KEY INFORMATION MEMORANDUM





(An Open-Ended Exchange Traded Fund replicating/tracking Nifty India Digital Index)

(SCHEME CODE - TATA/O/O/EET/22/01/0046) (SCRIP CODE - TNIDETF)

This product is suitable for investors who are seeking*:

- · Long Term Capital Growth.
- An exchange traded fund that aims to provide returns that corresponds to the returns provided by Nifty India Digital Index, subject to tracking error.

*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.

New Fund Offer Opened On14.03.2022New Fund Offer Closed On25.03.2022Scheme Re-opened On06.04.2022

Name of Mutual Fund

Tata Mutual Fund

1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051

Name of Trustee Company

Tata Trustee Co. Pvt. Ltd.

1903, B-Wing, Parinee Crescenzo, G-Block, BKC, Bandra (East), Mumbai - 400 051 CIN: U65991-MH-1995-PTC-087722

Name of Asset Management Company

Tata Asset Management Pvt. Ltd.

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

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5417 dated February 23, 2022 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by 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 in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

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 corresponds to the total returns of the securities as represented by the Nifty India Digital Index, subject to tracking error.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Asset allocation and risk profile

Under normal circumstances, the investment range would be as follows:

	Indicative allocations (% of total assets)		Risk Profile
Instruments	Minimum	Maximum	High/ Medium/Low
Equity and Equity related instruments which are part of Nifty India Digital Index*	95	100	High
Debt & Money Market Instruments including units of Mutual Funds.	0	5	Low

The net assets of the scheme will be invested in stocks replicating / constituting Nifty India Digital Index. The scheme will endeavours to invest in all the stocks in the same weightage that they represent in the underlying Index. A small portion of the net assets will be invested in debt and money market instruments to meet the liquidity requirements of the Scheme.

*The exposure to derivatives will be restricted upto 20% of its net assets. Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period. The rebalancing in such cases will be done within the stipulated time as mentioned in 'change in investment pattern' para. The cumulative gross exposure through equity, debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the scheme. The Scheme will comply with all the applicable circulars issued by SEBI as regard to derivatives from time to time.

As per clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996, the scheme may invest in another scheme 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.

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

SI.	Type of Instrument	Percentage of exposure	SEBI Master Circular on Mutual Fund dated
no.			June 27, 2024 Reference
1.	Securities Lending	The scheme may engage in securities lending and borrowings.	Provision no. 12.11
		Not more than 20% of the net assets of the scheme will be deployed in securities lending & not more than 5% of the net assets of the scheme will be deployed in stock lending through a single intermediary	
2.	Equity Derivatives for non- hedging purposes	The exposure of scheme in derivative instruments shall be up to 20% of the net assets of the scheme.	Provision no. 12.25
3.	Securitized Debt	Will not invest	Provision no. 12.15
4.	Overseas Securities (Including ADR/GDR/Overseas ETF)	Will not invest	Provision no. 12.19
5.	ReITS and InVITS	Will not Invest	Provision no. 12.21
6.	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
	Any other instrument		Provision no. 12.24
	α) Credit Default Swaps (CDS)	a, b & c - Will not invest	Provision no. 12.3
	β) Debt instruments having Structured Obligations / Credit Enhancements		Provision No 12.11
	χ) Short Selling		

Change in Investment Pattern/Portfolio Rebalancing

Short Term Defensive Consideration

Any alteration in the investment pattern will be for a short term on defensive considerations as per paragraph 1.14.1.2.b of SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Being a passively managed exchange traded open ended index scheme, change in investment pattern is normally not foreseen. However, for short durations part of the corpus may be pending for deployment, in cases of extreme market conditions, special events or corporate events, like declaration of income distribution cum capital withdrawal by the companies comprising the index.

In the event of involuntary corporate action, the Scheme shall endeavor to dispose the security not forming part of the Underlying index within 7 calendar days from the date of listing, subject to availability of adequate liquidity for the security.

Portfolio Replication/Rebalancing

As per clause 3.6.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, In case of change in constituents of the index due to periodic review, the portfolio of equity ETF/ Index Funds be rebalanced within 7 calendar days.

Any transactions undertaken in the scheme portfolio of ETF 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.

INVESTMENT STRATEGY

Tata Nifty India Digital Exchange Traded Fund is a passively managed exchange traded fund which will employ an investment approach designed to track the performance of Nifty India Digital 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 which have been identified as companies benefitting from the digital transformation and new age technology provider in the same weightage as in the Nifty Digital Index.

The Scheme may also invest in debt and money market instruments to meet the liquidity and expense requirements.

The Fund will be a diversified Index based fund which will invest predominantly in equity and equity related securities identified with focus on growth opportunities provided by emerging technology and internet companies like Online shopping, Food delivery, Travel Management, Gaming, Cloud computing, Fintech & Edu-tech companies etc.

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 stock,
 - ii) Delay in realisation of sale proceeds,

- The scheme may buy or sell the stocks 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 of incremental subscriptions against redemptions.

The annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

For ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

Trading in Derivatives by the Scheme

Subject to SEBI (Mutual Fund) Regulations, 1996, the Scheme may use techniques and instruments such as trading in derivative instruments to hedge the risk of fluctuations in the value of the investment portfolio. In accordance with the guidelines issued by the SEBI, exposure to derivative instruments will be restricted to the limit as specified in the para on asset allocation pattern of the scheme.

A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc. Common examples of Derivative instruments are Interest Rate Swaps, Forward Rate Agreements, Futures, Options, etc.

