

TATA OVERNIGHT FUND

(An open ended Debt scheme investing in Overnight Securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk).

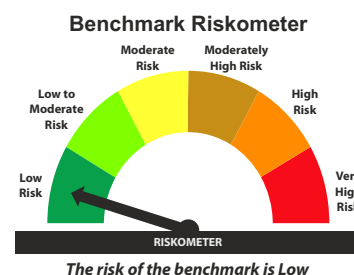
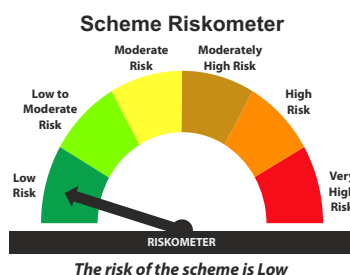
(SCHEME CODE - TATA/O/D/ONF/19/03/0036)

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

This product is suitable for investors who are seeking*:

- To generate reasonable returns in line with overnight rates and high liquidity over short term.
- Investment in debt and money market instruments having maturity of upto 1 business day.

***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. 1000/- each for cash during the New Fund Offer & Continuous offer for units at NAV based prices, subject to applicable load.

New Fund Offer Opened On	25.03.2019
New Fund Offer Closed On	25.03.2019
Scheme Re-opened On	28.03.2019

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

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 objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

ASSET ALLOCATION PATTERN OF THE SCHEME

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

Instruments	Indicative Allocation (% of net assets)	
	Minimum	Maximum
Debt and Money Market securities* with maturity upto 1 business day	0%	100%

* Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.

The scheme shall hold at least 20% of its net assets in liquid assets. For this purpose, liquid assets will include cash, government securities, T-Bills and repo on government securities. In case exposure in liquid assets falls below 20% of the net assets of the scheme, the AMC will ensure compliance with the requirement before making further investments.

As per provision no 4.5 & 4.6 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, the scheme shall maintain minimum level of stipulated liquid assets. AMFI vide best practice Guidelines Circular No.93 / 2021-22 dt. July 24, 2021 has clarified the for adherence to asset allocation limit, the base shall be considered as Net assets excluding the extent of minimum stipulated liquid assets.

The cumulative gross exposure to Debt shall not exceed 100% of the net assets of the scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist Government Securities, T-Bills & Repo on Government Securities.

It may be noted that pursuant provision no 12.1.5 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024, the Scheme can deploy not exceeding 5% of the net assets of the scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions. It may be noted that the aforesaid deployment by the Scheme in Government Securities and/or Treasury bills with a residual maturity of upto 30 days will be in partial modification to SEBI provision no 1.14 of SEBI Master Circular on Mutual Fund dated Jun 27, 2024 and asset allocation of the Scheme which specify the requirement relating to investment by the Scheme in overnight securities having maturity of 1 business day.

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

Sr. No.	Type of Instrument	Percentage of Exposure	SEBI Master Circular on Mutual Fund dated Jun 27, 2024 Reference
1	Securities Lending	Will not invest	Provision no. 12.11
2	Equity Derivatives for non-hedging Purposes	Will not invest	Provision no. 12.25
3	Securitized Debt	Will not invest	Provision no. 12.15
4	Overseas Securities	Will not invest	Provision no. 12.19
5	ReITS and InVITS	Will not invest	Provision no. 12.21 & clause no. 13 of Seventh Schedule of SEBI (MF) Regulation, 1996.
6	AT1 and AT2 Bonds	Will not invest	Provision no. 12.2
7	Any other instrument		
	a) Repo / reverse repo in corporate debt securities	a) The Scheme may participate in repo in corporate debt securities. Gross exposure to corporate bond repo transaction should be not more than 10% of the net asset of the scheme.	a) Provision no. 12.18
	b) Credit Default Swaps (CDS)	b) Will not invest	b) Provision no. 12.28

Change in Investment Pattern / Portfolio Rebalancing

Investment strategy and pattern may be deviated from time to time, provided such modification is in accordance with the Scheme(s) objective and Regulations as amended from time to time, the intent being to protect the Net Asset Value of the scheme and unitholders' interests. In case of any

deviation (initial as well as subsequent deviation) in investment pattern, the AMC will achieve a normal asset allocation pattern in a maximum period of 7 days.

In case deviation in investment pattern in not rebalanced within the period indicated above then justification for such delay in rebalancing of portfolio shall be placed before the investment committee and the reasons for the same shall be recorded in writing.

