



KEY INFORMATION MEMORANDUM FOR Motilal Oswal MOST 10 Year Gilt Fund (MOST 10 Year Gilt Fund) (An open ended gilt scheme) NEW FUND OFFER - Nov. 21, 2011 - Dec. 05, 2011

Offer for Units having face value of Rs. 10/- Per Unit for cash at an allotment price during the New Fund Offer Period and at NAV based prices upon re-opening

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.motilalosal.com/assetmanagement and www.mostshares.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.

Investment Objective

The primary investment objective of the Scheme is to generate credit risk-free returns by investing in a portfolio of securities issued by the Central Government and State Government.

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

Asset Allocation Pattern

Instruments	Indicative allocations (% of total assets)		Risk Profile of the scheme High/ Medium/ Low
	Min.	Max.	
10 year Benchmark Government Security	90	100	Low
Other Government Securities (7 to 12 years), T-Bills, Cash Management Bills, CBLO & Repo	0	10	Low

Money Market Instruments include CDs, CBLOs & Repo and any other like instruments with a maturity of upto 1 year or less, as specified by the RBI from time to time. While it is the intention of the Scheme to maintain the maximum exposure guidelines provided in the table above, there may be instances when these percentages may be exceeded. Typically, this may occur while the Scheme is new and the corpus is small thereby causing diversification issues.

Investment Strategy

The Scheme will invest the funds in the entire range of Government securities, T-Bills, CMB & money market instruments as per investment objectives of the Scheme and as per the SEBI Regulations. Investment objective of the Scheme is to invest in highly liquid Government securities, T-Bills, CMB & money market instruments with highest level of credit quality. The objective is to enhance the returns and minimize the price risk and loss of capital even on a daily basis. The Scheme investments will be in accordance with investment objective of the Scheme and provisions of SEBI regulations.

The AMC will endeavour to meet the investment objective of the Scheme while maintaining a balance between safety, liquidity and return on investments.

As the primary objective of the Scheme is to provide high liquidity with low volatility, the AMC will invest a significant portion of assets in short term securities, which carry low market risk. The Fund will try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like spread, horizon returns, forward implied interest rates will be deployed to evaluate various investment options.

Investment in debt instruments carry various risks like Interest Rate Risk, Liquidity Risk, Credit Risk, etc. While they cannot be eliminated, they can be reduced by diversification and effective use of hedging techniques.

Investment views/decisions will be taken on the basis of following parameters:

- Liquidity of the security.
- Maturity profile of the instruments.
- Quality of the Security/instrument (including the financial health of the issuer).
- Returns offered relative to alternative investment opportunities.
- Prevailing interest rate scenario.
- Any other factors considered relevant in the opinion of the AMC.

Risk Profile of the Scheme & Risk Mitigation

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:

- The volatility in the securities market have adverse impact on individual securities/sector and consequently on the NAV of Scheme.
- The Portfolio of the Scheme will comprise predominantly of securities issued by the Central or State Government and to a lesser extent Reverse Repo. As such, there would be Zero-Credit Risk. Since there is restriction on the weighted average maturity of the securities i.e. upto four years, there would be low price risk or interest rate risk.
- The 10 yr Benchmark Government Bond is the most liquid security in the entire Government Bond market, presently it alone constitutes about 80%-90% of the entire volume of the Government Bond market. The 10 yr Benchmark however changes every year as there is a new 10 yr Benchmark Government Bond issued by the RBI as the existing one becomes a 9 yr residual maturity paper, hence the market exits from the existing paper and the focus shifts to the new 10 yr Benchmark Government Bond.

Plans and Options

The Scheme will have two plans i.e. with Dividend and Growth.

Growth Plan: The respective Plan will not declare any dividends. Income / profits received / earned on the Scheme's corpus would be accumulated by the Fund as capital accretion & will remain invested in the Scheme and will be reflected in the Net Asset Value (NAV). Unit holders who opt for this Option will not receive any dividend in normal circumstances.