The Scheme may use techniques and instruments such as trading in derivative instruments. A derivative is an instrument whose value is derived from the value of one or more of the underlying assets which can be commodities, precious metals, bonds, currency, etc. Common examples of Derivative instruments are Interest Rate Swaps, Forward Rate Agreements, Futures, Options, etc. The Scheme may purchase call and put options in securities in which it invests and on securities indices based on securities in which the scheme invests. Through the purchase and sale of futures contracts and purchase of related options on those contracts the Scheme would seek to hedge against a decline in securities owned by the Scheme or an increase in the prices of securities which the Scheme plans to purchase. The Scheme would sell futures contracts on securities indices in anticipation of a fall in stock prices, to offset a decline in the value of its equity portfolio. When this type of hedging is successful, the futures contract increase in value while the Scheme's investment portfolio declines in value and thereby keep the Scheme's net asset value from declining as much as it otherwise would. Similarly, when the Fund is not fully invested, and an increase in the price of equities is expected, the Scheme would purchase futures contracts to gain rapid market exposure that may partially or entirely offset increase in the cost of the equity securities it intends to purchase.

Example: Please note that below mentioned examples are purely for illustration purpose only and actual exposure may vary to a greater extend in line with the regulatory directives.

Derivative Instruments & Related Examples:

Futures:

A futures contract is an agreement between the buyer and the seller for the purchase and sale of a particular asset at a specific price on a specific future date. The price at which the underlying asset would change hands in the future is agreed upon at the time of entering into the contract. The actual purchase or sale of the underlying asset involving payment of cash and delivery of the instrument does not take place until the contracted date of delivery. A futures contract involves an obligation on both the parties to fulfill the terms of the contract. Currently, futures contracts have a maximum expiration cycle of 3-months. A futures contract on the stock market index

gives its owner the right and obligation to buy or sell the portfolio of stocks characterized by the index. Stock index futures are cash settled; there is no delivery of the underlying stocks.

Risks associated with Future Contracts: Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. Additional risks could be on account of illiquidity and potential mispricing of the futures.

Options:

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

Risks associated with Option Contracts: The option contracts give a person the right but not an obligation to buy or sell. The risk is potential mispricing and exposure to options can limit the profits from a genuine investment transaction.

Definition of Exposure in case of Derivative Positions

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure	
Long Future	Futures Price*Lot Size*Number of Contracts	
Short Future	Futures Price*Lot Size* Number of Contracts	
Option Bought	Option Premium Paid*Lot Size* Number of Contracts.	

In Addition to the above, SEBI has also prescribed following derivative position limits:

Position Limits for Mutual Fund and its scheme:

Position limit for Index Options and Index Futures contracts		
Index Options Contract*	On a particular underlying index Rs.500 Crore or 15% of the total open interest of the market in equity Index options contracts, whichever is higher.	
Index Futures Contract**	On a particular underlying index Rs.500 Crore or 15% of the total open interest of the market in equity Index futures contracts, whichever is higher.	

^{*} This limit would be applicable on open positions in all options contracts on a particular underlying index.

Additional position limit for hedging In addition to the Short positions in index derivatives (short futures, position limits as short calls and long puts) shall not exceed (in mentioned above. notional value) the Mutual Fund's holding of stocks. Mutual Funds may Long positions in index derivatives (long futures, long take exposure calls and short puts) shall not exceed (in notional equity index in value) the Mutual Fund's holding of cash, government derivatives subject securities. T-Bills and similar instruments. to the following limits

Position limit for Stock Options and Stock Futures contracts

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

This limit would be applicable on aggregate open positions in all futures and all option contracts on a particular underlying stock.

Position limit for each scheme of a Mutual Fund

The scheme-wise position limit requirements shall be:

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 - 1% of the free float market capitalization (in terms of number of shares). Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts)
- This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all scheme put together in a particular

^{**} This limit would be applicable on open positions in all futures contracts on a particular underlying index.

underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

For detailed risk associated with use of derivatives, please refer paragraph "Scheme Specific risk factors".

For detailed derivative strategies, kindly refer SAI.

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 India Digital Exchange Traded Fund will be a passively managed scheme by providing exposure to Nifty India Digital Index and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit.

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 annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. ETFs in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. However, Tracking Error of ETFs is likely to be low as compared to a normal index fund.

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.

In case of investments in derivative instruments like index futures, the risk/ reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is an untested market.

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. These risks are associated with investment in equities.

Risks associated with investments in equity instruments

Investment Risks

Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

The price of securities may go up or down depending on a variety of factors and hence investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity securities and utilising debt and money market instruments as a defensive investment strategy. The price of securities may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc. Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Fund's investment objective will be attained or that the Fund may not be in a position to maintain the indicated percentage of investment pattern under exceptional circumstances. There is no guarantee the investment / dis-investment decision will result into profit.

Market Risk

The Scheme's NAV will react to the stock market movements. The Investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices and market movements, and over longer periods during market downturns.

Regulatory Risk

Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker to arbitrage resulting into wider premium/discount to NAV.

Liquidity Risk

Trading in units of Tata Nifty India Digital Exchange Traded Fund on the Exchange may be halted because of market conditions or for reasons that in the view of the Market Authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units of Tata Nifty India Digital Exchange Traded Fund are subject to trading halts caused by extraordinary market volatility and pursuant to NSE and SEBI "circuit filter" rules. There can be no assurance that the requirements of the Market necessary to maintain the listing of units of Tata Nifty India Digital Exchange Traded Fund will continue to be met or will remain unchanged. The Trustee, in the general interest of the unit holders of the Scheme offered under this scheme and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day.