INVESTMENT STRATEGY

The investment objective of the scheme is to seek to generate a reasonable return while assuming low risk and concurrently ensuring a high degree of liquidity in the portfolio of the Scheme. The scheme will invest in overnight securities to generate returns corresponding to the overnight rates in the money markets.

The scheme will invest in Debt Securities and Money Market Instruments with maturity upto 1 business day only.

Portfolio Turnover Policy:

"Portfolio Turnover" is the term used by any Mutual Fund for measuring the amount of trading that occurs in a Scheme's portfolio during the given period. The scheme is an open ended scheme. It is expected that there would be a number of subscriptions and repurchase on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely annual turnover in the portfolio. However, a high turnover would not significantly affect the brokerage and transaction costs.

The Fund will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived thereof. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for scrips / securities held in the portfolio rather than an indication of a change in Fund view on a scrip, etc.

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:

Risks associated with investing in debt securities

- Investments in money market instruments would involve a moderate credit risk i.e. risk of an issuer's liability to meet the principal payments. Additionally, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Money market instruments are also subject to price volatility due to factors such as changes in interest rates (when interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline), general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and re-investment of intermediate cash flows. The NAV of the Scheme's Units, to the extent that the Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors. The AMC endeavours to manage such risk by the use of in house credit analysis.
- Interest rate/price risk:** As with all debt securities, changes in interest rates may affect the NAV of the Scheme since the price of a fixed income instrument falls when the interest rates move up and vice versa. The effect is more prominent when the duration of the instrument is higher. Hence the NAV movement of the Scheme consisting of predominantly fixed income securities is likely to have inverse correlation with the movement in interest rates. In case of a floating rate instrument, this risk is lower as a result of periodic reset of the coupon. During the life of floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- Government securities do carry price risk depending upon the general level of interest rates prevailing from time to time. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price of the Government securities (existing and new) is influenced only by movements in interest rates in financial systems.
- Floating rate securities issued have the lower sensitivity to interest rate movements compared to other securities. These securities can play an important role in minimising interest rate risk in a portfolio.
- Spread risk:** Though the sovereign yield curve might remain constant, investments in corporate bonds are exposed to the risk of spread widening between corporate bonds and gilts. Typically, if this spread widens, the prices of the corporate bonds tend to fall and so could the NAV of the Scheme. Similar risk prevails for the investments in the floating rate bonds, where the benchmark might remain unchanged,

but the spread over the benchmark might vary. In such an event, if the spread widens, the price and the NAV of a Scheme could fall.

- **Credit risk or default risk:** This refers to inability of the issuer of the debt security to make timely payments of principal and/or interest due. In case of investments in government securities, the credit risk is minimal. It is reflected in the credit rating of the issuer. Hence if the credit rating of the issuer is downgraded, the price of the security will suffer a loss and the NAV will fall. Credit risk factors pertaining to lower rated securities also apply to lower rated zero coupon and deferred interest kind bonds. Lower rated zero coupon and deferred interest kind bonds carry an additional risk in that, unlike bonds that pay interest through the period of maturity, the Scheme by investing in these bonds will realize no cash till the cash payment date and if the issuer defaults, the Scheme may obtain no return on its investment.
- **Liquidity risk:** This represents the possibility that the realised price from selling the security might be lesser than the valuation price as a result of illiquid market. If a large outflow from the Scheme is funded by selling some of the illiquid securities, the NAV could fall even if there is
- No change in interest rates. Illiquid securities are typically quoted at a higher yield than the liquid securities and have higher bid offer spreads. Investment in illiquid securities results in higher current yield for the portfolio. Liquidity risk is a characteristic of the Indian fixed income market today. In addition, money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- The corporate debt market is relatively illiquid vis-a-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.
- **Re-investment risk:** This is associated with the fact that the intermediate cash flows (coupons or principal payment in case a security gets called or repurchased) may not be reinvested at the same yield as assumed in the original calculations.
- **Settlement risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme, to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well-developed and liquid secondary market for debt securities, may result at times in potential losses to such Scheme in the event of a subsequent decline in the value of securities held in the portfolio of the Scheme.
- **Market risk:** Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.
- In addition to the factors that affect the values of securities, the NAV of Units of the Scheme will fluctuate with the movement in the broader fixed income market, money market may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in the bond and stock markets, changes in taxation, currency exchange rates, foreign investments, political, economic or other developments and closure of the stock exchanges.
- Investments in different types of securities are subject to different levels and kinds of risk. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. E.g. investments in corporate bonds carry a higher level of risk than investments in Government securities. Further, even among corporate bonds, bonds which have a higher rating are comparatively less risky than bonds which have a lower rating.

