

Asset Management Company :

SBI Funds Management Pvt. Ltd.

(A Joint Venture between State Bank of India & Société Générale Asset Management)

Mutual Fund :



SBI MUTUAL FUND

A PARTNER FOR LIFE

KEY INFORMATION MEMORANDUM

SBI
PSU
FUND
AN OPEN ENDED EQUITY SCHEME

**OFFER FOR UNITS OF RS. 10 PER UNIT FOR CASH
DURING THE NEW FUND OFFER PERIOD AND AT NAV BASED PRICES UPON RE-OPENING**

NEW FUND OFFER OPENS ON : 17.05.2010 NEW FUND OFFER CLOSES ON : 14.06.2010

SCHEME RE-OPENS FOR CONTINUOUS SALE AND REPURCHASE ON: 12.07.2010

Sponsor : State Bank of India

Asset Management Company :

SBI Funds Management Pvt. Ltd., 191, Maker Towers 'E', Cuffe Parade, Mumbai - 400 005

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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.sbimf.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.

Type of scheme	An Open ended Equity Scheme			
Investment Objective	The objective of the scheme would be to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings and in debt and money market instruments issued by PSUs and others			
Asset Allocation Pattern	Instruments	As % of Net Asset*		Risk Profile
		Min	Max	
	Equity and equity related instruments covered under the universe of PSU Companies including derivatives	65	100	Medium to High
	Debt and Money Market Securities	0	35	Low to Medium
	<p>* Exposure to derivatives instruments in the scheme may be to the extent of 50% of the net assets. Combined gross total exposure of debt (excluding CBLO/repo) + equity + derivatives (gross notional exposure) shall not exceed 100%.</p> <p>Exposure to securitized debt may be to the extent of 20% of the net assets.</p>			
Investment Strategy	<p>The primary strategy of the scheme would be to invest in the stocks of the PSU companies. The scheme would endeavor to identify market opportunities and at the same time would sufficiently diversify its equity portfolio and control liquidity risks and non-systematic risks by selecting well researched stocks which have growth prospects on a long and mid-term basis in order to provide stability and possibility of returns in the scheme</p> <p>Investment in equities would be done through primary as well as secondary market, private placement / QIP, preferential/firm allotments or any other mode as may be prescribed/ available from time to time.</p>			
Risk Profile of the Scheme	<p>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:</p> <ol style="list-style-type: none"> SBI PSU Fund would be investing in equity & equity related instruments, debt and money market instruments (such as CBLO or as defined by SEBI regulations, term/ notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances. Equity and equity related instruments risk: Equity instruments carry both company specific and market risks and hence no assurance of returns can be made for these investments. Debt & Money Market instruments risk: Debt & Money market instruments carry risks factors such as trading risk, credit risk, counterparty risk, liquidity risk, interest rate risk & reinvestment risk. Securitized Debt risk: Securitized Debt carry risks factors such as Liquidity risk, Limited Recourse, Delinquency and Credit Risk, Risks due to possible prepayments & Bankruptcy of the Originator or Seller. Derivatives risk: Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. Derivative instruments also carry liquidity risk, counterparty risk etc. 			

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	<p>f. Risk associated with Stock lending: There are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement. Such failure can result in the possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing thereon.</p> <p>g. Risk of Investment Strategies: As the scheme would be primarily investing in the stock of PSU companies, so any government policy which will have an impact on the Public Sector Undertakings, will impact the performance of the fund also.</p>
<p>Risk Control</p>	<p>Investments in equity and equity related securities and debt securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.</p> <p>In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.</p> <p>For risk control, the following may be noted:</p> <p>Liquidity risks:</p> <p>The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p>Concentration Risk:</p> <p>The scheme would be investing across PSUs and would endeavour to have an optimum degree of diversification across sectors and market capitalization ranges in order to mitigate Concentration Risk.</p> <p>Interest Rate Risk:</p> <p>Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk. Further, the Scheme may use Interest rate derivatives to mitigate the interest rate risks and rebalance the portfolio.</p> <p>Political/Government Policy Risk:</p> <p>Changes in government policy and political decision can change the investment environment. They can create a favorable environment for investment or vice versa.</p> <p>Volatility risks:</p> <p>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs. The scheme may also use derivatives for the purpose of hedging in volatile markets.</p>
<p>How this scheme is different from the existing schemes of SBI Mutual Fund</p>	<p>SBI PSU Fund is a thematic fund focusing on investment in Public Sector Enterprises. As the reform process progresses over the next five to ten years, PSUs are likely to emerge as more robust and vibrant players in different parts of the economy. Despite large-scale privatization across the world, public enterprises remain an important aspect of the economic activity in varying degrees. SBI PSU Fund is unique in its own as it provides more coverage with respect to the industry. Nearly every industry has a Big PSU comprising the</p>

