.

#### TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

#### DAILY NET ASSET VALUE (NAV) PUBLICATION

The NAVs will be calculated and disclosed on every Business Day. The AMC will prominently disclose the NAVs under a separate head on the website of the Fund ([www.tatamutualfund.com](http://www.tatamutualfund.com)) and of the Association of Mutual Funds in India-AMFI ([www.amfiindia.com](http://www.amfiindia.com)) by 11 P.M. on every business day<sup>^</sup>.

However, due to inability in capturing same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day<sup>^</sup>.

<sup>^</sup> If the NAVs are not available before the commencement of Business Hours on the following day (i.e., next day after the respective business day) due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explain by when the Mutual Fund would be able to publish the NAV.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

#### FOR INVESTOR GRIEVANCES PLEASE CONTACT

<b>Name and Address of Registrar</b>	Computer Age Management Services Ltd., No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai 600 034. G Sathyanarayanan / Venkatesh Pai Tel. No. 044 - 3911 5563, 3911 5565, 3911 5567 Fax: 28283 613 Email: <a href="mailto:camsl1@camsonline.com">camsl1@camsonline.com</a>
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**AMC Office:** Ms. Kashmira Kalwachwala, Tata Asset Management Pvt. Ltd. (Investment Manager for Tata Mutual Fund) Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001. **Call:** (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), **Fax:** 22613782, **Email:** [enq\\_T@camsonline.com](mailto:enq_T@camsonline.com), **Website:** [www.tatamutualfund.com](http://www.tatamutualfund.com)

**Investment Manager: Tata Asset Management Pvt. Ltd.,** 1903 B Wing Parinee Crescenzo G Block BKC Bandra East, Mumbai - 400 051, Telephone. (022) 6282 7777 (Monday to Saturday 9:00am to 5:30pm), Fax: (022) 66315194. **Email:** [service@tataamc.com](mailto:service@tataamc.com)

#### UNITHOLDERS' INFORMATION

##### Account Statement:

In case of continuous subscription after the NFO, Tata Mutual Fund will send account statement with all details registered in the folio by way of an e-mail and/ or SMS to the investor's registered address/email address/registered mobile number not later than five business days from the date of subscription or by way of physical statement not later than five business days from the date of receipt of request from the unitholder.

#### Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:

1. A single Consolidated Account Statement (CAS) on basis of PAN (PAN of the first holder & pattern of holding, in case of multiple holding) will be dispatched to unitholders having Mutual Fund investments & holding Demat accounts by Depositories as per the specified timeline specified by board at the end of the month in which transaction (the word 'transaction' shall include all financial transactions in demat accounts/Mutual Fund folios of the investor) takes place.
2. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. Such investors will get monthly account statement from Tata Mutual Fund in respect of transactions carried out in the schemes of Tata Mutual Fund during the month on or within fifteenth day of the succeeding month.
3. In other cases i.e. where unitholders having no Demat account & only MF units holding, Tata Mutual Fund shall continue to send the CAS as is being send on or within fifteenth day of the succeeding month in which financial transaction takes place.
4. In case statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unitholders have an option to receive CAS in physical form at the address registered in the Depository system.
5. The dispatch of CAS by Depositories to Unitholders would constitute compliance by Tata Asset Management Pvt Ltd / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996.
6. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
7. In case if no transaction has taken place in a folio during the period of six months ended September 30 and March 31, the CAS detailing the holdings across all schemes of all mutual funds, shall be emailed on half yearly basis, as per the specified timeline specified by board of succeeding month, unless a specific request is made to receive the same in physical form.
8. Half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period on or within twenty first day of the succeeding month. Further, CAS issued for the half-year(September/ March) shall also provide:
  - a. The amount of actual commission paid by Tata AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each mutual fund scheme. The term "commission" here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by Tata AMC/MF to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services Tax (wherever applicable, as per existing rates), operating expenses, etc.

The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

For further details, refer SAI.

#### Portfolio Disclosure:

Tata Mutual Fund shall disclose portfolio (along with ISIN) in user friendly and downloadable spreadsheet format, as on the last day of the month/half year for all their schemes on its website [www.tatamutualfund.com](http://www.tatamutualfund.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com) within 10 days from the close of each month/half year.

In addition to monthly portfolio Tata Mutual Fund shall also disclose fortnight portfolio for debt scheme within 5 days of every fortnight as per provision 5.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

In case of unitholders whose email addresses are registered, Tata Mutual Fund will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month /half year respectively.