Settlement Risk

In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Schemes portfolio may result, at times, in potential losses to the Schemes, and there can be a subsequent decline in the value of the securities held in the respective Scheme's portfolio.

Risk pertaining to Nifty India Digital Index

Nifty India Digital Index is a thematic index and there will be high concentration of securities which are part of Digital Theme/Sector(s). The scheme is subject to the risks associated with such Digital Theme/Sector(s). In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of equity Securities. Such risks may impact the Scheme to the extent that it invests in particular sectors even in cases where the investment objective is more generic

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.

Securities Lending by the Mutual Fund

The Scheme may participate in securities lending and borrowing scheme in accordance with Securities Lending Scheme, 1997, Regulation 44 (4) of SEBI (Mutual Funds) Regulations, 1996, and as per provision no. 12.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 on framework for short selling and borrowing and lending of securities. The Scheme shall also follow other relevant regulations /guidelines issued by stock exchange(s) from time to time. The Scheme shall participate in Securities Borrowing and Lending only with the SEBI approved intermediaries.

Securities Lending means the lending of securities to SEBI approved intermediaries for a tenure of 1 to 12 months at a negotiated compensation in order to enhance returns of the scheme portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to the following strict internal limits should it engage in Securities lending

Not more than 20% of the net assets of the Scheme can be deployed in stock lending and not more than 5% of the fund can be can be deployed in Stock lending to any single intermediaries. Collateral would always be obtained by the approved intermediary. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, and government securities, as may be agreed upon with the approved intermediary, and would also be subject to a mark to market valuation on a daily basis.

Example:

A scheme has a security of a company which it would wish to hold for a long period of time as a core holding in the portfolio as per the fund manager's plan. In that case the investors would be benefited only to the extent of the rise in the value of the security, from time to time if any, on the exchange. If the scheme is enabled to lend the said security to a borrower who would be wanting to take advantage of the market fluctuations in its price, the borrower would return the security to the lender (fund) at a stipulated time or on demand for a negotiated compensation. The scheme's unitholders can enhance their returns to the extent of the compensation it will earn for lending the same. An adequate security or collateral will have to be maintained by the intermediary. This should always be higher than the cost of the security. Thus it is in the interest of the investors that returns can be enhanced by way of stock lending rather than hold the security only for capital appreciation potential.

Thus the scenario under which the scheme would participate in stock lending would be:

- 1. There is a holding of security e.g. of XYZ Ltd in the scheme which the fund manager wants to be the core holding of the fund for approximately 6 to 12 months.
- 2. There is a borrower (not mutual fund) for the security, (who has taken a short position in the market and needs the said security of XYZ Ltd to settle it) who is willing to put up a proper collateral for the same.(In all cases higher than the price of the script).
- 3. The borrower is represented by a proper recognized intermediary.
- 4. The agreement is to return the security or the amount so negotiated at a particular period of time or on demand.

Then the security will be lent by the scheme and the unitholders would benefit from the additional compensation earned for lending, apart from the capital appreciation which also happens in that stock. Thus, to summarize, stock lending would be done by the scheme only in the following circumstances:

- a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.
- b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.
- c) If considering the above and other factors all considered in totality, such activity is in the interest of unitholders in the scheme.

Securities Lending Risks

It may be noted that this activity would have the inherent probability of collateral value drastically falling in times of strong downward market trends, rendering the value of collateral inadequate until such time as that diminution in value is replenished by additional security. It is also possible that the borrowing party and/or the approved intermediary may suddenly suffer severe business setback and become unable to honour its commitments. This, along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Besides, there will also be temporary illiquidity of the securities that are lent out and the Scheme(s) will not be able to sell such lent out securities until they are returned.

Risks associated with Derivatives

- Derivative products are leverage instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involved uncertainty and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
- Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative add to the portfolio and the ability to forecast price of securities being hedged and interest rate movements correctly. There is a possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments".
- The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.
- · The Scheme may find it difficult or impossible to execute derivative

- transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
- Investments in index futures face the same risk as the investments in a
 portfolio of shares representing an index. The extent of loss is the same
 as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.
- There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavorable) market price.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
- Where derivatives are used for hedging, such use may involve a basic risk
 where the instrument used as a hedge does not match the movement in
 the instrument/underlying asset being hedged. The risk may be interrelated also e.g. interest rate movements can affect equity prices, which
 could influence specific issuer/industry assets.

Listing related risks

Listing of the units of the fund does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the Fund may quote below its face value / NAV.

Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged. Any changes in trading regulations by the Stock Exchange(s) or SEBI may inter-alia result in wider premium/ discount to NAV. The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will $\,$ fluctuate with changes in the market value of Scheme's 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 for the Units of the Scheme. However, the Units of the Scheme can be subscribed / redeemed in Creation Unit Size directly with the Fund, which provides efficient arbitrage between the traded prices and the NAV, thereby reducing the incidence of the units of the Scheme being traded at premium/discounts to NAV. However, any changes in the trading regulations by NSE/Stock Exchange/SEBI may affect the ability of the market makers to arbitrage resulting into wider premium or discount to NAV. The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

The market price of the Units of the Scheme, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the Unit (or NAV), and (2) demand and supply of Units in the market. Sizeable demand or supply of the Units in the Exchange may lead to market price of the Units to quote at premium or discount to NAV.