	<p>major part of that industry. The various industries which fall under PSU category are:</p> <ul style="list-style-type: none"> • Essential infrastructure goods and services • Exploration and exploitation of oil and mineral resources • Technology development • Building of manufacturing capabilities <p>Through this fund the AMC endures to invest in the stocks and capitalize on the in stored value of disinvestment or divestment which tends to improve price discovery, valuation and liquidity for such stocks. PSU companies have more management accountability and integrity which in turns minimizes the risk taken by them. The concept of Navratna's and miniratna's has introduced to seek more financial and operational autonomy along with the low risk factors. Thus the exposure in this sector makes it very different from other equity fund by the virtue of attributes explained above.</p> <p>Following is the investment objectives / strategies of various equity schemes presently being managed by SBI Mutual Fund:</p>														
	<table border="1"> <thead> <tr> <th data-bbox="472 763 783 808">Scheme Name</th> <th data-bbox="783 763 1479 808">Investment objectives / strategies</th> </tr> </thead> <tbody> <tr> <td data-bbox="472 808 783 976">Magnum Multiplier Plus Scheme</td> <td data-bbox="783 808 1479 976">An open ended Scheme and the objective of the scheme is to provide the investor with long term capital appreciation/ dividends along with the liquidity of an open-ended scheme. The Scheme will invest in diversified portfolio of equities of high growth companies.</td> </tr> <tr> <td data-bbox="472 976 783 1162">Magnum Balanced Fund</td> <td data-bbox="783 976 1479 1162">An open ended Scheme and the objective is to provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. The scheme will invest in a diversified portfolio of equities of high growth companies and balance the risk through investing the rest in a relatively safe portfolio of debt.</td> </tr> <tr> <td data-bbox="472 1162 783 1350">Magnum Equity Fund</td> <td data-bbox="783 1162 1479 1350">An open ended Scheme and the objective of the scheme is to provide the investor long term capital appreciation by investing in high growth companies along with the liquidity of an open-ended scheme through investments primarily in equities and the balance in debt and money market instruments.</td> </tr> <tr> <td data-bbox="472 1350 783 1476">Magnum Global Fund</td> <td data-bbox="783 1350 1479 1476">An open ended Scheme and the objective is to provide the investors maximum growth opportunity through well researched investments in Indian equities, PCDs, and FCDs from selected industries with high growth potential, and Bonds.</td> </tr> <tr> <td data-bbox="472 1476 783 1839">Magnum Sector Funds Umbrella</td> <td data-bbox="783 1476 1479 1839">Magnum Sector Funds Umbrella (MSFU) - An open-ended scheme in which there are five sub-funds, viz. Information Technology (IT), Pharmaceuticals, Fast Moving Consumer Goods (FMCG) and a Contra subfund - investing in stocks currently out of favour and Emerging Businesses Fund to participate in the growth potential presented by various companies that are considered emergent and have export orientation / outsourcing opportunities or are globally competitive by investing in the stocks representing such companies. The fund may also evaluate emerging businesses with growth potential and domestic focus. Accordingly, investors can chose to invest in one or more of the five subfunds.</td> </tr> <tr> <td data-bbox="472 1839 783 1948">Magnum Taxgain Scheme</td> <td data-bbox="783 1839 1479 1948">An open ended linked savings scheme and the the prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction under</td> </tr> </tbody> </table>	Scheme Name	Investment objectives / strategies	Magnum Multiplier Plus Scheme	An open ended Scheme and the objective of the scheme is to provide the investor with long term capital appreciation/ dividends along with the liquidity of an open-ended scheme. The Scheme will invest in diversified portfolio of equities of high growth companies.	Magnum Balanced Fund	An open ended Scheme and the objective is to provide investors long term capital appreciation along with the liquidity of an open-ended scheme by investing in a mix of debt and equity. 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Magnum Taxgain Scheme	An open ended linked savings scheme and the the prime objective of scheme is to deliver the benefit of investment in a portfolio of equity shares, while offering deduction under														

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		<p>section 80C of the Income-tax Act, 1961. It also seeks to distribute income periodically depending on distributable surplus.</p> <p>Investments in this scheme would be subject to a statutory lock-in of 3 years from the date of investment to avail Section 80C benefits.</p>
	Magnum Index Fund	<p>The scheme will adopt a passive investment strategy. The scheme will invest in stocks comprising the S&P CNX Nifty index in the same proportion as in the index with the objective of achieving returns equivalent to the Total Returns Index of S&P CNX Nifty index by minimizing the performance difference between the benchmark index and the scheme. The Total Returns Index is an index that reflects the returns on the index from index gain/ loss plus dividend payments by the constituent stocks.</p>
	SBI Arbitrage Opportunities Fund	<p>An open ended Scheme and the objective is to provide capital appreciation and regular income for unitholders by identifying profitable arbitrage opportunities between the spot and derivative market segments as also through investment of surplus cash in debt and money market instruments.</p>
	SBI Blue Chip Fund	<p>An open ended Scheme and the objective of the scheme would be to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies whose market capitalization is atleast equal to or more than the least market capitalised stock of BSE 100 Index.</p>
	Magnum Midcap Fund	<p>An open ended Scheme and the objective is to provide investors with opportunities for long-term growth in capital alongwith the liquidity of an open-ended scheme by investing predominantly in a well diversified basket of equity stocks of Midcap companies</p> <p>Midcap companies are those companies whose market capitalization at the time of investment is lower than the last stock in the S&P CNX Nifty Index less 20% (upper range) and above Rs. 200 crores</p>
	Magnum Comma Fund	<p>An open ended Scheme and the objective is to generate opportunities for growth along with possibility of consistent returns by investing predominantly in a portfolio of stocks of companies engaged in the commodity business within the following sectors - Oil & Gas, Metals, Materials & Agriculture and in debt & money market instruments.</p>
	Magnum Multicap Fund	<p>An open ended equity Scheme and the objective is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open-ended scheme through an active management of investments in a diversified basket of equity stocks spanning the entire market capitalization spectrum and in debt and money market instruments.</p>
	SBI Infrastructure Fund - Series I	<p>A 3 - year close-ended equity scheme with automatic conversion into an open-ended scheme on maturity of the</p>