Dividend Plan: Under the Dividend Plan, there are two options, described as under:

(a) Dividend Reinvestment Option:

Unit holders opting for dividend option may choose to reinvest the dividends to be received by them. Under this facility the dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holders, reinvested in the dividend option at a price based on the prevailing Net Asset Value per Unit on the record date. The Units for the purpose of re-investment will be created and credited to the Unit holder's account at the applicable NAV announced immediately following the record date. There shall, however, be no load on the dividends so reinvested.

(b) Dividend Payout Option:

Under this option, it is proposed to declare dividends subject to the availability of distributable surplus as computed in accordance with SEBI Regulations. Dividends, if declared, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date. AMC reserves the right to decide the record date from time to time. However, it must be distinctly understood that actual declaration of dividends is at the discretion of the Board of Trustees. There is no assurance or guarantee to Unit holders as to the rate of dividend distribution nor that the dividends will be declared regularly, though it is the intention of the Mutual Fund to make regular dividend distribution under the Dividend Plan. On

payments of dividends, the NAV will stand reduced by the amount of dividend paid and the dividend distribution tax, if applicable.

Default Plan / Option

If the investor does not clearly specify the choice of plan at the time of investing, it will be deemed that the investor has opted for Growth Plan and in case he does not specify option under dividend plan, it will be deemed to be dividend re-investment. If dividend payout is less than Rs. 100 then it would be compulsorily re-invested.

Applicable NAV (after the scheme opens for repurchase and sale)

The Units of the Scheme(s) are available for subscription / redemption at applicable NAV based prices, subject to prevalent load provisions, if any.

Minimum Application Amount / Number of Units

Minimum Application Amount: Rs. 10,000/- and in multiples of Re. 1/- thereafter.

Additional Application Amount: Rs. 1,000/- and in multiples of Re. 1/- thereafter.

Systematic Investment Plan (SIP): Minimum instalment amount - Rs. 1,000/- and Rs. 2,000/- respectively for Monthly and Quarterly frequency respectively and in multiples of Re 1 thereafter.

The dates for Auto Debit Facility shall be on the 5th or 20th of every month / quarter. In case, the date fixed happens to be a holiday / non-business day, the same shall be affected on the next business day. No Post Dated cheques would be accepted for SIP.

Applications Supported by Blocked Amount (ASBA)

Investors may apply through the ASBA facility during the NFO period of the Scheme by filling in the ASBA form and submitting the same to selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the ASBA facility, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein. The application money shall remain blocked in the bank account till the allotment of the units or till withdrawal / rejection of the application, as the case may be. The list of SCSBs and their designated branches where ASBA application form can be submitted is available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in).

Subscription/ Redemption on an On-going basis

Minimum of Rs. 10,000/- and in multiples of Re. 1/- thereafter.

Allotment

Subject to the receipt of the minimum subscription amount, allotment would be made to all the valid applications of the Unitholders received during the New Fund Offer Period. Allotment would be completed within 30 days after the closure of the NFO Period. The Fund will allot units and dispatch statement of accounts within five business days from the closure of the NFO.

The units of the Scheme would be allotted at the face value of Rs. 10/- on the allotment date.

Example of allotment of units during the NFO

Amount Collected	Rs. 1,000,000,000
Allotment Price	Rs. 10
Units allotted (Rs. 1,000,000,000/ 10)	1,00,00,000

All units would be allotted in whole numbers and no fractional units will be allotted. Hence, the number of units allotted would be rounded off to the earlier decimal.

Example of Units allotted to the Investor

Minimum Investment (a)	Rs. 10,000
Allotment Price per unit (b)	10
Number of units allotted rounded off (c = a/b)	1000
Value of units allotted (d = b x c)	Rs. 10,000
Balance amount for fractional units refunded to investor (e = a - d)	0

The above is just an example to illustrate the allotment of units.

Allotment of units under the Scheme would be at the discretion of the Trustee. The Trustees reserve the right to reject any application without assigning any reason thereof.

Despatch of Repurchase (Redemption) Request

The redemption or repurchase proceeds shall be dispatched to the Unitholders within 10 working days from the date of redemption or repurchase.