Tata Mutual Fund will publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half yearly statement of the schemes portfolio on the AMC's website [www.tatamutualfund.com](http://www.tatamutualfund.com) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Tata Mutual Fund will provide physical copy of the statement of scheme portfolio without any cost, on specific request received

from a unitholder.

For portfolio disclosure of schemes of Tata Mutual Fund, kindly visit functional Weblink: <https://www.tatamutualfund.com/schemes-related>.

**Unaudited Financial Results:**

Tata Mutual Fund/ Tata Asset Management Pvt Ltd shall within one month from the close of each half year, that is on 31st March & on 30th September, host a soft copy of its unaudited financial results on its website in the format specified in Twelfth Schedule of SEBI(Mutual Funds) Regulations 1996.

Tata Mutual Fund / Tata Asset Management Pvt Ltd shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation & in a newspaper having wide circulation published in the language of the region where the Head Office of the fund is situated.

For Unaudited Financial Results of Tata Mutual Fund, kindly visit functional Weblink: <https://www.tatamutualfund.com/aboutus>.

**Annual Report**

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <https://www.tatamutualfund.com/about-us> [www.tatamutualfund.com](http://www.tatamutualfund.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com).

The scheme wise annual report or an abridged summary thereof, in the format prescribed, shall be sent by way of e-mail to the investor's registered e-mail address not later than four months from the date of closure of the relevant accounts year.

Investors who have not registered their email id, will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof.

Tata Mutual Fund will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder. Physical copies of the report will also be available to the unitholders at the registered offices at all times.

Tata Mutual Fund will publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the AMC website ([www.tatamutualfund.com](http://www.tatamutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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## Transaction Acceptance Points - Computer Age Management Services Ltd.