		scheme and the objective is to provide investors with opportunities for long-term growth in capital through an active management of investments in a diversified basket of equity stocks of companies directly or indirectly involved in the infrastructure growth in the Indian economy and in debt & money market instruments.	
	SBI One India Fund	An open ended equity Scheme and the objective is to provide investors with opportunities for long term growth in capital through an active management of investments in a diversified basket of equity stocks focusing on all four regions of India and in debt and money market instruments	
	For details on investment strategy of each of the scheme, please refer to the respective scheme information documents.		
Plans /Options	Dividend Option and Growth Option. Under the Dividend option, facility for Payout and Reinvestment of dividend is available.		
Applicable NAV (On ongoing basis)	<p>For purchases: In respect of valid applications received upto the cut-off time (3.00 p.m.), by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after the cut-off time (3.00 p.m.), by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.</p> <p>For Redemptions: In respect of valid applications received upto the cut-off time (3.00 p.m.) by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time (3.00 p.m.) by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p>		
Minimum Application Amount	Purchase	Additional Purchase	Repurchase
	Rs. 5000/- and in multiples of RS. 1/-	Rs. 1000/- and in multiples of RS. 1/-	Rs.1000/- or 100 Units or account balance whichever is lower
Despatch of Repurchase (Redemption) request	Within 10 business days of the receipt of the repurchase (redemption) request at the authorized center of SBI Mutual Fund.		
Benchmark Index	BSE PSU Index		
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme.		
Fund Manager	Mr. R. Srinivasan		
Trustee Company	SBI Mutual Fund Trustee Company Private Limited (SBIMFTCPL)		
Performance of the scheme	This scheme does not have any performance track record		
Expenses of the scheme	New Fund Offer Period		Continuous Offer
	(i) Load Structure		(i) Load Structure
	Entry Load: N.A. Exit Load: Exit within 3 years from the date of allotment - 1 %; Exit after 3 years from the date of allotment - Nil		Entry Load: N.A. Exit Load: Exit within 3 years from the date of allotment - 1 %; Exit after 3 years from the date of allotment - Nil
(ii) Recurring expenses	First Rs. 100 crores of the average weekly net assets : 2.50% Next Rs. 300 crores of the average weekly net assets : 2.25% Next Rs. 300 crores of the average weekly net assets : 2.00% Balance : 1.75%		Actual expenses for the previous financial year: N.A

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Waiver of Load for Direct Applications	<p>Pursuant to SEBI circular SEBI/IMD/CIR No. 10/ 112153 /07 dated December 31, 2007, no entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or Official Points of acceptance / Investor Service Centre that are not routed through any distributor/ agent/broker. This provision shall also be applicable to additional purchases done directly by the investor under the same folio and switchin to a scheme from other schemes if such a transaction is done directly by the investor.</p> <p>In this regard, investors are required to take note of the following:</p> <ol style="list-style-type: none"> 1) If the Application Form contains Broker Code and the Investor desires to make direct investment, the Broker Code must be stuck off by the investor with due signature or authentication so as to indicate direct investment. 2) If the Application Form does not contain Broker Code and the Investor desires to make direct investment, the Investor must mention “Direct” in the space provided for Broker Code so as to indicate Direct Investment. The column should not, in any case, be left blank by the investor. i.e. it is either stuck off or indicated as Direct Investment or Not Applicable. In absence of clear instructions from the investor, the default option in the scheme/plan would be treated as - “Direct”. 3) Investors must note that for the purpose of Direct Investment, list of Investor Service Centers (ISC)/Investors Service Desks (ISD) has been provided in the Scheme Information Document (SID) and Key Information Memorandum and is also available on the website of SBIMF i.e. www.sbimf.com. <p>However pursuant to SEBI circular SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 with effect from August 01, 2009 there shall be no entry load on all mutual fund schemes. Therefore no entry load will be charged for any application.</p>	
Tax treatment for the Investors	<p>Investors will be advised to refer to the details in the Statement of Additional Information & also independently refer to their tax advisor.</p>	
Daily Net Asset Value (NAV) Publication	<p>NAV would be declared on all business days and will be published in 2 newspapers as prescribed under SEBI (MF) Regulations 1996. NAV can also be viewed on www.sbimf.com and www.amfiindia.com.</p>	
For Investor Grievances please contact	<p>Registrar Computer Age Management Services Pvt. Ltd., (SEBI Registration No. : INR000002813) 148, Old Mahabalipuram Road, Okkiyam Thuraipakkan, Chennai 600096, Tamil Nadu Tel: 044-30407000 & 24587000, Fax: 044-24580982 Email: enq_L@camsonline.com, Website : www.camsonline.com</p>	<p>SBI Mutual Fund Mr. C A Santosh (Chief Manager - Customer Service) SBI Funds Management Pvt. Ltd. 701-703, Raheja Centre, Nairman Point, Mumbai 400 021 Tel: 022-43511611 Fax: 022-43511611 Email: customer.delight@sbimf.com</p>
Unit holders' Information	<p>Account statement (on each transaction excluding SIP/STP/SWP), Annual financial results shall be provided to investors by post except to those investors who have opted to receive the same by e-mail. Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th September., the fund shall publish its unaudited financial results and the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated.. These shall also be displayed on the website of the mutual fund and that of AMFI.</p>	