Risk associated with floating rate securities

To the extent the Scheme's investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by: Interest rate movement (Basis Risk) - Coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk (i) to the extent of time gap in the resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture interest rate changes appropriately; Spread Movement (Spread Risk) - Though the basis (i.e.

benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments; Settlement Risk (Counterparty Risk) - Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default; Liquidity Risk: The market for floating rate securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such securities that the Scheme is invested in.

Risk associated with investing in Repo of Corporate Bond Securities

To the extent the scheme invests in Repo of Corporate Bond Securities, the scheme will be subject to following risks -

- Corporate Bond Repo will be subject to counter party risk.
- The Mutual Fund will be exposed to credit risk on the underlying collateral- downward migration of rating. The Mutual Fund will impose adequate haircut on the collateral to cushion against any diminution in the value of the collateral. Collateral will require to be rated AA and above rated where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
- Liquidity of collateral: In the event of default by the counterparty, the Mutual Fund would have recourse to recover its investments by selling the collateral in the market. If the underlying collateral is illiquid, then the Mutual Fund may incur an impact cost at the time of sale (lower price realization).

Trading through mutual fund trading platforms of BSE and/ or NSE

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

Performance Risk: The Scheme's performance can decrease or increase, depending on a variety of factors, which may affect the values and income generated by a Scheme's portfolio of securities. The returns of the Scheme's investments are based on the current yields of the securities, which 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 and closure of the stock exchanges. Investors should understand that the investment pattern indicated for the Scheme, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there can be no assurance that the Scheme's investment objective will be attained nor will the Scheme be in a position to maintain the model percentage of investment pattern/ composition particularly under exceptional circumstances so that the interest of the unit holders are protected. The AMC will endeavour to invest in highly researched growth companies, however the growth associated with equities may be generally high as also the erosion in the value of the investments/portfolio in the case of the capital markets passing through a bearish phase is a distinct possibility. A change in the prevailing rates of interest is likely to affect the value of the Scheme's investments and thus the value of the Scheme's Units. The value of money market instruments held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

Risk associated with potential change in Tax structure

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

Credit Evaluation Process for the investments in Debt Securities

In-house credit evaluation team has the necessary capability of conducting independent due diligences of credit risk. From credit evaluation perspective, companies are broadly classified under two sectors - Industrials and Financial Institutions. Industrials include Manufacturing and trading companies, while Financial Institutions include Banks and Non-Banking Financial Companies (NBFCs). The set of parameters for evaluation of credits for these sectors are different.

Broad guidelines for the appraisal of Industrials for short-term and long-term exposure include, but are not restricted to:

- External Ratings threshold: Investment is made only if the issuer credit rating is at least 'investment grade' (BBB- or above) for Long-term debt by a credit rating agency recognized by SEBI. In the short-term, investment is made in top notch (A1+ or equivalent) rated debt instruments. However, this is subject to review from time to time and investment committee / Board of AMC approval is required for any exception.

- Each company is internally appraised based on various parameters including, but not restricted to:
- o Business Fundamentals: Product/Service offerings, Market Position, Competitive Landscape, and Product cycle etc.
- o Regulatory environment: Support/intervention, developmental stage of industry, level of regulation
- o Financial Analysis: Margins, Profitability, Leverage, Working Capital requirement and cycle, Cash-flows etc. This is also seen in light of historic trend
- o Management Track Record: Management track record, performance of company through economic cycle, promoters' background, other group companies.
- o Macro-Economic Environment: Economic cycle, Credit cycle

In the short-term, the focus is more on the working capital cycle, near-term cash-flows and existing business position, while in the long-term the focus is more on the outlook of the business, capital expenditure program, profitability etc.

The credit evaluation policy is subject to review from time to time. Any material change in the credit evaluation policy will be updated by way of an addendum to the scheme information document.

The asset allocation among the various debt securities will be decided based upon the prevailing market conditions, macroeconomic environment and the performance of corporate sector, the debt market and other considerations.