Benchmark Index

Benchmark: 10 Year Benchmark GOI Dated Security* and CRISIL Gilt Index.

* NDS OM (Negotiated Dealing System Order Matching) Last traded Price.

Dividend Policy

The Trustees may declare dividend subject to the availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. The actual declaration of dividend and the frequency of distribution will be entirely at the discretion of the Trustees. The dividend would be paid to the Unitholders whose names appear in the Register of Unitholders as on the record date. There is no assurance or guarantee to the Unitholders as to the rate of dividend nor that the dividend would be paid regularly. If the Fund declares dividend, the NAV will stand reduced by the amount of dividend and dividend distribution tax (if applicable) paid. All the dividend payments shall be in accordance and compliance with SEBI & NSE Regulations, as applicable from time to time.

Name of the Fund Manager

Mr. Abhiroop Mukherjee.

Name of the Trustee Company

Motilal Oswal Trustee Company Limited.

Performance of the scheme

The Scheme is a new Scheme and does not have any performance track record.

Expenses of the Scheme

(i) Load Structure

Type of Load	Load chargeable (as %age of NAV)
Entry	Nil
Exit	0.50% for exit within 3 months

(ii) Recurring expenses

The total recurring expenses charged to the Scheme is 0.99 % p.a. of the weekly average net assets of the Scheme.

The investment management and advisory fees does not exceed 0.75 % p.a. of the weekly average net assets of the Scheme as per SEBI (Mutual Funds) Regulations, 1996.

Waiver of Load for Direct Applications

Not Applicable.

Tax treatment for the Investors (Unitholders)

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisors.

Daily Net Asset Value (NAV) Publication

The NAV of the Scheme will be declared on all business days and will be published at least in two daily newspapers. The NAV can also be viewed on its websites www.motilalosal.com/assetmanagement and www.mostshares.com and AMFI website www.amfiindia.com.

For Investor Grievances please contact

Karvy Computershare Pvt. Ltd.

Karvy Plaza, H. No. 8-2-596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. Tel No.: 040 - 23320751 / 752 / 753. E-mail Id: service.motilal@karvy.com

Mr. Kantish Salian

Motilal Oswal Asset Management Company Limited
81/82, 8th floor, Bajaj Bhavan, Nariman Point, Mumbai - 400021.
Tel No.: 022 - 39804120. Email: mfservice@motilalosal.com
Toll Free No.: 1800-200-6626.

Unitholders' Information

Account Statements: Applicants under the Scheme will have an option to hold the Units either in physical form (by way of an account statement) or in dematerialised form.

For New Fund Offer Period:

Non-demat account holders: An account statement stating the number of units purchased and allotted will be sent through ordinary post or courier and/or electronic mail, within 5 business days from the closure of NFO period.

Demat account holders: An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the Unit holders within 5 Business Days from the date of closure of the NFO Period.

For Ongoing Offer Period

Non-demat account holders: The AMC shall issue to the investor whose application (other than SIP) has been accepted, an account statement specifying the number of units allotted. Under normal circumstances, the AMC shall endeavour to dispatch the account statement as soon as possible but not later than 5 working days from the date of receipt of the request from the unitholder.

Demat account holders: Investors shall receive the demat account statement / demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account.

AMC/ Registrar shall send confirmation specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the initial subscription list/the date of receipt of the request from the unitholder.

Annual Account Statement: The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, the account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Note: If the investor(s) has/have provided his/her email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), Mutual Fund / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).

Account Statement for demat account holders: Investors shall receive the demat account statement / demat holding statement directly from the DP with whom the investor holds the DP account. The statement issued by the DP will be deemed adequate compliance with the requirements in respect of dispatch of Statement of Account. In case of any specific requirements/queries on the account statement, investor should directly contact the respective DPs. For further details, refer the SID of the Scheme.

Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed (only emailed, where e-mail address is available and registered with the AMC / Registrar / Fund) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. These results shall also be displayed on the website of the AMC (www.mostshares.com) and Association of Mutual Funds in India (www.amfiindia.com). For further details, refer to the SID of the Scheme.