**Agartala:** Nibedita, 1st Floor, J B Road, Palace Compound, Agartala Near Babuana Tea and Snacks, Tripura West – 799001. Tel: (0381) 2323009, 9436761695. Email: [camsaga@camsonline.com](mailto:camsaga@camsonline.com) **Agra:** No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh – 282002, Uttarpradesh, Email: [camsagr@camsonline.com](mailto:camsagr@camsonline.com) Tel: 0562-4304088, Fax: 2521170 **Ahmedabad:** 111- 113, 1st Floor - Devpath Building, Off C.G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 Email: [camsahm@camsonline.com](mailto:camsahm@camsonline.com) Tel: (079) 26466080 / 40076949, Fax: 30082473 **Ahmednagar:** Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003 Email: [camsamn@camsonline.com](mailto:camsamn@camsonline.com) Tel: 8380050226, Fax: 2320325 **Ajmer:** AMC No. 423/30, Near Church Opp. TB Hospital, Jaipur Road, Ajmer, Rajasthan – 305001, Email: [camsajm@camsonline.com](mailto:camsajm@camsonline.com) Tel: (145) 2425814, 9829272605, Fax: 2425814 **Akola:** Opp. RLT Science College, Civil Lines, Akola – 444001, Maharashtra Email: [camsako@camsonline.com](mailto:camsako@camsonline.com) Tel: (724) 6450233, Fax: 2431702 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh – 202001, Uttarpradesh, Email: [camsalg@camsonline.com](mailto:camsalg@camsonline.com) Tel: 0571-2970066, Fax: 2402089 **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad – 211001, Uttarpradesh, Email: [camsall@camsonline.com](mailto:camsall@camsonline.com) Tel: 9554800010, Fax: 2404055 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey – 688001, Kerala, Email: [camsalp@camsonline.com](mailto:camsalp@camsonline.com) Tel: (0477) 2237664 **Alwar:** 256A, Scheme No: 1, Arya Nagar, Alwar – 301001, Rajasthan, Email: [camsalw@camsonline.com](mailto:camsalw@camsonline.com) Tel: 9214245820, Fax: 2702324 **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati – 444601, Maharashtra, Email: [camsama@camsonline.com](mailto:camsama@camsonline.com) Tel: (0721) 6450006, Fax: 2564304 **Ambala:** Computer Age Management Services Ltd., Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala, Haryana - 133001. Tel: (0171) 4077086, Email: [camsamb@camsonline.com](mailto:camsamb@camsonline.com) **Amritsar:** 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: [camsamt@camsonline.com](mailto:camsamt@camsonline.com) Tel: (0183) 5009990 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand – 388001, Gujarat, Email: [camsana@camsonline.com](mailto:camsana@camsonline.com) Tel: (02692) 650158, Fax: 240981 **Anantapur:** AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur – 515001. Andhra Pradesh. Tel: (08554) 227024. Email: [camsatp@camsonline.com](mailto:camsatp@camsonline.com) **Andheri:** CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai – 400069, Maharashtra, Email: [camsadh@camsonline.com](mailto:camsadh@camsonline.com) Tel: 7666703206, 7303923299 **Ankleshwar:** Shop No. F -56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar – 393002, Gujarat, Email: [camsakl@camsonline.com](mailto:camsakl@camsonline.com) Tel: (02646) 220059, Fax: 220059 **Asansol:** Block - G, 1st Floor, P. C. Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol – 713303, West Bengal, Email: [camsasa@camsonline.com](mailto:camsasa@camsonline.com) Tel: 9233500368, Fax: (341) 2216054 **Aurangabad:** 2nd Floor, Block No. D-21-D22, Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001, Email: [camsaur@camsonline.com](mailto:camsaur@camsonline.com) Tel: (0240) 6450226, Fax: 2363664 **Balasore:** B. C. Sen Road, Balasore – 756001, Orissa, Email: [camsbbs@camsonline.com](mailto:camsbbs@camsonline.com) Tel: 9238120075, Fax: 2264902 **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore – 560042, Karnataka, Email: [camsbgl@camsonline.com](mailto:camsbgl@camsonline.com) Tel: 9513759055, Fax: 25326162 **Barasat:** N/39, K.N.C. Road, 1st Floor, Shrikrishna Apartment, (Behind HDFC Bank Barasat Branch), PO & PS: Barasat Dist :24PGS (North) 700 124. Email: [camsbrst@camsonline.com](mailto:camsbrst@camsonline.com) **Bankura:** 1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101. Tel: (03242) 252668. Email: [camsbqa@camsonline.com](mailto:camsbqa@camsonline.com) **Bareilly:** F-62-63, 2nd Floor, Butler Plaza, Civil Lines, Bareilly - 243 001, Email: [camsbly@camsonline.com](mailto:camsbly@camsonline.com) Tel: 0581-2571181, Fax: 2554228 **Basti:** C/o Rajesh Mahadev & Co., Shop No. 3, Jamia Complex Station Road, Basti – 272002, Uttar Pradesh, Email: [camsbst@camsonline.com](mailto:camsbst@camsonline.com) Tel: 05542-281180. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. Email id: [camsbel@camsonline.com](mailto:camsbel@camsonline.com), Tel. No. 0831 - 4810575. **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road (Old Gopalswamy Road), Bellary – 583101, Karnataka, Email: [camsbry@camsonline.com](mailto:camsbry@camsonline.com) Tel: 9243689044, Fax: 268822 **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur – 760 002. Tel: (0680) 2250401, Email: [camsbrp@camsonline.com](mailto:camsbrp@camsonline.com) **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P.Road, Bhagalpur – 812002, Bihar, Email: [camsblp@camsonline.com](mailto:camsblp@camsonline.com) Tel: 9264499905, Fax: 2409506 **Bharuch:** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. Email: [camsbrh@camsonline.com](mailto:camsbrh@camsonline.com), Tel: (02642) 262242 **Bhatinda:** 2907-GH, GT Road, Near Zilla Parishad, Bhatinda – 151001, Punjab Email: [camsbti@camsonline.com](mailto:camsbti@camsonline.com) Tel: 0164-2221960, Fax: 2210633 **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar – 364002, Gujarat, Email: [camsbha@camsonline.com](mailto:camsbha@camsonline.com) Tel: 0278-2225572, Fax: 2567020 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai – 490020, Chattisgarh, Email: [camsbhi@camsonline.com](mailto:camsbhi@camsonline.com) Tel: 9203900630, Fax: 4050560 **Bhilwara:** C/o Kodwani Associates, Shop No. 211-213, 2nd Floor, IndraPrasth Tower, Syam ki Sabji Mandi, Near Mukherjee Garden, Bhilwara – 311001, Rajasthan, Email: [camsbhl@camsonline.com](mailto:camsbhl@camsonline.com) Tel: (01905) 223702, Fax: 231808 **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal – 462011, Madhya Pradesh, Email: [camsbhp@camsonline.com](mailto:camsbhp@camsonline.com) Tel: 9203900546, Fax: 4275591 **Borivali:** 501-TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. 