The investment policies mentioned in this SID are in conformity with the provisions of various constitutional documents VIZ.MOA/AOA of the TAML/ Trustee Company, IMA and the Trust Deed. Any change in the asset allocation affecting the investment profile of the scheme shall be effected only in accordance with the provisions of regulations 18-15A of SEBI (Mutual Funds) Regulations, 1996.

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

PLANS AND OPTIONS

The Scheme has the following Plans across a common portfolio:

Regular Plan (For applications routed through Distributors):

1. Growth
2. Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW-Daily Reinvestment)

Direct Plan (For applications not routed through Distributors):

1. Growth
2. Daily Reinvestment of Income Distribution cum capital withdrawal option (IDCW- Daily Reinvestment)

Default Option

If Growth or Income Distribution cum capital withdrawal option (IDCW) is not mentioned: Growth

The Payout in Daily IDCW option will be compulsorily reinvested in the same sub-option at ex-dividend NAV.

Please note that the Income Distribution shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.

Investor should appropriately tick the 'option' (IDCW-Daily Reinvestment or Growth) in the application form while investing in the Scheme. If no option is mentioned / indicated in the application form by the investor then the units will, by default, be allotted under the Growth Option.

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

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

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

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

Applicable NAV for Subscription / Switch-in

Subscriptions & Switch-ins*	Applicable NAV
In respect of valid application is received upto 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme before the cut-off time.**	The closing NAV of the day immediately preceding the day of receipt of application
In respect of valid application received after 1.30 p.m. on a Business Day & funds are available for utilization i.e. entire amount has been credited to the bank account of the scheme after the cut-off time.	The closing NAV of the day immediately preceding the next Business Day.
Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.

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

**In respect of valid application received upto 1.30 p.m. on a Business Day but funds are available for utilization after 1.30 p.m. - applicable NAV will be the closing NAV of the day immediately preceding the next Business Day.

Redemptions including Switch - outs:

- a. In respect of valid applications received upto 3.00 p.m. - the closing NAV of the day immediately preceding the next Business Day; and
- b. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next Business Day shall be applicable.

Switch Transactions:

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

Outstation cheques/demand drafts will not be accepted.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS UNDER EACH PLAN

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

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

Redemption: Redemption request can be made for a minimum of Rs.1000 or folio available balance (Whichever is lower)

New Fund Offer ("NFO") Switch - Investors also have the option to switch out all or part of their investments available in the Growth option of the Scheme to any NFO of the Fund, during its NFO period. Investors having investments in the Scheme (investments in Growth Option) need to submit their switch-out request before the cut off timings of the switch-out scheme on the NFO closing date. All valid switch out requests for clear units adhering to the above time frame will be processed and executed on the Fund's respective NFO closing date or on any business day before the NFO closing date in order to ensure availability of clear units for the switch outs to the NFO scheme.

All the other applicable provisions pertaining to switch/ redemption including the exit loads if any, and purchase of the Units of the Scheme/ respective NFO of the Fund shall apply to such switches, unless otherwise specified.

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

DESPATCH OF REDEMPTION REQUEST

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

BENCHMARK INDEX

CRISIL Liquid Overnight Index (AI)

DIVIDEND POLICY

Income Distribution cum Capital Withdrawal Policy

Growth Option:

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

Income Distribution cum capital withdrawal Policy:

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

Please note that the income distribution and its frequency is subject to availability of distributable surplus and at the discretion of the trustees. The Fund reserves a right to modify the periodicity and manner of payout of such distribution amount as they deem fit without giving any further notice to unitholders.

Unitholders shall note that when units are sold, and sales price (NAV) is higher than the face value of the unit, a portion of sales prices that represent realized gains shall be credited to an Equalization Reserve Account, which can be used to pay income distribution hence income distribution amount can be distributed out of investor capital (Equalization Reserve), Which is part of sale price that represent realized gains.

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

The payout for amount less than Rs 250/- will be compulsorily reinvested in the same sub-option at ex-dividend NAV.

In view of provision no. 11.6.1.3 & 11.6.3 of SEBI Master Circular on Mutual Fund dated June 27, 2026, Trustees of Tata Mutual Fund have delegated declaration of Income Distribution cum capital withdrawal to officials of Tata Asset Management Pvt Ltd. and also to fix the record date of income distribution in the scheme as follows:

Plan Name	Frequency	Record Date
Regular Plan - Daily IDCW	Daily	Daily
Direct - Daily IDCW	Daily	Daily

IDCW - Income Distribution cum capital withdrawal option

For Daily IDCW, since there is only reinvestment option the IDCW will be processed even on non-business days.