Half yearly Portfolio Disclosure and Unaudited Financial Results: The Mutual Fund/AMC shall publish a complete statement of the Scheme Portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The Half Yearly Portfolio Statement and the unaudited financial results will also be displayed on the website of the AMC and AMFI.

Date: November 1, 2011.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM

1 General Information

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- Please read the Key Information Memorandum (KIM) and Scheme Information Document (SID) carefully before investing. Your application for allotment of units in the Scheme is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme.
- All Applicants are subject to detailed scrutiny and verification. Application Form incomplete in any respect or not accompanied by a Cheque/Demand Draft are liable to be rejected either at the collection centre itself or subsequently after detailed verification at the back office of the Registrars.

Compliance and Prevention of Anti Money Laundering

Your attention is particularly drawn to the section on "Prevention of Money Laundering and Know Your Customer". All the applications with incomplete/incorrect information/not accompanied with the necessary documents, shall be treated as invalid and shall be liable to be rejected. Prevention of Money Laundering Act, the SEBI Circulars on Anti Money Laundering (AML) and the Client Identification implementation procedures prescribed by AMFI inter alia require the AMC to verify the records of identity and address(es) of investors. It is mandatory for all applicants to submit necessary documents for compliance with Anti Money Laundering (guardian in case of minor). The AMC reserves the right to reject subscription requests in the absence of appropriate compliance with the AML Laws.

2 Applicant's Personal Information

- Please furnish your name and complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.
- Please furnish the name of Contact Person in case of investments by Company/ Body Corporate / Trust / Society / FIs / Association of Person / Body of Individuals.
- KYC Compliance:** KYC is mandatory for all investors (including joint holders, guardians of minors and NRIs) to enclose a copy of KYC compliance to the application for investing in mutual fund schemes.
- If you have not indicated your Tax Status in the Application Form, the same would be assumed to be **others**.

3 Bank Account Details

- Bank account details provided in the application will be used for refunding rejected applications where DP ID is not matching.
- Investors are requested to provide Bank Account Detail linked with their Demat Account. In case of discrepancies Bank Account Details as per depository records will prevail.

4 Payment Details

- Cheques should be crossed "A/C Payee only" and drawn in favour of "MOST 10 Year Gilt Fund".
- During the New Fund Offer, Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres.
- If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand draft payable at your nearest city where we have such office.
- Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post-dated cheques will not be accepted.

Restriction on acceptance of Third Party Payments for subscription of units

- Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.
- Application with Third Party payments will not be accepted except in the following cases:
 - Payment by Parents / Grandparents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/-.
 - Payment by Employer on behalf of employee under Systematic Investment Plans through Payroll deductions.
 - Custodian on behalf of an FII or a client.

5 NRIs/FIs

- In case of NRI / Persons of Indian Origin, payment must be made either by cheque or demand draft by means of: (a) inward remittance through normal banking channels; or (b) out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis. (In case of Indian Rupee drafts purchased from abroad or payments from FCNR/NRE accounts, a certificate from the Bank issuing the draft confirming the debit and / or foreign inward remittance certificate (FIRC) issued by investor's banker should also be enclosed. The Mutual Fund reserves the right to hold redemption proceeds in case the requisite details are not submitted).
- Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations.

6 Demat Account

As the units of the Scheme will be issued in Demat form, applicants must ensure that the sequence of names as mentioned in the application form matches that of the account held with the Depository Participant. Client ID, Names, Address and PAN details, other KYC norms mentioned in the application form will be verified against the Depository data which will be downloaded from Depository master. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.

7 Nomination

Since the units of the Scheme will be issued in demat form in the Depository Participant (DP) account of the unit holders, the nomination details provided by the unit holders to the Depository will be applicable to the units of the Scheme.