Date : May 08, 2010



GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- a. Please read carefully the Scheme Information Document (SID) of the scheme containing the terms of offer before investing. Prospective investors should not treat the contents of this document or the Scheme Information Document as advice relating to legal, taxation, investment or any other matter and are recommended to consult their own professional advisors concerning the acquisitions, holding or disposal of the Units. It must be understood clearly that all applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment. The Scheme Information Document/Key Information Memorandum of the Scheme is available with the ISCs/ISDs of SBIMF, brokers/distributors and also available for download on the SBIMF website i.e. www.sbimf.com.
- b. Please complete the Application Form legibly in black ink or any dark coloured ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- c. **Submission of Application Forms** - Applications complete in all respects together with necessary remittance may be submitted before the closing of the offer/on an ongoing basis at SBIMF Corporate Office, SBIMF Investor Service Centres/SBIMF Investor Service Desks, the designated office of Registrar or other such collecting centres as may be designated by AMC. The list of collection centres is printed overleaf.
- d. **Application by post:** Applications can be sent by post to the office of the Registrar (refer address on page no.7) to the scheme and should be accompanied by demand draft payable at Chennai. Applications received by post will be deemed to have been submitted on date of receipt at the Registrar's end.
- e. Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- f. **Allotment of units:** Allotment is assured to all applicants provided the applications are complete in all respects and are in order. Applications not complete in any respect are liable for rejection.
- g. Application Forms incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- h. Systematic Investment Plan, Systematic Transfer Plan and Systematic Withdrawal Plan facilities are not available during NFO period. These facilities are available only after fund opens for continuous sale & repurchase. Switch in is permitted during the New Fund Offer & also after fund opens for continuous sale & repurchase.
- i. **Prevention of Money Laundering :** In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all SEBI registered intermediaries, including Mutual Funds, are required to formulate and implement a client identification programme, verify and maintain the record of identity and address(s) of the investors. In this regard, investors who wish to make an investment in the units of mutual fund will be required to produce prescribed documents to any such offices as may be notified by SBIMF or AMFI from time to time in order to comply with KYC norms of SBIMF.
- j. **Brokerage [For Agents Only]:** Brokerage will be paid only to SBIMF Agent/Collecting Branch/Stock Exchange Broker whose stamp appears in Relevant Boxes on the Application Form. Only AMFI Registered Agents empanelled with SBIMF and possessing valid AMFI Registration Number (ARN) would be eligible for brokerage payment under existing SEBI Guidelines.
- k. SEBI has banned rebating in any form. Investors should not be guided by considerations other than the Scheme's objective for investment.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

1 - FIRST APPLICANT'S PERSONAL DETAILS:

- a) **Applications for Individuals:** Please write your name in the sequence of First Name, Middle Name and Last Name. Please do not abbreviate any name. Preferably write your name exactly as it appears in the Bank Account (as provided in the bank account details).
- b) **Applications for Non-Individuals:** Companies, Trusts, Partnership firms, Societies or any other association should write the name exactly as it appears in its Incorporation document and in the Bank Account (as provided in the bank account details).
- c) In case the Sole / first applicant has an existing Folio No., it should be stated along with name and PAN details in the space provided for them. The form thereafter should be filled from Section 8 (onwards)
- d) Please fill in your date of birth as this may be required to identify you when communicating with us.
- e) If you have an email ID please include it as this will help us resolve queries more promptly.
- f) To help us service you better, please provide your telephone number(s) / mobile number(s) including the relevant STD / ISD code.
- g) **Permanent Account Number :** With effect from July 2, 2007, Permanent Account Number (PAN) is the sole identification number for all investors transacting in the units of SBI Mutual Fund, irrespective of the amount of transaction. Submission of attested copy of PAN card is mandatory for all categories of investors (including NRIs, Guardian of a minor). Attestation can be done by distributors / AMC staff etc.
- h) If any applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. In case the applicant is a Corporate or a Non-Individual investor, the Contact Person's name

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7. INVESTMENT AND PAYMENT DETAILS : I/We would like to invest in the following Scheme of SBI Mutual Fund

CHEQUE / DEMAND DRAFT TO BE DRAWN IN FAVOUR OF "SBI PSU FUND"

Scheme Name	SBI PSU FUND		
Option (Please ✓)	Growth <input type="checkbox"/>	Dividend Payout <input type="checkbox"/>	Dividend Reinvest <input type="checkbox"/>
Cheque / DD Amount (Rs.)	Drawn on Bank and Branch	Cheque / D.D. No. & Date	
Investment Amount (Rs. in Figures)	Investment Amount (Rs. in Words)		

8. NOMINATION : I wish to nominate the following person/body to receive the amount to my credit in the event of my death.

Name of the Nominee		Percentage	⊗ Signature of Guardian* (*Mandatory in case of Minor nominee)
Name of the Guardian*			
Relationship	Date of Birth*		
Address of Nominee/ Guardian*			
Name of the Nominee		Percentage	⊗ Signature of Guardian* (*Mandatory in case of Minor nominee)
Name of the Guardian*			
Relationship	Date of Birth*		
Address of Nominee/ Guardian*			
Name of the Nominee		Percentage	⊗ Signature of Guardian* (*Mandatory in case of Minor nominee)
Name of the Guardian*			
Relationship	Date of Birth*		
Address of Nominee/ Guardian*			

9. SERVICES (Please ✓)

I/We would like to receive the application form for obtaining PIN to view my/our account information online

10. DIRECT CREDIT OF DIVIDEND/ REDEMPTION

Unit holders having core banking account with selected banks will receive their redemption/dividend proceeds (if any) directly into their bank account. **Please attach a copy of a CANCELLED cheque leaf.**

11. DECLARATION & SIGNATURE "I/We have read and understood the contents of the Scheme Information Document and the details of the scheme and I/We have not received or been induced by any rebate or gifts, directly or indirectly, in making this investment." "I/We hereby declare that the amount invested/to be invested by me/us in the scheme(s) of SBI Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time." * I/We certify that as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company / Firm / Trust. I/We are authorised to enter into this transactions for and on behalf of the Company/Firm/Trust. ** I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR Account . * Applicable to other than Individuals / HUF; ** Applicable to NRI; The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGNATURE(S) Applicants must sign as per mode of holding	⊗	⊗	⊗
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory
Date			Place

--- TEAR HERE ---

All future communication in connection with this application should be addressed to the Registrars to the scheme or SBIMF Corporate Office.