Reinvestment of Income Distribution cum capital withdrawal option:

Unitholders under this Option also have the facility of reinvestment of the income so declared, if so desired. Income Distribution Warrants will not be dispatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date.

NAME OF THE FUND MANAGER

Amit Somani (Managing Since 27/03/2019)

NAME OF THE TRUSTEE COMPANY

Tata Trustee Company Private Limited

PERFORMANCE OF THE SCHEME

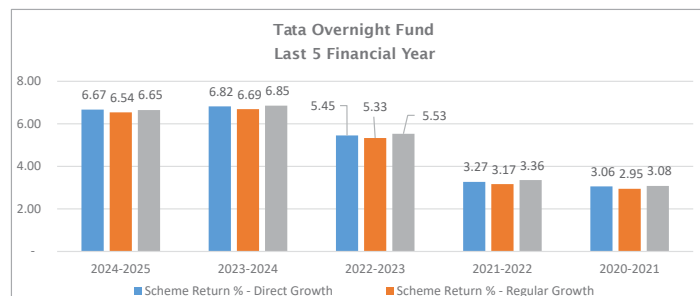
Scheme Performance

Compounded Annualized Returns (as on 31.03.2025)	Scheme Returns % (Direct – Growth)	Benchmark Returns %	Scheme Returns % (Regular – Growth)	Benchmark Returns %
Returns for last 1 year	6.67	6.65	6.54	6.65
Returns for the last 3 years	6.31	6.34	6.18	6.34
Returns for the last 5 years	5.04	5.08	4.92	5.08
Returns since inception	5.08	5.11	4.96	5.11
Scheme's Plan Inception Date	26-Mar-2019		26-Mar-2019	

Absolute Returns for the Last 5 Financial Years

Year to Year (31 st March)	Scheme Returns % (Direct – Growth)	Scheme Returns % (Regular – Growth)	Benchmark Returns (%)
2024-2025	6.67	6.54	6.65
2023-2024	6.82	6.69	6.85
2022-2023	5.45	5.33	5.53
2021-2022	3.27	3.17	3.36
2020-2021	3.06	2.95	3.08

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



ADDITIONAL SCHEME RELATED DISCLOSURES

1. 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-statutory-disclosures>)
2. 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: Not Applicable.

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, 2026, 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.

Effective from 23.04.2025, Investors are requested to note that 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.

Slab wise break up depending on the assets under management:

As per provision no. 52.6.c of SEBI (Mutual Funds) Regulations, 1996 the total expense ratio of open-ended scheme shall not exceed the following limits. The AMC has estimated that upto 2.00 % (excluding additional permissible limits as per Regulation 52(6A)(b) & 52(6A)(c)) of the daily average net assets of the scheme will be charged to the scheme as expenses.

Assets under management Slab (In Rs. crore)	Total expense ratio limits for equity-oriented schemes	Total expense ratio limits for other than equity-oriented schemes
On the first Rs.500 crores of the daily net assets	2.25%	2.00%
On the next Rs.250 crores of the daily net assets	2.00%	1.75%
On the next Rs.1,250 crores of the daily net assets	1.75%	1.50%
On the next Rs.3,000 crores of the daily net assets	1.60%	1.35%
On the next Rs.5,000 crores of the daily net assets	1.50%	1.25%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.	
On balance of the assets	1.05%	0.80%

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

Annual Recurring expenses

Actual Expenses % to daily net assets for the F.Y. 2024-2025		
Tata Overnight Fund	Direct Plan	Regular Plan
	0.06%	0.18%

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

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

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

DAILY NET ASSET VALUE (NAV) PUBLICATION

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

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

^ 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.

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
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AMC Office: Ms. Kashmira Kalwachwala, Tata Asset Management Pvt. Ltd. (Investment Manager for Tata Mutual Fund) Mulla House, Ground Floor, M.G. Road, Fort, Mumbai - 400 001. **Call:** (022) 6282 7777 (Monday to Saturday 9:00 am to 5:30 pm), **Fax:** 22613782, **Email:** enq_T@camsonline.com, **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:

The AMC will send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable

For further details, refer SAI.

Portfolio Disclosure:

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

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 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.

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

Fortnightly Portfolio:

In addition to monthly portfolio Tata Mutual Fund shall also disclose fortnight portfolio for debt scheme within 5 days of every fortnight as per provision no. 5.1 of SEBI Master circular on Mutual Fund dated June 27, 2026.