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Tel: (06542) 359182, Email: [camsbkr@camsonline.com](mailto:camsbkr@camsonline.com) **Burdwan:** 399 G T Road Basement, Talk of the Town, Burdwan-713101, West Bengal, Tel: (0342) 3551397, Email: [camsbdw@camsonline.com](mailto:camsbdw@camsonline.com) **Calicut:** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut – 673016, Kerala, Email: [camsclt@camsonline.com](mailto:camsclt@camsonline.com) Tel: (0495) 6060031 **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17, Chandigarh – 160017, Punjab, Email: [camscha@camsonline.com](mailto:camscha@camsonline.com) Tel: 0172-4735028, Fax: 2711325 **Chandrapur:** Opp Mustafa Décor, Behind Bangalore Bakery, Kasturba Road, Chandrapur, Maharashtra - 442 402. Email: [camscpu@camsonline.com](mailto:camscpu@camsonline.com) Tel: (07172) 253108 **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opposite Hotel Palmgrove, Nungambakkam, Chennai – 600034, Tamilnadu, Email: [camslb1@camsonline.com](mailto:camslb1@camsonline.com) Tel: (044) 39115561 / 62 / 63 / 65, Fax: 28283613 **Chennai (Satellite ISC):** No.158, Rayala Tower-1, Anna Salai, Chennai – 600002, Tamilnadu, Email: [chennai\\_isc@camsonline.com](mailto:chennai_isc@camsonline.com) Tel: (044) 28432650 **Chhindwara:** 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 Madhya Pradesh. Email: [camschi@camsonline.com](mailto:camschi@camsonline.com) Tel: 9203900507, 9425895771 **Chittorgarh:** 3, Ashok Nagar, Near Heera Vatika, Chittorgarh – 312001, Rajasthan, Email: [camskor@camsonline.com](mailto:camskor@camsonline.com) Tel: (01472) 244566 **Cochin:** Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. 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Tel: (0861) 2302398, Email: camsnel@camsonline.com Tel: 0861-2302398, Fax: 2302398 **New Delhi**: 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110 001. Email: camsdcl@camsonline.com, Tel: (011) 61245468, **Noida**: Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201 301. Uttar Pradesh. Tel: (0120) 4562490, Email: camsnol@camsonline.com **Palakkad**: Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur**: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat**: SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat – 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala**: 35 New Lal Bagh, Opposite Polo Ground, Patiala – 147001. Email: camspal@camsonline.com, Tel: 175-6050002 **Patna**: Computer Age Management Services Ltd. 301B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna -800001. Email: camspat@camsonline.com **Pitampura**: Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi -110034. Tel: (011) 40367369, Email: camspdel@camsonline.com **Pondicherry**: S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry – 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune**: Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareilly**: 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001, Uttar Pradesh, Email: camsrar@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareilly (TP Lite)**: 17, Anand Nagar Complex, Rae Bareilly - 229 001, Tel: (0535) 2210166 **Raipur**: HIG, C-23 Sector – 1, Devendra Nagar, Raipur, Chattisgarh – 492004, Chattisgarh, Email: camsrar@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry**: Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry – 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam**: No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam – 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot – 360001, Gujarat, Email: camsrar@camsonline.com Tel: 0281-2227553 **Ranchi**: 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi – 834001, Jharkhand, Email: camsrar@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam**: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam – 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri**: Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrar@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak**: 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrar@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee**: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee – 247667, Uttarkhand, Email: camsrar@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela**: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrar@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar – 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur**: 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem**: No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem – 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur**: C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur – 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli**: Jiveshwar Krupa Building, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416416. Tel: 7066316616, Email: camssgi@camsonline.com **Satara**: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara – 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur**: Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur – 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong**: 03rd Floor, RPG Complex, Keating Road, Shillong – 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla**: 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla – 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga**: No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga – 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri**: 17B, Swamiji Sarani, Siliguri – 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa**: M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa – 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur – 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan**: 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan – 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur**: Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur – 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 – 2724547, Fax: 2724548 **Sri Ganganagar**: 18-L Block, Sri Ganganagar – 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam**: Door No. 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001. Tel: (08942) 228288, Email: camssrk@camsonline.com **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat**: Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar**: Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram**: 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla**: 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur**: 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia**: Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli**: No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati**: Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati – 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla**: 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur**: 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur – 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla**: 24/590-14, C.V.P Parliament