Investment Manager :
SBI Funds Management Pvt. Ltd.
(A Joint Venture between SBI & SGAM)
191, Maker Towers 'E', Cuffe Parade,
Mumbai - 400 005.
Tel.: 022-22180244/22180221, Fax : 022 -22180244
E-mail : partnerforlife@sbimf.com,
Website : www.sbimf.com & www.sbifunds.com

Registrar:
Computer Age Management Services Pvt. Ltd.,
(SEBI Registration No. : INR000002813)
148, Old Mahabalipuram Road, Okkiyam Thuraiyakkan,
Chennai 600096, Tamil Nadu
Tel: 044-30407000 & 24587000, Fax: 044-24580982
Email: enq_L@camsonline.com, Website : www.camsonline.com

Key Information Memorandum

should be stated in the space provided.

- i) Your address should be written in full. P.O. Box address is not sufficient.
- j) **Procedure for NRIs/PIOs:** Applications on a repatriable basis can be made by remitting funds from abroad through normal banking channels or by submitting payments made by demand drafts purchased from FCNR accounts or by cheques drawn on NRE accounts or through Special Non-resident Rupee Accounts maintained with banks authorized to deal in foreign exchange in India. NRI/PIO applicants who invest through Demand Drafts/Banker's cheque/Pay orders by debit to a NRE/FCNR account are also required to submit the necessary FIRC (Foreign Inward Remittance Certificate/Banker's Certificate) in original to the Registrars along with the application form at the time of application. FIRC is not required for investments made through cheques drawn on NRE accounts or through Special Non-Resident rupee accounts. NRIs/PIOs can also apply on a non-repatriable basis from their NRO account. NRIs/PIOs should state their overseas address otherwise the application is liable to be rejected. NRIs/PIOs are requested to provide an Indian address (if available) for correspondence.
- k) **Who can invest:** The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme: • Indian resident adult individuals, either singly or jointly (not exceeding three); • Minor through parent / lawful guardian; (please see the note below) • Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860; • Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund schemes under their trust deeds; • Partnership Firms constituted under the Partnership Act, 1932; • A Hindu Undivided Family (HUF) through its Karta; • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; • Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis; • Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis; • Army, Air Force, Navy and other para-military funds and eligible institutions; • Scientific and Industrial Research Organisations; • Provident / Pension / Gratuity and such other Funds as and when permitted to invest; • International Multilateral Agencies approved by the Government of India / RBI; and • The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws). • A Mutual Fund through its schemes, including Fund of Funds schemes.

Note: Minor can invest in any scheme of SBI Mutual Fund through his/her guardian only. Minor Unit Holder on becoming major may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account and PAN (if required) to enable the Registrar to update their records and allow him to operate the Account in his own right.

- l) **Who can not invest:** It should be noted that the following entities cannot invest in the scheme(s) :
1. Any individual who is a Foreign National
 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).

SBIMFTCPL reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.

Subject to the Regulations, any application for Units may be accepted or rejected in the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its Unit holders to accept such an application.

- m) Please indicate the status of the sole / 1st Applicant at the time of investment. Any change in status during the period of holding units should be given to assist in accurate tax treatment of income arising from such holdings. The abbreviations used in these sections are: HUF - Hindu Undivided Family; AOP - Association of Persons; BOI - Body of Individuals
- n) **Mode of Holding:** Tax concessions will be available only to the first named applicant. If the application is in the name of more than one individual, it will be treated as "Jointly" in case no choice under "Mode of holding(s)" is indicated. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Jointly" will allow operation of the account only if all the holders sign the instruction.
- 2 - **SECOND AND THIRD APPLICANTS' DETAILS:** The names of Second and Third Applicants should be provided here. Please see guideline 1 above.
- 3 - **BANK PARTICULARS:** SEBI has made it mandatory for investors in mutual funds to state their bank account numbers in their applications and in redemption requests. Investors are requested to provide these details in the space provided in the application form to enable verification of the bank mandate details and to also ensure expeditious clearing of instruments. This measure is intended to avoid fraud/misuse or theft of warrants in transit. Kindly note that applications not containing these details may be rejected.
- 4 - **SERVICES:** We offer an online account management service which gives you the latest details of your account 24 hours a day, seven days a week, including your current valuation and information on recent transactions. If you would like to view your account online please tick the relevant box and we will send you a PIN form. To help minimize paperwork you also have the option of receiving statements/other information by e-mail rather than by post. Investors who opt to receive

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statements / other information by e-mail may not receive the same by post. Please tick the relevant box to opt for this service.

5 - INVESTMENT AND PAYMENT DETAILS:

- i) Payment may be made by cheque/bank draft payable locally, at any of the SBIMF Investor Service Centres/SBIMF Investor Service Desks/Corporate Office of the Mutual Fund/Office of the Registrar/Investor Service Centres and Transaction Points of the Registrar or such other Collection Centres as may be decided by the Mutual Fund from time to time. Outstation cheques will not be accepted and application forms accompanied by such cheques will be rejected. No Cash will be accepted. Please do not pay Cash for subscription to any Agent. Cheque/D.D. to be crossed "Account Payee" only and should be drawn payable to: - "SBI PSU Fund".

ii) Unit holders must write the Folio number / Application number, if any, on the reverse of the cheques accompanying the Forms.