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. 8831 - 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 Associates, 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, Adelaide 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: camskor@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: camscoe@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: camsfz@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, Kudasani, 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: camsgaha@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**: H.No.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 Beta 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: camslhd@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: camzman@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)**: 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, 1st 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, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad – 244001, Uttar Pradesh, Email: camsmdb@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 Ramdaspath, 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: camsdcl@camsonline.com, Tel: (011) 61245468, **Noida:** Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201 301. Uttar Pradesh. Tel: (0120) 4562490, Email: camsnol@camsonline.com **Palakkad:** Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. Tel: (0491) 2548093. Email: camspkd@camsonline.com **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Near BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. Tel: 02742-254224 Email: camspal@camsonline.com **Panipat:** SCO 83-84, 01st Floor, Devi Lal Shopping Complex, Opp. RBL Bank, G. T. Road, Panipat – 132103, Haryana, Email: camspan@camsonline.com Tel: 9254303801, Fax: 4009802, **Patiala:** 35 New Lal Bagh, Opposite Polo Ground, Patiala – 147001. Email: camspal@camsonline.com, Tel: 175-6050002 **Patna:** Computer Age Management Services Ltd. 301B, Third Floor, Patna One Plaza, Near Dak Bunglow Chowk, Patna -800001. Email: camspat@camsonline.com **Pitampura:** Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi -110034. Tel: (011) 40367369, Email: camspdel@camsonline.com **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry – 605001, Pondicherry, Email: camspdy@camsonline.com Tel: (0413) 4900549, Fax: 4210030 **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P. Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052, Email: camspun@camsonline.com Tel: (020) 65604571/572/573, Fax: 30283001 **Rae Bareilly:** 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001, Uttar Pradesh, Email: camsrar@camsonline.com Tel: 9889901201, Fax: 2205366 **Rae Bareilly (TP Lite):** 17, Anand Nagar Complex, Rae Bareilly - 229 001, Tel: (0535) 2210166 **Raipur:** HIG, C-23 Sector – 1, Devendra Nagar, Raipur, Chattisgarh – 492004, Chattisgarh, Email: camsrar@camsonline.com Tel: 0771-4912040, Fax: 2888002 **Rajahmundry:** Door No: 6-2-12, 01st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry – 533101, Andhra Pradesh, Email: camsrmd@camsonline.com Tel: (0883) 6665531 **Rajapalayam:** No. 59 A/1, Railway Feeder Road (Near Railway Station), Rajapalayam – 626117, Tamilnadu, Email: camsrjp@camsonline.com Tel: 9244950002 **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot – 360001, Gujarat, Email: camsrar@camsonline.com Tel: 0281-2227553 **Ranchi:** 4, HB Road, No. 206, 02nd Floor, Shri Lok Complex, Near Firayalal, Ranchi – 834001, Jharkhand, Email: camsrar@camsonline.com Tel: (0651) 2212133, Fax: 2226601 **Ratlam:** Dafria & Co, No.18, Ram Bagh, Near Scholar's School, Ratlam – 457001, Madhya Pradesh, Email: camsrml@camsonline.com Tel: (04712) 400066, Fax: 235788 **Ratnagiri:** Orchid Tower, Ground Floor, Gala No. 06, S.V. No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612. Email: camsrar@camsonline.com Tel: (02352) 222084, Fax: 222048 **Rohtak:** 205, 02nd Floor, Building No. 2, Munjal Complex, Delhi Road, Rohtak, Haryana, Email: camsrar@camsonline.com Tel: (1262) 2258436, 9254303802 **Roorkee:** 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee – 247667, Uttarakhand, Email: camsrar@camsonline.com Tel: (01332) 796309 Fax: 273139 **Rourkela:** JBS Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. Email: camsrar@camsonline.com Tel: (661) 2513098, 9238120073 **Sagar:** Opp. Somani Automobiles, Bhagwanganj, Sagar – 470002, Madhya Pradesh, Email: camssag@camsonline.com Tel: (07582) 408402 / 246247, Fax: 408402 **Saharanpur:** 01st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur – 247001, Uttar Pradesh, Email: camssah@camsonline.com Tel: (0132) 6450137, Fax: 2712507 **Salem:** No. 2, 01st Floor, Vivekananda Street, New Fairlands, Salem – 636016, Tamilnadu, Email: camssal@camsonline.com Tel: (0427) 4041129, Fax: 2330592 **Sambalpur:** C/o, Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur – 768001, Orissa, Email: camssam@camsonline.com Tel: 9238120074, Fax: 2405606 **Sangli:** Jiveshwar Krupa Building, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416416. Tel: 7066316616, Email: camssgi@camsonline.com **Satara:** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara – 415002, Maharashtra, Email: camssat@camsonline.com Tel: (2162) 645297, Fax: 281706 **Shahjahanpur:** Bijlipura, Near Old Dist. Hospital, Jail Road, Shahjahanpur – 242001, Uttar Pradesh, Email: camsspn@camsonline.com Tel: 9235405751 **Shillong:** 03rd Floor, RPG Complex, Keating Road, Shillong – 793001, Meghalaya, Email: camsslg@camsonline.com Tel: 0364-3560860 **Shimla:** 01st Floor, Opp. Panchayat Bhawan Main Gate Bus Stand, Shimla – 171001, Himachal Pradesh, Email: camssml@camsonline.com Tel: (177) 2656161, Fax: 6190997 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 01st Cross, Hosmane Extn., Shimoga – 577201, Karnataka, Email: camsshi@camsonline.com Tel: (08182) 222706, Fax: 271706 **Siliguri:** 17B, Swamiji Sarani, Siliguri – 734001, West Bengal, Email: camssil@camsonline.com Tel: 9735316555, Fax: 2531024 **Sirsa:** M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa – 125055, Haryana, Email: camssrs@camsonline.com Tel: (1666) 233593, 9254303806 **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur – 261001, Uttar Pradesh, Email: camsstp@camsonline.com Tel: 05862-271399 **Solan:** 01st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan – 173212, Himachal Pradesh, Email: camssol@camsonline.com Tel: (1792) 640621, 220705 **Solapur:** Flat No. 109, 01st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur – 413001, Maharashtra, Email: camsslp@camsonline.com Tel: 0217 – 2724547, Fax: 2724548 **Sri Ganganagar:** 18-L Block, Sri Ganganagar – 335001, Rajasthan, Email: camssgnr@camsonline.com Tel: 9214245818, Fax: (0154) 2476742 **Srikakulam:** Door No. 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001. Tel: (08942) 228288, Email: camssrk@camsonline.com **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur – 228001, Uttar Pradesh, Email: camssln@camsonline.com Tel: 05362-227562. **Surat:** Shop No. G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. Email: camssur@camsonline.com Tel: (0261) 6540128, 6540731, Fax: 6541930 **Surendranagar:** Shop No. 12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001. Tel: (02752) 232599. Email: camssgnr@camsonline.com **Tambaram:** 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600 045, Tel: (044) 22267030 / 29850030 Email: camstam@camsonline.com **Thane:** Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Express way, Thane (West) – 400 601. Email id: camsthn@camsonline.com, Tel. No: 022-62791000. **Thiruvalla:** 1st Floor, Room No - 61(63), International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105. Email: camstvl@camsonline.com **Tiruppur:** 1 (1), Binny Compound 2nd Street, Kumaran Road, Tiruppur - 641 601, Tel: (0421) 4242134 **Tinsukia:** Bangiya Vidyalaya Road, Near Old Post Office, Durgabari, Tinsukia, Assam - 786125. Tel: 7896502265. Email: camstin@camsonline.com **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. Email: camstrv@camsonline.com Tel: (0462) 6455081, Fax: 2333688 **Tirupati:** Shop No. 6, Door No. 19-10-8, (Opposite Passport Office), AIR Bypass Road, Tirupati – 517501, Andhra Pradesh, Email: camstpt@camsonline.com Tel: (0877) 6561003, Fax: 2225056 **Thiruvalla:** 24/590-14, C.V.P Parliament Square Building Cross Junction, Thiruvalla, Kerala - 689 101, Tel: (0469) 2707999 **Tirupur:** 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur – 641601, Tamilnadu, Email: camstrp@camsonline.com Tel: (0421) 6455232, Fax: 4242134 **Tiruvalla:** 24/590-14, C.V.P Parliament

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

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

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

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

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

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

DETAILS FOR ONGOING COLLECTION BANKERS:

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

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

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

WEST ZONE:

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

EAST ZONE:

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

NORTH ZONE:

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

SOUTH ZONE:

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