Risks associated with Segregated Portfolio

Investor holding units of segregated portfolio may not 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 recognised 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.

Redemption Risk

Investors may note that even though this is an open-ended scheme, the Scheme would repurchase/redeem Units in Creation Unit Size only. Thus unit holdings less than the Creation Unit Size can only be sold through the secondary market on the Stock Exchange where these units are listed, subject to the rules and regulations of the Exchange.

Risks associated with investing in Securities Segment and Tri-party Repotrade 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.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS AND OPTIONS

Not Available

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

In terms of provision no. 8.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio further The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

For Redemption transaction in less than Creation Unit Size in the exceptional circumstances mentioned in clause 'Ongoing price for redemption (sale) / repurchase / by investors.'

The following cut-off timings shall be observed by the Mutual Fund

- 1. where the application received upto 3.00 pm closing NAV of the day of receipt of application; and
- 2. an application received after 3.00 pm closing NAV of the next business day.

The Scheme is listed and traded on the NSE or will be listed on other stock exchange, the provisions of cut off time (3 P.M.) is not applicable for secondary market transactions but will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed.

Settlement of purchase / sale of Units of the Scheme on NSE and/or any other stock exchange:

Buying/Selling of Units of the Scheme on NSE and/or any other stock exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/subbroker before the securities pay in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.

If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's and/or any other stock exchange's Clearing Corporation

An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CMBP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.

Rolling Settlement

As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards.

The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:

Т	The day on which the transaction is executed by a trading member
T+1	Confirmation of all trades including custodial trades.
T+1	Processing and downloading of obligation files to brokers/custodians.
T+1	Pay-in of funds and securities.
T+2	Pay out of funds and securities.

While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN

Subscription / Redemption of Units directly with Mutual Fund:

Market Makers can directly purchase / redeem in Creation Unit Size on any business day.

Direct transaction with AMCs is facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and such transaction shall be in Creation Unit Size.

Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr.

The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website).

Subscriptions and Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically.

The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

Purchase / Sale of Units on Stock Exchange:

There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange.

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 this document.

Redemption of Units directly with Mutual Fund: Market Makers can directly redeem in Creation Unit Size on any business day.

Direct transaction with AMCs is facilitated for eligible investors as per provision no. 3.6.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and such transaction shall be in Creation Unit Size. Any order placed for redemption directly with the AMC must be of greater than INR 25 Cr

The aforesaid threshold shall not be applicable for MMs (whose names will be available on AMC website). Redemption transactions by the MMs shall be in the creation unit size and will be reviewed periodically. The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

Sale of Units on Stock Exchange: There is no minimum investment, although Units are purchased /sold in round lots of 1 Unit on stock exchange

BENCHMARK INDEX

Nifty India Digital Index (TRI)

DIVIDEND POLICY

Income Distribution cum capital withdrawal if any, declared under the scheme shall be subject to available surplus. All unit holders whose names appear in the Register of the Scheme as on the Record Date will be entitled to the income distribution cum capital withdrawal. Income Distribution cum capital withdrawal declaration under the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.

All the income distribution cum capital withdrawal payments shall be in accordance and compliance with SEBI and National Stock Exchange of India Regulations, as applicable from time to time.

NAME OF THE FUND MANAGER

Kapil Menon (Managing since 26th, April 2024) & Rakesh Prajapati (Managing since, December 20th, 2024) (Assistant Fund Manager)

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Private Limited

Scheme Performance as on 31.03.2025

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns TRI%
Returns for last 1 year	7.68	8.45
Returns for last 3 years	9.98	10.16
Returns for last 5 years	NA	NA
Returns Since Inception	9.98	10.16
Inception Date	31-03-2022	

Absolute Returns for the Last 5 Financial Years

Financial Year	Scheme Returns %	Benchmark Returns TRI%
2024-2025	7.68	8.45
2023-2024	51.18	52.03
2022-2023	-18.27	-18.90
2021-2022	NA	NA
2020-2021	NA	NA

Past performance of the scheme may or may not be sustained in future.



ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link https://www.tatamutualfund.com/statutory-disclosures/other-statutorydisclosures)
- 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 through a functional website link - https://www. tatamutualfund.com/statutory-disclosures/other-statutory-disclosures)
- 3. Portfolio Turnover Ratio: 0.39 times as on 31.03.2025 (for 13 months).

EXPENSES OF THE SCHEME

Load Structure

Continuous Offer

Entry Load: Not Applicable (Pursuant to provision no. 10.4.1.a of SEBI Master Circular on Mutual Fund dated June 27, 2024, no entry load will be charged by the Scheme to the investor)

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 w.e.f. 23rd April 2025.

Slab wise break up depending on the assets under management:

As per provision no. 52.6.b of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended index fund scheme or exchange traded fund, including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets.

The AMC has estimated that upto 1% (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 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 India Digital Exchange Traded	Direct Plan	Regular Plan
Fund	0.35%	0.00%

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 shall prominently disclose the NAVs under a separate head on the website of the Fund (www.tatamutualfund.com) and of the Association of Mutual Funds in India-AMFI (www.amfiindia.com) by 11 p.m. on every Business Day.

However, due to the inability to capture the same day valuation of underlying investments, the NAV shall be disclosed by 11 P.M. of the next business day^.

^ 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.

iNAV of an ETF i.e., the per unit NAV based on the current market value of its portfolio during the trading hours of the ETF, will be disclosed on the NSE (National Stock Exchange) and further Such iNAV shall be updated within a maximum time lag of 15 seconds from underlying market.