6 - INVESTMENT OPTIONS: Please tick the option - "Growth" or "Dividend Payout" or "Dividend Re-investment". If this is left blank or it is not clear, the default will be treated as "Growth" Option. Option exercised at the time of application may be changed by the investor at a later date by way of a communication to the Registrar of the Scheme. Such changes would be effective from a prospective date.

7- Dividend Reinvestment Facility : Subject to SEBI (Mutual Funds) Regulations, 1996, as and when the dividend is declared by the Scheme and the dividend amount payable is less than Rs. 250/- (Rupees Two Hundred and Fifty only), the same will be compulsorily reinvested in the respective Scheme/ Plan(s)/ Option(s) immediately on the ex-dividend date at applicable NAV.

8- DIRECT CREDIT OF DIVIDEND/REDEMPTION: SBIFM had entered into an agreement of direct credit facility of dividends / redemptions with the following banks: ABN Amro Bank, Allahabad Bank, Andhra Bank, AXIS Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Bank of Rajasthan, Canara Bank, Central Bank of India, Centurion Bank of Punjab, CITI Bank, Corporation Bank, Dena Bank, Deutsche Bank, Development Credit Bank, Federal Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Indus Ind Bank, ING Vysya Bank, Jammu & Kashmir Bank, Karnataka Bank, Karur Vysya Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, Saraswat Co-Op Bank, Standard Chartered Bank, State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of India (including SBS), State Bank of Indore, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore, Syndicate Bank, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank & Yes Bank. For the investors who have provided a core bank account with these banks, the default option for payment of dividend/redemption proceeds for all the prospective investment would be direct credit into their bank account.

The AMC may alter the list of banks participating in direct credit arrangement from time to time/ withdraw direct credit facility from banks, based on its experience of dealing with any such banks or add/withdraw the name of bank with whom direct credit facility arrangement can be introduced/discontinued as the case may be. However, in the event of direct credit facility being discontinued, the unitholders will receive payments in respect of dividend/redemption through other mode such as cheque, demand draft, etc.

9- Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) facilities are available only after the fund re-opens for continuous sales & repurchase.

10- Switchover facility: -Unit holders will have the facility of switchover to other options within a Plan/to other Plans in the scheme/other schemes. Switchover between the Growth & Dividend Options will be at the applicable NAV. Inter Scheme switches between equity schemes will not carry any entry load. However, exit load as applicable for the respective Schemes will be charged. The terms of switchover may change from time to time. At the time of switchover, the investors will be required to surrender unit certificates / Statement of Accounts. Switch-in in the fund will be allowed on all business days both during New Fund offer period and continuous offer period. Switch Out from the scheme will be allowed only after the fund re-opens for continuous sales & repurchase.

11 - NOMINATION FACILITY/ SUCCESSION: Nomination facility is available only for individuals applying on their own behalf. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. As per AMFI letter 35/MEM-COR/57/07-08 dated January 03, 2008, applicants can make multiple nominations to the maximum of three. This facility is also available to NRI investors. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time. Applicants may change their nomination at any time during the currency of the scheme. In case of multiple nominations, applicants must clearly specify the percentage of units in favour of each nominee. In case the applicants do not specify the percentage of units for each nominee, units will be distributed equally among all the nominees. Please note that such allocation/ share should be in whole numbers without any decimals making a total of 100 percent.

12 - DECLARATION AND SIGNATURES:

- a) All signatures should be in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in all cases be attested by an authorised official of State Bank Group (SBG), Magistrate, Notary Public under his/her official seal.
- b) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a duly certified notarised photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. If the PoA is not received within 30 days of submitting the application, the application is liable to be rejected.
- c) In the case of Corporates or any Non-Individual investors, the list of authorised signatories & board resolution should be submitted alongwith the application form.