Square Building, Cross Junction, Tiruvalla – 689101, Kerala, Email: camstyl@camsonline.com Tel: (469) 6061004 **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur – 680001, Kerala, Email: camstur@camsonline.com Tel: (0487) 6060019, Fax: 245002 **Trichy**: No. 8, 01st Floor, 8th Cross West Extn, Thillainagar, Trichy – 620018, Tamilnadu, Email: camstri@camsonline.com Tel: (0431) 4220862, Fax: 2741717 **Trivandrum**: TC NO: 22/902, 1st Floor, Blossom Building, Opp. NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum – 695010. Tel: (0471) 4617690, Email: camstvm@camsonline.com **Tuticorin**: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin – 628003, Tamilnadu, Email: camstcn@camsonline.com Tel: (461) 6455770 **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur – 313 001. Email: camsudp@camsonline.com Tel: 0294-2461066, Fax: 2454567 **Ujjain**: 1st Floor, Siddhi Vinayak Trade Center, Adjacent to our existing Office at 109, Shahid Park, Madhya Pradesh, Ujjain – 456010. Tel: (0734) 4030019. Email: camsujn@camsonline.com **Unjha (Parent: Mehsana)**: 10/11, Maruti Complex, Opp. B. R. Marbles, Highway Road, Unjha – 384170, Gujarat, Email: camsunj@camsonline.com **Vadodara**: 103 Aries Complex, Bpc Road, Off R. C. Dutt Road, Alkapuri, Vadodara – 390007, Gujarat, Email: camsvad@camsonline.com Tel: (0265) 3018032, 8031, Fax: 3018030 **Valsad**: 03rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad – 396001, Gujarat, Email: camsvad@camsonline.com Tel: 9228000239 **Vapi**: 208, 02nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi – 396195, Gujarat, Email: camsvap@camsonline.com Tel: 9104883239 **Varanasi**: Office No. 1, 02nd Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi – 221010, Uttar Pradesh, Email: camsvr@camsonline.com Tel: 9235405922, Fax: 2202126. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Email id: camsvsh@camsonline.com. **Vasco (Parent Goa)**: No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco – 403802, Goa, Tel: (0832) 3251755 **Vellore**: Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore – 632 001. Tel: (0416) 2900062, Email: camsvl@camsonline.com **Vijayawada**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada – 520010, Andhra Pradesh, Email: camsvij@camsonline.com Tel: 0866-2488047, Fax: 6695657 **Visakhapatnam**: Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Andhra Pradesh, Visakhapatnam – 530 016, Tel: (0891) 2791940 **Warangal**: Hno. 2-4-641, F-7, 01st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal – 506001, Telengana, Email: camswgl@camsonline.com Tel: (0870) 6560141, Fax: 2554888 **Yamuna Nagar**: 124-B/R, Model Town Yamunanagar – 135001, Haryana, Email: camsynr@camsonline.com Tel: 01732-796099, Fax: 225339 **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal – 445001, Maharashtra, Email: camsyav@camsonline.com Tel: (07232) 237045, Fax: 237045.

#### OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Eligible investors can undertake any transaction, including purchase / redemption / switch and avail of any services as may be provided by Tata Asset Management Private Limited (AMC) from time to time through the online / electronic modes via various sources like its official website - www.tatamutualfund.com, mobile handsets, designated email-id(s), etc. Additionally, this will also cover transactions submitted in electronic mode by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter specific arrangements or directly by investors through secured internet sites operated by CAMS. The servers including email servers (maintained at various locations) of AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC to eligible investors.

#### POINTS OF SERVICE (“POS”) OF MF UTILITIES INDIA PRIVATE LIMITED (“MFUI”) AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY (“MFU”)

Both financial and non-financial transactions pertaining to scheme(s) of Tata Mutual Fund (‘the Fund’) can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.

#### AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS / DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF TATA MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE

# For Processing only Redemption Request of Units Held in Demat Form. The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in clause 16.2.4.8 of Master Circular for stockbrokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.

#### DETAILS FOR ONGOING COLLECTION BANKERS:

Bank Name / Address	IFSC Code
HDFC BANK LIMITED - MOTWANI CHAMBERS - FORT BRANCH	HDFC0000060
ICICI BANK LIMITED - CAPITAL MARKET BRANCH	ICIC0000004

#### MF CENTRAL AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS

As per clause 16.6 of Master Circular, Kfin Technologies Private Limited (“KFinTech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MF Central - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.



**WEST ZONE:**

**Aurangabad:** Plot No 66, Bhagya Nagar, Near S T Office, Kranti Chowk Police Station to Employment Office Road, Aurangabad - 431001. Tel: (0240) 2351591/90. **Ahmedabad:** 402, 'Megha House', Mithakhali - Law Garden Road, Netaji Marg, Ahmedabad - 380 006. Tel.: 079 - 26466080 / 40076949. **Anand:** 103, First Floor, Ashwamegh Complex, Opp. Vyayam Shala, Sardar Gunj Road, Anand - 388 001. Tel.: (02692) 360330. **Bhopal:** MF-12, Block-A, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. Tel.: 0755 - 2574198 / 4209752. **Borivali:** Shop No. 1 and 2, Ground Floor, Ganjawalla Residency, Ganjawalla Lane, Borivali West, Mumbai - 400092. Tel.: 022-28945923 / 8655421234. **Goa:** F-4, 1st Floor, Edcon Tower, Next to Hotel Salida Del Sol, Near Apple Corner, Menezes Braganza Road, Panaji - Goa - 403 001. Tel.: 7888051135, Fax: 0832-2422135. **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Road, Jabalpur - 482 001(M.P.). Tel.: 0761-4074263. **Kolhapur:** Gemstone Building, Ground Floor, Opposite Parikh Pool North Side, Near Central Bus Stand, Kolhapur - 416001, Maharashtra. **Mumbai:** Mulla House, Ground Floor, 51, M. G. Road, Near Flora Fountain, Mumbai - 400 001. Tel: 022-66505243 / 66505201, Fax: 022- 66315194. **Nagpur:** 104, Shivaji Complex, Near Times of India, Dharampeth, WHC Road, Nagpur - 440 010, Tel.: 0712 - 6630425 / 6502885. **Nashik:** 5, Samriddhi Residency, Opp Hotel City Pride, Tilakwadi, Nashik - 422 002. Tel.: (0253) 2959098, Fax: 0253-2579098. **Navsari:** Shop No.1, Swiss Cottage, Ashanagar Main Road, Navsari - 396 445. Tel: 02637 - 281991. **Pune:** Kohinoor B-Zone, Shop no. 110, 1st Floor, Old Mumbai-Pune Highway, Near Pimple Petroleum, Above Maharashtra Electronics, Pimpri, Pune - 411 017. Tel.: 020-41204949 / 950. **Rajkot:** 402, The Imperia, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Tel: (0281) 2964848 / 849. **Surat:** G-18, Ground Floor, ITC Building, Near Majuragate, Ring Road, Surat - 395 002. Tel.: 0261 - 4012140, Fax: 0261-2470326. **Thane:** Shop No. 9, Konark Tower, Ghantali Devi Road, Thane (West) - 400 602. Tel.: 022 - 25300912. **Vadodara:** Emerald One, 314, 3rd Floor, Jetalpur Main Road, Before Jetalpur Bridge, Jetalpur, Vadodara - 390 007. Tel.: (0265) 2991037, Fax: 0265-6641999. **Vashi:** Shop No. 16, Vardhaman Chambers, Plot No. 84, Sector 17, Near Babubhai Jagjivan Das, Vashi, Navi Mumbai - 400 703. Tel: (022) 45118998.