In terms of provision no. 8.7 of SEBI Master Circular on Mutual Fund dated June 27, 2024, all direct transactions in units of ETFs by MMs or other eligible investors with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.

The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by MMs and other eligible investors.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

Name and Address of Registrar

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: camslb1@camsonline.com

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, Website: 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

UNITHOLDERS' INFORMATION

Account Statement:

On acceptance of the application for subscription, an allotment confirmation specifying the number of units will be sent to the Unit holders either by way of an email and/or SMS at their registered e-mail address and/or mobile number as the case may be within five working days.

As the Units of the Scheme are in demat, the holding statement issued by the Depository Participant would be deemed to be adequate compliance with requirements of SEBI regarding dispatch of statements of account.

Consolidated Account Statement

In compliance with the Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014 and provision no. 14.4.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024, Tata Mutual Fund will send the Consolidated Account Statement (CAS) to investors as follows:

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 SEBI 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.

For further details, refer SAI.

Portfolio Disclosure:

Tata Mutual Fund will 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 and on the website of AMFI www.amfiindia.com within 10 days from the close of each month/half year. Disclosure of risk-o-meter of scheme, benchmark and portfolio details to the investors will be disclosed as mandated in provision no. 5.1 and 5.2 of SEBI Master Circular on Mutual Fund 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.

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 and on the website of AMFI (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.

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 atleast 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/about-us.

Annual Report:

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website, functional Weblink: https://www.tatamutualfund.com/about-us 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 and on the website of AMFI.

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 Agra: No. 8, 2nd Floor, Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002, Uttarpradesh, Email: 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 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 Tel: 8380050226, Fax: 2320325 Ajmer: AMC No. 423/30, Near Church Opp. TB Hospital, Jaipur Road, Ajmer, Rajasthan - 305001, Email: camsajm@camsonline.com Tel: (145) 2425814, 9829272605, Fax: 2425814 Akola: Opp. RLT Science College, Civil Lines, Akola - 444001, Maharashtra Email: camsako@camsonline.com Tel: (724) 6450233, Fax: 2431702 Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001, Uttarpradesh, Email: 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 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 Tel: (0477) 2237664 Alwar: 256A, Scheme No: 1, Arya Nagar, Alwar - 301001, Rajasthan, Email: camsalw@camsonline. com Tel: 9214245820, Fax: 2702324 Amaravati: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601, Maharashtra, Email: 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 Amritsar: 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143001. Email: 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 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 Andheri: CTS No. 411, Citipoint, Gundivali, Telli Gali, Above C.T. Chatwani Hall, Mumbai - 400069, Maharashtra, Email: 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 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 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 Tel: (0240) 6450226, Fax: 2363664 Balasore: B. C. Sen Road, Balasore -756001, Orissa, Email: camsbls@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 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 Bankura: 1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101. Tel: (03242) 252668. Email: camsbqa@ camsonline.com Bareilly: F-62-63, 2nd Floor, Butler Plaza, Civil Lines, Bareilly - 243 001, Email: 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 Tel: 05542-281180. Belgaum: Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. Email id: 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 Tel: 9243689044, Fax: 268822 Berhampur: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002. Tel: (0680) 2250401, Email: camsbrp@camsonline.com Bhagalpur: Krishna, 1st Floor, Near Mahadev Cinema, Dr. R.P.Road, Bhagalpur - 812002, Bihar, Email: 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, Tel: (02642) 262242 Bhatinda: 2907-GH, GT Road, Near Zilla Parishad, Bhatinda - 151001, Punjab Email: 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 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 Tel: 9203900630, Fax: 4050560 Bhilwara: C/o Kodwani Associtates, Shop No. 211-213, 2nd Floor, IndraPrasth Tower, Syam ki Sabji Mandi, Near Mukherjee Garden, Bhilwara - 311001, Rajasthan, Email: 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 Tel: 9203900546, Fax: 4275591 Borivali: 501-TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali (West), Mumbai - 400 092. Tel: (022) 62490300, Email: camsbor@camsonline.com Bhubaneswar: Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001, Orissa, Email: camsbhr@camsonline.com Tel: (0674) 2390999, Fax: 2534909 Bhuj: Tirthkala, First Floor, Opp BMCB Bank, New Station Road, Bhuj - Kachchh - 370 001. Tel: (02832) 450315, Email: camsbuj@camsonline.com Bhusawal: 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201, Maharashtra Bikaner: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singhpura, Bikaner - 334001, Rajasthan, Email: camsbkn@camsonline.com Tel: 0151-2970602, Fax: 2205499 Bilaspur: Shop No.B-104, 1st Floor, Narayan Plaza, Link Road, Bilaspur - 495001, Chattisgarh, Email: camsbil@camsonline.com Tel: 07752490706 Bokaro: 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004. Jharkhand. Tel: (06542) 359182, Email: camsbkr@camsonline.com Burdwan: 399 G T Road Basement, Talk of the Town, Burdwan-713101, West Bengal, Tel: (0342) 3551397, Email: camsbdw@camsonline.com Calicut: 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016, Kerala, Email: camsclt@camsonline.com Tel: (0495) 6060031 Chandigarh: Deepak Tower, SCO 154-155, 1st Floor, Sector 17, Chandigarh - 160017, Punjab, Email: 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 Tel: (07172) 253108 Chennai: Ground Floor, No.178/10, Kodambakkam High Road, Opposite Hotel Palmgrove, Nungambakkam, Chennai - 600034, Tamilnadu, Email: 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 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 Tel: 9203900507, 9425895771 Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001, Rajasthan, Email: camscor@camsonline.com Tel: (01472) 244566 Cochin: Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M. G. Road, Cochin - 682 016, Tel: 0484-2350112, Email: camscoc@ camsonline.com Coimbatore: Old No. 66 New No. 86, Lokamanya Street (West) Ground Floor, R. S. Puram, Coimbatore - 641002, Tamilnadu, Email: camscbe@camsonline.com Tel: (0422) 4208642 / 4208648, Fax: 3018003 Cuttack: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001, Orissa, Email: camscut@camsonline.com Tel: 9238120072, Fax: 2303722 Darbhanga: Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001, Bihar, Email: camsdar@camsonline.com Tel: 8405804906 Davangere: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere - 577002, Karnataka, Email: camsdvg@camsonline.com Tel: (08192) 230038, Fax: 230038 Dehradun: 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001, Uttarkhand, Email: camsdun@ camsonline.com Tel: (0135) 6455486, Fax: 2713233 Deoghar: SSM Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112, Jharkhand, Email: camsdeo@camsonline.com Tel: 06432-222635, Fax: 224468 Dhanbad: Urmila Towers, Room No. 111 (1st Floor), Bank More, Dhanbad - 826001, Jharkhand, Email: camsdha@camsonline.com Tel: (0326) 2304675, Fax: 2304675 Dharmapuri: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701, Tamilnadu, Email: camsdmp@camsonline.com Tel: (04342) 296522 Dhule: House No. 3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424001, Maharashtra Email: camsdhu@camsonline.com Tel: 02562 - 241281, Fax: 241281 Durgapur: City Plaza Building, 3rd Floor, City Centre, Durgapur - 713216, West Bengal, Email: camsdur@camsonline.com Tel: (0343) 2545420 / 430, Fax: 2548190 Erode: 197, Seshaiyer Complex, Agraharam Street, Erode - 638001, Tamilnadu, Email: camserd@camsonline.com Tel: (0424) 6455440, Fax: 4272073 Faizabad: 9/1/51, Rishi Tola, Fatehganj, Ayodhya (Faizabad), Uttar Pradesh - 224001. Email: camsfzd@camsonline. com Tel: 7355713347, Fax: 223623 Faridabad: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001, Haryana,