Key Information Memorandum

LIST OF COLLECTION CENTRES

APPLICATIONS TOGETHER WITH DEMAND DRAFTS/CHEQUES MAY BE SUBMITTED AT ANY OF THE FOLLOWING CENTRES/BANKS

SBIMF INVESTORS SERVICE CENTRES

AHMEDABAD : SBIMF Investors Service Centre, 4th Floor, Zodiac Avenue, Opp Mayor Bungalow, Near Law Garden, Ahmedabad-380006, Tel.: (079)26423060,26463090, 26423070; **BANGALORE** : SBIMF Investors Service Centre, 1st Floor, Block I, SBI, LHO, Campus, 65, State Bank Road, Opp. Museum Road Post Office, Bangalore-560001, Tel.: (080)22123784, 22272284, 22122507; **BHILAI** : SBIMF Investors Service Centre, F-7 Commercial Complex, Uttar Gangotri, Supela, G.E. Road,Bhilai-490 023 Tel.: (0788) 2273261, 2272344, 4010955; **BHOPAL** : SBIMF Investors Service Centre, 133, Kay Kay Business Centre, Above City Bank, M.P.Nagar Zone -I, Bhopal-462011 Tel. : (0755) 2557341,4288277, 4288276; **BHUBANESHWAR** : SBIMF Investors Service Centre, SBI LHO Bldg, Ground Floor, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001, Tel.: (0674)2392401/501; **CHANDIGARH** : SBIMF Investors Service Centre, State Bank Of India,Local Head Office, 1st Floor, Sector - 17B, Chandigarh-160017, Tel. : (0172)2709728, 2711869; **CHENNAI** : SBIMF Investor Service Centre, Flat 3C,3rd Floor, Chaitanya Centre, No 12/21, Khader Nawas Khan road, Nungambakkam, Chennai- 600006, Tel. : (044)28331384/85, 42317230; **COIMBATORE** : SBIMF Investors Service Centre, 1st Floor, Above SBI R.S Puram Branch, 541, D.B Road, R.S Puram, Coimbatore- 641 002, Tel.: (0422) 2541666, 2540666; **ERNAKULAM** : SBIMF Investors Service Centre, 28/218 II Floor, Manorama Junction, Above SBI Ernakulam South Branch, S A Road, Panampilly Nagar, Ernakulam-682036 Tel.: (0484)2318886, 2323489; **GOA** : SBIMF Investor Service Centre, Ground Floor, Kamat Chambers, Opp. Neptune Hotel, Panaji Goa 403 001. Tel. : (0832) 2235283 / 6642475; **GURGAON** : SBIMF Investor Service Centre , Vatika First India Place,Tower B,Ground Floor,Block A,Sushant Lok Phase I,Near Sahara Mall, M G Road,Gurgaon-122002, Tel.: (0124) 4200828, 4083769; **GUWAHATI** : SBIMF Investors Service Centre, Sethi Trust Building,Unit-III, Above State Bank of India-GMC Branch, G.S.Road, Bhangagarh, Guwahati-781005, Tel: (0361)2463704, 2463747, 2130366; **HYDERABAD** : SBIMF Investors Service Centre, 1st Floor, State Bank of India, Local Head Office, Koti, Hyderabad-500195, Tel.:(040)24756241, 24756066; **INDORE** : SBIMF Investors Service Centre, 215-216 City Centre, 2nd floor,570 M.G. Road, Indore-452001, Tel.: (0731)2541141, 4045944; **JAIPUR** : SBIMF Investors Service Centre, 1st Floor, SBI Tonk Road Branch, Near Times of Indian Building, Tonk road, Jaipur 302015, Tel.: (0141) 2740061,2740016; **KANPUR** : SBIMF Investor Service Centre, C/o State Bank of India, C/o. SBI C & I Division - Main Branch, M. G. Road, Kanpur, Tel.:(0512), 2331631; **KOLKATTA** : SBIMF Investors Service Centre, Jeevandeep Bldg,No 1, Middleton Street, 9th Floor, Kolkatta-700 071 Tel.: (033) 22882342/22883767/22883768; **LUCKNOW** : SBIMF Investors Service Centre, G-16, Kasmande House,2, Park Road, Hazratganj,Lucknow-226001, Tel.: 0522- 2286741, 2286742; **LUDHIANA** : SBIMF Investor Service Centre, C/o. State Bank of India, 1st Floor, Main Branch, Civil Lines, Ludhiana-141 001, Tel.: (0161)2449849, 2449859; **MUMBAI** : SBIMF Investors Service Centre, Ilaco House, 2nd Floor, P M Rd, Behind Citi Bank, Fort, Mumbai - 400 001 Tel.: (022) 6653 2800, 2807- 10; **NAGPUR** : SBIMF Investors Service Centre, Shreeram Towers, 2nd Floor, Unit No 133, Beside NIT Building, Kingsway, Nagpur-440001. Tel.: (0712) 6458368, 6640311; **NEW DELHI** : SBIMF Investors Service Centre, 5th Floor, Ashoka Estate, 24 Barakhamba Lane, New Delhi-110001, Tel.: (011) 23466666; **PATNA** : SBIMF Investors Service Centre, SBI Main Branch, West Gandhi Maidan, Patna-800001, Tel. (0612) 3242047, 2219232; **PUNE** : SBIMF Investors Service Centre, Madhuri Kishor Chambers, 3rd Floor, Near Passport Office, Senapati Bapat Road,Pune-411016, Tel. : (9520)25670961, 25653398, 25653399; **RANCHI** : SBIMF Investors Service Centre, C/o. State Bank Of India,Upper Bazar Branch, 2nd Floor, Metro Market, Kutchery Road, Ranchi-834 001, Tel. : (0651) 2213413, 2213212; **SURAT** : SBIMF Investors Service Centre, Higher Ground Floor, Meghratna Shopping Complex, Athugar Street, Nanpura,Surat - 395 001, Tel.:(0261) 2462754, 6646555, 3994800; **THIRUVANTHAPURAM** : SBIMF Investor Service Centre, 25/373(9), Govt. Press Road, Thiruvananthapuram-695001, Tel.: (0471) 4011590, 4011591; **VADODARA** : SBIMF Investors Service Centre, 101 - 105, Glacier Complex,Near Pizza In, Jetalpur Road, Vadodara - 390007 Tel. : (0265) 2323010; **VIJAYAWADA** : SBIMF Investors Service Centre, 1st Floor, Sri Rajarajeswari Complex, DNo.29-6-23, Rama Chandra Rao Road, Suryaraopet, Vijayawada - 520002. Tel.: (0866) 2438217, 2436113.