8 Declaration and Signatures

- Signature can be in English or in any other Indian Language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.
- Applications by minors must be signed on their behalf by their guardians.
- If you are investing through your constituted attorney, please ensure that the PoA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

9 Transaction Charges

In terms of SEBI circular, Cir/ IMD/ DF/13/2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

- @ Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @ Rs. 150/- per subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

There shall be no transaction charges on (i) 'Direct' investments; (ii) subscription below Rs. 10,000/- and (iii) switch (including STP) and redemption (including SWP) transactions.

10 The first debit for SIP will be effected from January 2012.

(Application not complying with any of the above instruction / guidelines would be rejected.)

CHECKLIST

Please ensure that:

- Your Application Form is complete in all respects. Name, Address and Contact Details are mentioned in full & signed by all applicants.
- Bank Account Details are entered completely and correctly.
- KYC Compliance** for all applications is mentioned irrespective of the investment amount and necessary documents are enclosed.
- DP ID is filled correctly in the form.
- The cheque/demand draft is drawn in favour of "MOST 10 Year Gilt Fund" and crossed "Account Payee Only" dated and signed.
- Application Number and applicants name is mentioned on the reverse of the cheque/DD.
- Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	NRIs/PIOs	FIs*	Investments through Constituted Attorney
KYC	✓	✓	✓	✓	✓	✓	✓
Resolution/Authorisation to invest	✓	✓	✓	✓		✓	
List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
Memorandum & Articles of Association	✓						
Trust Deed		✓					
Bye-laws			✓				
Partnership Deed				✓			
Notarised Power of Attorney							✓
Account Debit/Foreign inward Remittance Certificate from remitting Bank					✓		

*For FIs, copy of the SEBI registration certificate should be provided.

All documents above should be originals / true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

KARVY COMPUTERSHARE PRIVATE LIMITED (Official Collection Centres)