**EAST ZONE:**

**Bhubaneswar:** Room-309, 3rd Floor, Janpath Tower, Ashok Nagar, Bhubaneswar - 751009. Tel.: 0674 -2533818/ 7064678888. **Chhattisgarh:** B06 Ground floor, Narayan Plaza, Link Road, Bilaspur Chhattisgarh 495001, Tel.: 07752454333. **Dhanbad:** Shriram Plaza, 2nd Floor, Room No.202 (B), Bank More, Jharkhand, Dhanbad - 826 001. Tel.: 0326-2300304 / 9234302478. **Durgapur:** 8C, 8th Floor, Pushpanjali, C-71/A, Saheed Khudiram Sarani, City Centre, Durgapur - 713 216. Tel: (0343) 2544463/65. **Guwahati:** Jain Complex, 4th Floor, Beside Axis Bank, G. S. Road, Guwahati - 781005. Tel: (0361) 2343084. **Jamshedpur:** Voltas House, Mezzanine Floor, Main Road Bistupur, Jamshedpur - 831001. Tel.: 0657-2321302 / 363 / 6576911. **Kolkata:** Apeejay House, Ground Floor, 15, Park Street, Kolkata - 700016. Tel.: (033) 44063300/3301/3331/3319. Fax: 033-4406 3315. **Patna:** 301, 3rd Floor, Grand Plaza, Frazer Road, Patna - 800 001. Tel.: (0612) 2216994. **Raipur:** Shop No. S-10, 2nd Floor, Raheja Tower, Near Fafadhi Chowk, Jail Road, Raipur (Chhattisgarh) 492001. Tel.: 0771-4040069 / 6537340. **Ranchi:** 406 - A, 4th Floor, Satya Ganga Arcade, Sarjana Chowk, Lalji Hirji Road, Ranchi - 834001. Tel.: 0651-2210226 / 8235050200. **Siliguri:** Shop No. 10, 1st Floor, Block-C, Shelcon Plaza, Kartar Market, Sevoke Road, Siliguri, Darjeeling - 734001.

**NORTH ZONE:**

**Ajmer:** 02 Floor, Agra Gate Circle, P. R. Marg, Behind Chandak Eye Hospital, Ajmer - 305 001. Tel: (0145) 2625316. **Agra:** Unit No. 2, 1st Floor, Block No. 54, Prateek Tower Commercial Complex, Sanjay Place, Agra - 282002. Tel.: 0562-2525195. **Allahabad:** Shop No. 10, Upper Ground Floor, Vashistha Vinayak Tower, Tashkand Marg, Civil Lines, Allahabad -211 001. Tel.: 0532-2260974. **Amritsar:** Mezzanine Floor, S.C.O - 25, B Block, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel.: 0183-5011181/5011190. **Chandigarh:** SCO - 2473-74, 1st Floor, Sector- 22C, Chandigarh - 160 022. Tel.: 0172-5037205/5087322, Fax: 0172 - 2603770. **Dehradun:** Shop No. 19, Ground Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248 001, Uttarakhand. Tel.: 0135-2740877 / 2741877. **Gorakhpur:** Shop No. 4, Cross Road Mall, First Floor, A.D. Chowk, Bank Road, Gorakhpur - 273001 (UP). Tel: (0551) 4051010, Mob: 91 8924951944. **Ghaziabad:** Office No. 7, Second Floor, Astoria Boulevard, RDC, Ghaziabad - 201 002 U.P. Tel: (0120) 3592835. **Gurgaon:** Unit No. 209, 2nd Floor, Vipul Agora Mall, Sector 28, M. G. Road, Gurgaon - 122 001. **Indore:** 204, D.M. Tower, Race Course Road, Near Zanjeerwala Chourha, Indore - 452 003. Tel.: 0731-4201806, Fax 0731-4201807. **Jaipur:** Office Number 52-53, 1 Floor, Laxmi Complex, Subhash Marg, M.I. Road Corner, C Scheme, Jaipur - 302 001. Tel.: 0141 - 5105177 / 78 / 2389387, Fax: 5105178. **Jalandhar:** Office No-36, Second Floor, One Park Side Building, Guru Nanak Mission Chowk adjoining Care Max Hospital. Jalandhar- 144001. Tel: (0181) 5001025. **Jammu:** Hall No. - 312/A2, South Block, Bahu Plaza, Jammu - 180 012. Tel.: (0191) 4504744. **Jodhpur:** Satyam, 26-C, 11th A, Pal Road, Sardarpura, Jodhpur, Rajasthan Pincode - 342003, Tel - 0291-2631257. **Kanpur:** 4th Floor, Office No. 412 - 413, KAN Chambers, 14 / 113, Civil Lines, Kanpur - 208 001. Tel.: 0512-2306065 / 6066, Fax: 0512 - 2306065. **Lucknow:** 11 B & 12, Ground Floor, Saran Chamber II, Vikramaditya Marg, 5 Park Road, Lucknow - 226001. Tel: (0522) 4001731 / 4308904. **Ludhiana:** Cabin No. 201, 2nd. Floor, SCO 18, Opp Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161-5089667 / 668, Fax: 0161-2413498. **Meerut:** G-13, Rama Plaza, Near Bachha Park, Western Kutchery Road, Meerut (U.P.) - 250 001. Tel.: 0121-4035585. **Moradabad:** Ground Floor, Near Hotel Rajmahal, Civil Lines, Moradabad - 244 001, Tel: 0591-2410667. **New Delhi:** Flat No. 506 - 507, Kailash Building, 26, Kasturba Gandhi Marg, Connaught Place, New Delhi - 110001. Tel.: 011-66324101/102/103/104/105, Fax: 011-66303202. **Noida:** Shop No - 2, First Floor, Wave Silver Tower, Noida, Sector 18, Noida - 201301 U.P. Tel: (0120) 6662083. **Udaipur:** 222/16, First Floor, Mumal Tower, Above IDBI Bank, Saheli Marg, Udaipur- 313001. Tel: (0294) 2429371 / 7230029371, Fax: 011-66303202. **Varanasi:** D-64/127, 2nd Floor, C-H Arihant Complex, Sagra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