Email: camsfdb@camsonline.com Tel: (0129) 6510516, Fax: 2410098 Firozabad: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283203. Tel: (0561) 2240495, Email: camsfrz@camsonline.com Gandhidham: Shyam Sadan, First Floor, Plot No 120, Sector 1/A, Gandhidham - 370201. Tel: (02836) 233220, Email: camsgdm@camsonline.com Gandhinagar: No. 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421. Tel: (079) 23600400. Email: camsgnr@camsonline.com Ghatkopar (East): Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077, Email: camsgkp@camsonline.com Tel: 9336800261 Gaya: C/o Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001. Tel: 9472179424. Email: camsgaya@camsonline.com Ghaziabad: First Floor, C-10 RDC Rajnagar, Opp. Kacheri Gate No.2, Ghaziabad - 201 002. Tel: (0120) 6510540, Email: camsgha@camsonline.com Tel: (0120) 6510540, Fax: 4154476 Goa: Goa (Panaji): Office No. 103, 1st Floor, Unitech City Centre, M. G. Road, Panaji, Goa - 403 001 Email: camsgoa@camsonline.com Tel: (0832) 6450439, 6450441, Fax: 2424527 Gondal (Parent Rajkot): A/177, Kailash Complex, Opp. Khedut Décor, Gondal - 360311, Gujarat, Email: camsgdl@ camsonline.com Tel: 8000920007 Gorakhpur: Shop No. 3, 2nd Floor, The Mall Cross Road, A.D. Chowk Bank Road, Gorakhpur - 273001, Uttar Pradesh, Email: camsgor@camsonline.com Tel: 9336800281, Fax: 2344065 Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101, Karnataka, Email: camsglg@camsonline.com Tel: 9606410909, Fax: 221728 Guntur: Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002, Andhra Pradesh, Email: camsgun@camsonline.com Tel: (0863) 4005611 Fax: 6680838 Gurgaon: Unit No-115, First Floor, Vipul Agora Building, Sector-28, Mehrauli, Gurgaon Road, Chakkar Pur, Gurgaon - 122 001. Tel: (0124) 4048022. Email: camsgur@camsonline. com, Fax: 4082660 Guwahati: A. K. Azad Road, Rehabari Tinali, Old Post Office Lane, Opp Nirmal Sagar Apartments. Guwahati - 781008, Assam, Email: camsgwt@camsonline.com Tel: (361) 2607771, 7896035933, Fax: 2139038 Gwalior: G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002, Madhya Pradesh, Email: camsgwa@camsonline.com Tel: 9203900504, Fax: 2427662 Haldia: Mouza-Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, West Bengal, Haldia - 721602. Tel: 9800089225, Fax: 276655. Email: camshld@camsonline.com Haldwani: Durga City Centre, Nainital Road, Haldwani - 263139, Uttar Pradesh, Email: camshdw@camsonline.com Tel: 9219401825, Fax: 224116 Haridwar: F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand - 249408. Tel: 7900777785, Email: camshwr@ camsonline.com Hazaribag: Municipal Market, Annanda Chowk, Hazaribag - 825301, Jharkhand, Email: camshaz@camsonline.com Tel: 9234300462, Fax: 223959 Himmatnagar: Computer Age Management Services Ltd. Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001. Tel: (02772) 244332, Email: camshim@camsonline.com Hisar: 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125 001, Email: camshsr@ camsonline.com Tel: 9254303804, Fax: 283100 Hoshiarpur: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001, Punjab, Email: camshsp@camsonline.com Tel: (1882) 650104 Hosur: Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opp. Kuttys Frozen Foods, Hosur - 635 110. Tel: 9344861916. Email: camshos@camsonline.com Hubli: No.204 - 205, 1st Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029, Karnataka, Email: camshub@camsonline.com Tel: (0836) 4258576, Fax: 4255255 Hyderabad: 208, 2nd Floor, Jade Arcade, Paradise Circle, Hyderabad - 500003, Telengana, Email: camshyd@camsonline.com Tel: (040) 48585696, Fax: 39182472. Indore: 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452001, Madhya Pradesh, Email: camsind@camsonline.com Tel: 9203900531, Fax: 2528609 Jabalpur: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001, Madhya Pradesh, Email: camsjab@camsonline.com Tel: 9203900548, Fax: 4017146 Jaipur: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001, Rajasthan, Email: camsjai@camsonline.com Tel: 6372805151, Fax: 5114500 Jalandhar: 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001. Tel: (0181) 2452336, Email: camsjal@camsonline.com Jalgaon: Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001, Maharashtra, Email: camsjlg@camsonline.com Tel: (0257) 6450111, Fax: 2235343 Jalna: Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431203, Maharashtra, Email: camsjna@camsonline. com Tel: (2482) 234766 Jammu: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004, Jammu & Kashmir Email: camsjmu@camsonline.com Tel: 9906082698, (0191) 2432601, Fax: 2432601 Jamnagar: 207, Manek Centre, P. N. Marg, Jamnagar - 361001, Gujarat, Email: camsjam@camsonline.com Tel: (0288) 2661941, Fax: 2661942 Jamshedpur: Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur - 831001. Tel: (0657) 2320015, Email: camsjpr@camsonline.com Janakpuri: 306, 3rd Floor, DDA-2 Building, District Centre, Janakpuri, New Delhi - 110 058, Email: camsjdel@camsonline.com Jaunpur: 248, Fort Road, Near Amber Hotel, Jaunpur -222001, Uttar Pradesh, Email: camsjnp@camsonline.com Tel: (5452) 321630 Jhansi: Opp. SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001, Uttar Pradesh, Email: camsjhs@camsonline.com Tel: 9235402124, Fax: 2332455 Jodhpur: 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003, Rajasthan, Email: camsjpd@camsonline.com Tel: 9214245817, Fax: 2628039 Junagadh: Aastha Plus, 202-A, 2nd Floor, Sardarbag Road, Near Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362001, Gujarat, Email: camsjdh@camsonline.com Tel: 0285-2633682, Fax: 2653682 Kadapa: D No. 3/2151/2152, Shop No. 4, Near Food Nation, Raja Reddy Street, Kadapa - 516001, Andhra Pradesh. Tel: (08562) 248695. Email: camskdp@camsonline.com Kakinada: No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001, Andhra Pradesh, Email: camskkd@ camsonline.com Tel: (0884) 2358566, Fax: 2367891 Kalyan: Office No. 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. Email: camskyn@camsonline.com Kalyani: Kalyani, A - 1/50, Block A, Kalyani - Nadia Dt, PIN- 741235, West Bengal, Email: camskyn@camsonline.com Tel: 09769762500, Fax: 25022720 Kannur: Room No. PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004, Kerala, Email: camsknr@camsonline.com Tel: 9072260006 Kanpur: 01st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur - 208001, Uttar Pradesh, Email: camskpr@camsonline.com Tel: 6387635727 Fax: 3918002 Karimnagar: HNo.7-1-257, Upstairs S. B. H. Mangammathota, Karimnagar - 505001, Telangana, Email: camskri@camsonline.com Tel: (0878) 2225594, Fax: 225594 Karnal: (Parent: Panipat TP): 7, 02nd Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001, Haryana, Email: camsknl@camsonline. com Tel: (0184) 4043407 Karur: 126-G, V. P. Towers, Kovai Road, Basement of Axis Bank, Karur - 639002, Tamilnadu, Email: camskar@camsonline. com Tel: 9244950001 Fax: 262130 Katni: 01st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501, Madhya Pradesh Email: camskat@camsonline.com Tel: 07622-404839 Khammam: Shop No: 11-2-31/3, 01st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001, Telangana Email: camskmm@camsonline.com Tel: (08742) 229793 Kharagpur: Shivhare Niketan, H.No. 291/1, Ward No-15, Malancha Main Road, Opp. Uco Bank, Kharagpur - 721301, West Bengal, Email: camskhg@camsonline.com Tel: 03222-354801, Fax: (3222) 254121 Kolhapur: 2B, 03rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001, Maharashtra, Email: camskhp@camsonline.com Tel: 0231-3500024, Fax: 2650401, Kolkata: 3/1, Shreeram Chambers, R. N. Mukherjee Road, 3rd Floor, Office space-3C, Kolkata - 700 001, Email: camscal@camsonline.com Tel: (033) 46022413 / 2414, Fax: (033) 30582288 Kolkata-CC (Kolkata Central): 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House, 04th Floor), Kolkata - 700013, West Bengal Tel: (033) 32011192 Kollam: Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. Email: camsklm@camsonline.com, Tel:0474-2742823 Korba: Shop No. 6, Shriram Commercial Complex, In front of Hotel Blue Diamond, Ground Floor, T. P. Nagar, Korba, West Bengal - 495677. Email: camskrba@camsonline.com Tel: 7759 356037 Kota: B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007, Rajasthan, Email: camskot@camsonline.com Tel: (0744) 2502555 Kottayam: 1307-B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama, Muttambalam P.O., Kottayam - 686 501. Tel: 9207760018. Email: camsktm@ camsonline.com Kumbakonam: No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. Tel: (0435) 2403747. Email: camskum@camsonline.com Kurnool: H.No. 43/8, Upstairs Uppini Arcade, N. R. Peta, Kurnool - 518004, Andhra Pradesh, Email: camskrl@camsonline.com Tel: (8518) 650391, Fax: 329504 Lucknow: Office no,107,1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. Tel: 0522-4007938, Email: camsluc@camsonline.com Ludhiana: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002, Punjab, Email: camsldh@camsonline.com Tel: (0161) 3018000/01/02/03, Fax: 5016811 Madurai: Shop No. 3, Suriya Towers, 2nd Floor, 272/273 - Goodshed Street, Madurai - 625001. Email: camsmdu@camsonline.com Tel: (0452) 2483515 Malda: Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, S.M. Pally, Malda - 732101, West Bengal, Email: camsmld@camsonline.com Tel: (03512) 269071 / 9851456218, Fax: 268915 Mangalore: No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003, Karnataka, Email: camsman@camsonline.com Tel: 9243600672, Fax: 4252525 Manipal: Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104, Karnataka, Email: camsmpl@camsonline.com Tel: 9243689046, Fax: 2573333 Mapusa (Parent ISC: Goa): Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op. Bank, Angod, Mapusa - 403507, Goa Margao: B-301, Reliance Trade Center, Opp. Grace Nursing Home, Near Cafe Tato, V. V. Road (Varde Valaulikar) Margao - 400601, Goa, Email: camsmrg@camsonline.com Tel: (832) 6480250 Mathura: 159/160, Vikas Bazar, Mathura - 281001, Uttar Pradesh, Email: camsmtr@camsonline.com Tel: 7252000551, Fax: 2404229 Meerut: 108, Ist Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut - 250002, Uttar Pradesh, Email: camsmee@camsonline.com Tel: (0121) 6454521, Fax: 2421238 Mehsana: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002, Gujarat, Email: camsmna@camsonline.com Tel: 9228000256 Mirzapur: Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur Uttarpradesh - 231001. Tel: (05422) 220282. Email: camsmpr@camsonline.com Moga: 9 No., New Town, Opp. Jaswal Hotel, Daman Building, Moga - 142001. Tel: (01636) 513234, Email: camsmog@camsonline.com Moradabad: H21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001, Uttar Pradesh, Email: camsmbd@camsonline.com Tel: (0591) 6450125, Fax: 2493144 Mumbai: Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023, Maharashtra, Email: camsbby@camsonline.com Tel: (022) - 62962100, Fax: 30282482 Muzaffarpur: Brahman Toli, Durgasthan Gola Road, Muzaffarpur - 842001, Bihar, Email: camsmuz@camsonline.com Tel: (0621) 2244086, Fax: 2246022 Mysore: No.1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009, Karnataka, Email: camsmys@camsonline.com Tel: (0821) 4053255, Fax: 2342182 Nadiad: F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat - 387001. Tel: (0268) 2550075, Email: camsndi@camsonline.com Nagpur: 145, Lendra, New Ramdaspeth, Nagpur - 440010, Maharashtra, Email: camsnpr@camsonline.com Tel: (0712) 2541449, Fax: 2432447 Namakkal: 156A / 1, 01st Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal - 637001, Tamilnadu, Email: camsnmk@camsonline.com Tel: 9244900217. Nasik: 1st Floor, "Shraddha Niketan" Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nasik - 422 002, Email id: camsnsk@camsonline.com, Tel. No: 0253 - 6450102. Navsari: C/o Vedant Shukla Associates, 16 Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari - 396445, Gujarat, Email: camsnvs@camsonline.com Tel: (0861) 2302398, Fax: 248744 Nellore: Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. 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: camsdel@ 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: camsnoi@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: camsptl@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 Bareli: 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly -229001, Uttar Pradesh, Email: camsrae@camsonline.com Tel: 9889901201, Fax: 2205366 Rae Bareli (TP Lite): 17, Anand Nagar Complex, Rae Bareli - 229 001, Tel: (0535) 2210166 Raipur: HIG, C-23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004, Chattisgarh, Email: camsrai@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: camsraj@camsonline.com Tel: 0281-2227553 Ranchi: 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi - 834001, Jharkhand, Email: camsran@camsonline.com Tel: (0651) 2212133, Fax: 2226601 Ratlam: Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam - 457001, Madhya Pradesh, Email: camsrlm@ camsonline.com Tel: (04712) 400066, Fax: 235788 Ratnagiri: Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrag@camsonline.com Tel: (02352) 222084, Fax: 222048 Rohtak: 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrok@camsonline.com Tel: (1262) 2258436, 9254303802 Roorkee: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247667, Uttarkhand, Email: camsrke@camsonline. com Tel: (01332) 796309 Fax: 273139 Rourkela: JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrou@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, Olst 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: camstry@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: camsval@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: camsvar@ 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: camsysh@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: camsvel@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	ICIC000004

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 MFCentral - 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, Agral - 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, Sigra, Varanasi - 221010 Tel.: 0542-2222179 / 2221822.

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 Ascention 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, Ganapthi 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.