• **Agartala:** Jagannath Bari Road, Bidur Kottar Choumani, Agartala - 799001 • **Agra:** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002 (U.P.) • **Ahmedabad:** 201, Shail Building, Opp - Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura Ahmedabad - 380 006 • **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Rd., Ajmer - 305 001 • **Akola:** Shop No-30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Rd., Akola-444004 • **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001 (U.P.) • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S.P. Marg, Civil Lines, Allahabad - 211001 • **Alleppy:** 2nd Floor, JP Towers, Nr West Of Zilla Court Bridge, Mullakkal, Alleppy - 688011 • **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2 Bhagat Singh Circle Alwar-301001 • **Amaravathi:** Shop No. 13 & 27, First Floor Gulshan Plaza, Raj Peth, Badnera Rd., Amaravathi - 444605 • **Ambala:** 6349, Nicholson Road, Adjaacent Kos Hospital, Ambala Cantt, Ambala - 133001 • **Amritsar:** 72-A, Taylor'S Road Aga Heritage Gandhi Ground, Amritsar - 143 001 • **Anand:** F-6, Chitrangana Complex, Opp. Motikaka Chawl, V V Nagar, Anand - 388 001 • **Ananthapur:** # 15-149, 1st Floor, S.R. Towers, Opp: Lalithakala Parishat, Subash Rd., Anantapur - 515 001 • **Angul:** Durga Shankar Road, Main Road, Infront of AXIS bank, Angul - 759122 • **Ankleshwar:** Shop No. FT4 & 5, Shree Narmada Arcade, Old NH No. 8, Opp. HDFC Bank, Ankleshwar - 393001 • **Asansol:** Hotel Ashok, 2nd Floor 18, G T Road, Asansol - 713 301 • **Aurangabad:** Shop No : 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001 • **Azamgarh:** 1st Floor Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh-276 001 • **Balalore:** M S Das Street, Gopalgaon, Balalore - 756001 • **Bangalore:** Surya Bld., Ratna Avenue, Richmond Rd., Bangalore - 560 025 • **Bankura:** Ambika Market, Natunganj, Bankura - 722101 • **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001 • **Barhampore (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, Po. Berhampore, DIST. Murshidabad, Barhampore - 742101 • **Baroda:** SB-485, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Akapuri, Vadodra - 390007 • **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851117 • **Belgaum:** Fk-1, Ambedkar Road, Opp Civil Hospital, Belgaum - 590001 • **Bellary:** No.1 Khb Colony, Gandhinagar, Bellary - 583101 • **Berhampur (OR):** Ramlingam Tank Road, Berhampur-760002 • **Betul:** 107, Hotel Utkarsh, Awasthi Complex, J H College Road, Civil Lines, Beetul-460001 • **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001 • **Bharuch:** 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002 • **Bhatinda:** 2048, 1st Floor, Opp. Canara Bank, The Mall Road, Bhatinda - 151001 • **Bhavnagar:** Surabhi Mall 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001 • **Bhilai:** Shop No-1, First Floor, Plot NO-1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East, Post- BHILAI, Pin - 490020 • **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara-311001 • **Bhopal:** Kay Kay Business Centre, 133 Zone I M P Nagar, Bhopal-462021 • **Bhubaneswar:** Plot No- 104/105(P), Jaydev Vihar Besides Hotel Pal Heights, Bhubaneswar-751013 • **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner-334003 • **Bilaspur:** Shop No 201/202, V.R.Plaza, Link Road, Bilaspur-495001 • **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004 • **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101 • **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004 • **Chandigarh:** Sco-371-372, First Floor; Above Hdfc Bank; Sector 35B, Chandigarh - 160 022 • **Chandrapur:** Shop No.5, Office No.2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur-442402 • **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adithanar Salai, Egmore, Chennai - 600002 • **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101 • **Cochin:** Building Nos.39 Ali Arcade, 1st Floor, Near Atlantis Junction, Kizhavana Road, Panampilly Nagar, Cochin-682 036, Ernakulum District • **Coimbatore:** 29/1, I 'St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011 • **Coonoor:** 76 Cammella Terrace, Grays Hills, Coonoor-643101 • **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753001 • **Darbhanga:** Jaya Complex, 2nd Floor, above furniture planet, Donar chowk, Darbhanga-846 003 • **Davangere:** # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P J Extension, Davangere - 577002 • **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001 • **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria- 274001 • **Dewas:** 27 Rmo House, Station Road, Dewas-455001 • **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001 • **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nitfip Road, Dharwad - 580 001 • **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule-424002 • **Dindigul:** No. 9, Old No.4/B, New Agraharam, Palani Road, Dindigul - 624 001 • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216 • **Eluru:** D.O.23B-5-93/1, Savitri Complex, Eadaravari Street, Near Dr. Prabhavathi Hospital, R.R.Pet, Eluru-534 002 • **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode - 638 003 • **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad - 121 001 • **Ferozpur:** 