**SOUTH ZONE:**

**Bengaluru:** 91, Springboard Business Hub Private Ltd. Gopala Krishna Complex, 45/3, Residency Road, MG Road, Shanthala Nagar, Ashok Nagar, Bengaluru, Karnataka 560025. Tel.: 080 45570100. Fax: 080-22370512. **Chennai:** 3rd Floor, Sri Bala Vinayagar Square, No.2, North Boag Road, Near AGS Complex, T Nagar, Chennai - 600 017. Tel.: 044 - 48641878 / 48631868 / 48676454. Fax: 044-43546313. **Cochin:** 2nd Floor, Ajay Vihar, Near Hotel Avenue Regent, M. G. Road, Cochin - 682 016. Tel.: 0484-4865813 / 814 / 815. Fax: 0484 - 2377581. **Coimbatore:** Tulsi Chambers, 195-F, Ground Floor, West T V Swamy Road, R S Puram, Coimbatore - 641002. Tel.: 0422-4365635, Fax: 2546585. **Hyderabad:** 1st Floor, Nerella House, Nagarjuna Hills, Above Kotak Mahindra Bank, Punjagutta, Hyderabad - 500082. Tel: 040-67308989 / 8901 / 8902. Fax: 040-67308990. **Hubli:** No 19 & 20, 1st Floor, Eureka Junction, T B Road, Hubli - 580029. Tel: (0836 - 4251510 Fax: 4251510. **Kottayam:** CSI Ascension Square, Logos Junction, Collectorate P. O., Kottayam - 686 002. Tel.: 0481 2568450. **Mangalore:** Essel Towers, 1st Floor, Bunts Hostel Circle, Above UTI Bank, Mangalore - 575 003. Tel.: 0824 - 4260308. **Madurai:** 1st Floor, Old No. 11B, Opp. Sethupathy Higher Secondary School, North Veli Street, Madurai - 625 001. Tel.: 0452-4246315 Fax: 0452-4246315. **Mysore:** CH-16, 1st Floor, Prashanth Plaza, 4th Main, 5th Cross, Saraswathipuram, Mysore - 570009. Tel.: 0821 - 4246676 Fax: 4246676. **Salem:** Kandaswarna Shopping Mall, First Floor, 1/194/4, Saradha College Main Road, Fairlands, Salem - 636016, Tamil Nadu. Tel: (0427) 4042028. **Thrissur:** 4th Floor, Pathayappura Buildings, Round South, Thrissur - 680 001. Tel: 0487 - 2423330. **Trivandrum:** Ground Floor, Sai Kripa Building, TC-1956/3, Ganapathi Temple Road, Vazhuthacaud, Trivandrum - 695 014. Tel.: 0471 - 4851431. **Trichy:** C-53/4, Sky Tower, 4th Floor, 5th Cross, Thillai Nagar, North East, Trichy - 620018. Tel.: (0431) 4024060. **Vijaywada:** D No: 38-8-42, Plot No - 303, White House Complex, 3rd Floor, M G Road, Vijayawada - 520010, Tel: (0891) 2503292. **Visakhapatnam:** Door No: 47-15-13/35, Navaratna Jewel Square, Shop No. 7, 3rd Floor, Near Khajana to Jyothi Book Depot Station Road, Dwarakanagar, Visakhapatnam - 530016, Tel: (0891) 2503292.