2nd Floor, Malwal Road, Opp. H.M. School, Ferozpur City -152002 • **Gandhidham:** 104, Dhiraj Chambers, B/H Gandhidham Nagar Palika, Opp. Hotel Venus, Sector-9, Gandhidham - 370 201 • **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedabad-382 011 • **Gaya:** 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001 • **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001 • **Ghaziipur:** Shubhra Hotel Complex, 2nd Floor, Mahaubagh, Ghaziipur-233 001 • **Gonda:** Shree Markt, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda-271 001 • **Gondia:** Shop No. : 9, Raj Laxmi Complex, Rail Toly, Gondia- 441 614 • **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakpur - 273 001 • **Gulbarga:** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105 • **Guntur:** Door No : 6- 10-18, Sai House, 10 / 1, Arundelpet, Guntur - 522 002 • **Gurgaon:** No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001 • **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024 • **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001 • **Hajipur:** Ramraja Complex, Kacheri Road, Near Canara Bank, Hajipur - 844 101 • **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Pilkothi, Haldwani - 263139, Uttarakhand • **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401 • **Hassan:** St.Anthony's Complex, Ground Floor: H N Pura Road, Opp. H N Pura Road, Hassan - 573201 • **Hazaribagh:** C/O Hemlata Jain, Kailbari Road, Hazaribagh - 825301 • **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001 • **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146001 • **Hubli:** 22 & 23, 2nd Floor, Eureka Junction, T B Road, Hubli - 580029 • **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034 • **Indore:** G - 7, Royal Ratan Building, M G Road, Opp. Kotak Mahindra Bank, Indore - 452010 • **Jabalpur:** 43, Naya Bazar, opposite shyam talkies, Jabalpur (M.P.) 482 001 • **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001 • **Jalandhar:** Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004 • **Jalgaon:** 148 Navi Peth, Opp. Vijaya Bank, Near. Bharat Dudhalay, Jalgaon, Jalgaon - 425 001 • **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapiguri, Jalpaiguri - 735101 • **Jammu:** 29D/C, Near Service Selection Commission Office, Gandhi Nagar, Jammu - 180004 • **Jamnagar:** 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001 • **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001 • **Jaunpur:** 119, R N Complex, 2nd Floor, Near Jay Ceej Crossing, Ummapur, Jaunpur-222 002 • **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001 • **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur, Opp. New Medical Store Complex, 3Rd Floor, AT Road, Opp. Chowk Bazar, Jorhat - 785001 • **Junagadh:** 124/125, Punit Shopping Centre, Ranavat Chowk, Junagadh, Gujarat 362001 • **Kancheepuram:** New No. 357, Old No. 230, Gandhi Road, Next To IDBI Bank, Kanchipuram-631501 • **Kannur:** 1st Floor, Prabhat Complex, Fort Road, Kannur - 670001 • **Kanpur:** 15/46, Opp: Muir Mills, Civil Lines, Kanpur - 208001 • **Karaukudi:** Gopi Arcade, 100 Feet Road, Karaukudi - 630 001 • **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafr Road, Rajeev Chowk, Karimnagar-505001 • **Karnal:** Sco 26, Kunjapura Road, Nehru Place, Karnal-132001 • **Karur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur - 639 001 • **Keonjhar:** 2nd Floor, Maruti Arcade, Thanna Square, Keonjhar-758001 • **Kharagpur:** Malancha Road, Beside Uti Bank, Kharagpur-721304 • **Kolhapur:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur - 416001 • **Kolkata:** 16 Jatni Bagchi Road, Kolkata - 700 029 • **Kollam:** Ground Floor, Vigneshwara Bhawan, Below Reliance Web World, Kadapakkada, Kollam - 691008 • **Korba:** 1st Floor, 35 Indira Complex, T P Nagar, Korba (C.G.) - 495677 • **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007 • **Kottayam:** 1st Floor, Csi Ascension Church Complex, Kottayam - 686 001 • **Krishnagar:** 52 R N Tagore Road High Street, Krishnagar Nadia, Nadia - 741101 • **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool-518 004 • **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001 • **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Forceze Gandhi Market, Ludhiana - 141001 • **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Opp. Nagappa Motors, Madurai - 625010 • **Malappuram:** First Floor Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505 • **Malda:** Sahistuli Under Ward, No-6, English Bazar Municipality, No-1 Govt Colony, Malda - 732101 • **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bld, Mangalore - 575 003 • **Margao:** 2nd Floor, Dalal Commercial Complex, Opp. Hari Mandir, Pajifond, Margao-Goa -403601 • **Mathura:** 3538-3540, Infront of BSA College, Gausihala Road, Mathura - 281004 • **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002 • **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehshana-384002 • **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur-231001 • **Moga:** Near Dharamshala Brat Garh, Civil Line; Dutt Road, Moga-142001 • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001 • **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwaji Ganj, Morena - 476 001 • **Mumbai:** DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023 • **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motiheel, Muzaffarpur, Bihar - 244 001 • **Mysore:** L- 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001 • **Nadiad:** 105 Gf City Point, Near Paras Cinema, Nadiad - 387001 • **Nagercoil:** 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagercoil - 629001 • **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010 • **Namakkal:** Karvy Computershare Private Limited, 105/2, Arun Towers, Paramathi Street, Namakkal 637 001 • **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602 • **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 • **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapur, Navsari - 396 445 • **Nellore:** 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota, Nellore - 524001 • **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110 001 • **Nizamabad:** H.No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad-503 001 • **Noida:** 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida - 201301 • **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001 • **Panipat:** 1st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103 • **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim - 403001 • **Pathankot:** I Floor, A U, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001 • **Patiala:** Sco 27 D, Chhoti Baradan, Patiala - 147 001 • **Patna:** 3A, 3rd Floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001 • **Pollachi:** S S Complex, New Scheme Road, Pollachi 642002 • **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001 • **Porbandar:** 3rd Floor, R D complex, Opp. Sahyog Hospital, M G Road, Porbandar - 360575 • **Pudukottai:** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jubilee Arts, Pudukottai 622 001 • **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune - 411004 • **Puri:** Ground Floor, Vip Road, Near Pkda Office, P.S.Puri, Puri-752001 • **Raipur:** Room No. TF 31, 3 rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001 • **Rajahmundry:** Dr.No: 6-1-4, First Floor, Rangachary street, Tnagar, Rajahmundry-533101 • **Rajapalayam:** Professional Couiners Building, 40/C (1), Hospital Road, Rajapalayam 626 117 • **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001 • **Ranchi:** Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001 • **Ratlam:** 1 Nagpal Bhawan, Freegang Road, Tobatti, Ratlam-457001 • **Renukoot:** Shop No. 18, Near Complex Birla Market, Renukoot-231 217 • **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001 • **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001 • **Roorkee:** Shree Ashadep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247 667 • **Rourkela:** 1st Floor, Sandhu Complex, Kanchoy Road, Udit Nagar, Rourkela - 769 012 • **Sagar:** Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002 • **Saharanpur:** 18 Mission Market, Court Road, Saharanpur - 247001 Uttar Pradesh • **Salem:** No.40, Brindavan Road, Near Perumal Koil, Fairlands, Salem-636016 • **Sambalpur:** Quality Mission, 1st Floor, Above Bata Shop / Preeti Auto Combine, Nayapura, Sambalpur-768 001 • **Satna:** 1st Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P.) -485 001 • **Shaktinagar:** 1st/A-375, V V Colony, Dist. Sonbhadra, Shaktinagar-231 222 • **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 739 001 • **Shimla:** Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002 • **Shimoga:** Uday Ravi Complex, LLR Road, Durgi Gudi, Shimoga - 577201 • **Shivpur:** 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpur-473 551 • **Sikar:** 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001 • **Silchar:** 1st Floor, Chowchakra Complex, N N Dutta Road, Premlata, Silchar - 788001 • **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001 • **Sitapur:** 12/12-A Surya Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001 • **Sivakasi:** 363, Thiruthangal Road, Opp: Tneb, Sivakasi 626 123 • **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212 • **Solapur:** Siddeshwar Securities, No 6, Yaman Road, Vijaypur Road, Yaman Nagar, Solapur-413 004 • **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat-131001 • **Sri Ganga Nagar:** 35-E-Block, Opp. Sheela Mata Vatika, Sri Ganga Nagar - 335001 • **Srikakulam:** 4-1-28/1, Venkateshwara Colony, Day & Night Junction, Srikakulam-532001 • **Sultanpur:** Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001 • **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat-395002 • **Tezpur:** 1st Floor Mayur Bhawan, Binraj Road, Tezpur-784001 • **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001 • **Theni:** Siva Tower, 265, Subban Chetty Street, Cumbum Road, Theni-625531 • **Thodupuzha:** First Floor, Pulimooti Pioneer, Pala Road, Thodupuzha - 685584 • **Tirunelveli:** Jeney Building, 55/118, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001 • **Tirupathi:** Plot No.16 (south part), First Floor, R C Road, Tirupati - 517502 • **Tirupur:** First Floor, 224 A, S, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604 • **Tiruvalla:** 2nd Floor, Enriyjer Complex, Near Kotak Securities, Ramanchari, Tiruvalla - 689107 • **Trichur:** 2'Nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001 • **Trichy:** Sri Krishna Arcade, 1st Floor; 6