SBIMF INVESTOR SERVICE DESKS

AGRA : SBIMF Investors Service Desk, SBI Main Branch, Chipitola, Agra-282001, Tel. (0562) 32555061, 4008091; **AJMER**: SBIMF Investor Service Desk, C/O SBI Special Branch,Ajmer - 305001, Tel.: (0145)2426284; **ALLAHABAD**: SBIMF Investor Service Desk, UG-13, Vashishta Vinayak Tower, Tashkent Marg, Civil Lines, Allahabad-211006, MOBILE: 91 9838070470, Tel.: (0532) 2261028; **AMRITSAR** : SBIMF Investors Service Desk, Personal Banking Branch, SCO 3, Lawrence Road, Amritsar-143001 Tel.: (0183)2221755; **ANAND**: SBIMF Investors Service Desk,C/o State Bank of India,Nr D N High School,Station Road,Anand - 388 001 Tel.: (02692) 243210; **AURANGABAD** : SBIMF Investors Service Desk, Viraj Complex, Opp. Big Cinema, Above SBI STM, Khadkeshwar, Aurangabad - 431001, Tel.: (0240) 3244781; **BATHINDA**: SBIMF Investor Service Desk, State Bank of India, 1st Floor, A.D.B. Branch, Guru Kashi Marg, Bhatinda-151001 **BHAVNAGAR**: SBIMF Investor Service Desk, C/o. SBI Darbargadh Branch, 2nd Floor, Aamba Chowk, Bhavnagar - 364002, Tel. : (0278) 2563488; **BELGAUM** : SBIMF Investor Service Desk, C/o.SBI Main Branch,Near Railway Station Camp, Belgaum-590001, Tel. : (0831) 2422463; **BELLARY** : SBIMF Investor Service Desk, C/o.SBI commercial Branch, Station Road Bellary-583101; **CALICUT** : SBIMF Investor Service Desk, C/o SBI NRI Branch , 2nd Floor, Aydeed Complex, YMCA Cross Road, Calicut - 673001 Tel. : (0495) 2768270, 4020079; **DEHRADUN** : SBIMF Investors Service Desk, SBI Main Branch, 4, Convent Road, Dehradun, Tel. : (0135)2651719; **DHANBAD** : SBIMF Investor's Service Desk,C/O State Bank Of India,Main Branch,Bank More,Dhanbad-826001, Jharkhand, Tel. : (0326)2301545; **DHARAMSHALA** : SBIMF Investor Service Desk, Camp Office , State bank of India Regional Business office, Centre Point Building, Civil Line Dharamshala; **DURGAPUR** : SBIMF Investors Service Desk, C/o State Bank of India ,City Centre Branch, Durgapur-713216, Tel. : 2544191/192; **FARIDABAD** : SBIMF Investors Service Desk, C/o. SBI Commercial Br., 65, Neelam Bata Road, Near Mahalaxmi Hotel, NIT Faridabad, Haryana - 121001, Tel. : (0129) 4030661; **GHAZIABAD** : SBIMF Investor Service Desk, SIB branch 1st floor navyug Market,Ghaziabad (U.P.), Tel. : (0120) 2797582; **GHORAKHPUR** : SBIMF Investors Service Desk, C/o State Bank Of India, Gorakhpur Branch,, Bank Road, Gorakhpur (U.P.) PIN-273001, Tel. : (0551) 2203378; **GWALIOR** : SBIMF Investor's Service Desk, C/O State Bank Of India, Gwalior Main Branch,Bada, Lashkar Gwalior-474001, Tel. : (0751) 2447272; **HISSAR** : SBI Funds Management Pvt Ltd,SBIMF Investors Service Desk,42,Red Square Market, Nr.Hotel Regency,Hisar -125001, Haryana, Tel. : (01662) 238415; **HUBLI** : SBIMF Investor Service Desk, C/o SBI, Post Box No.7, 1st Floor, Keshwapur, Hubli-580 023, Tel. : (0836) 2368477; **JABALPUR** : SBIMF Investor Service Desk C/O Sbi Personal Banking Branch,Near Bus Stand,Napier Town ,Jabalpur-482001, Tel. : (0761) 2450542; **JALANDHAR**: SBIMF Investors Service Desk,C /O State Bank Of India, 39-A , Green Park , Cool Road ,Jalandhar, Tel. : (0181) 2238415; **JAMMU** : SBIMF Investors Service Desk, Ground Floor, State Bank of India Administrative Office, Rail Head Complex, Bahu Plaza. Mob.: 9906909643, Tel. : (0191) 2474975; **JAMNAGAR** : SBIMF Investors Service Desk, C/O SBI Main Branch, New Super Market, Jamnagar, Tel. : (0288) 2660104; **JAMSHEDPUR** :SBIMF Investors Service Desk, C/o SBI Bistupur, Jamshedpur-831001, Tel. : (0657)2440446; **JHANSI** : SBIMF Investors Service Desk, C/o SBI Main Barnch, Jhansi-284001, Mob No. 9838476959; **JODHPUR** : Sbiimf Investors Service Desk, 201, Shree Plaza,658 Residency Road, Sardarpura,Jodhpur- 342003, Tel. : (0291) 2611928; **KOLHAPUR** : SBIMF Investor Service Desk, 3rd Floor, Ayodhya Towers,, Station Road,, Kolhapur-416 001, Mob.: 9325663494, Tel. : (0231) 2680880; **KOTA** : SBIMF Investor Service Desk, SBI Main Branch, Chawani Choraha, Kota - 324 005, Tel. : (0744)2390631; **MADURAI** : SBIMF Investors Service Desk, Ist Floor Suriya Towers,273, Goodshed street,Madurai-625001, Tel. : (0452)4374242; **MANGALORE** : SBIMF Investors Service Desk, C/o State Bank Of India - Arya Samaj Road Branch, Balmatta, Mangalore - 575003, Tel.: (0824)2445892; **MEERUT** : SBIMF Investors Service Desk, C/O SBI Zonal Office, Garh Road, Meerut-250005; **MORADABAD** : SBIMF Investor Service



Desk, C/o SBI Main Branch, Civil Lines, Moradabad-244001, Tel.:(0591) 2411411; **MYSORE** : SBIMF Investor Service Desk, Mothikhana Building, 1st Floor, New Sayyaji Rao Road, Mysore 570024, Tel.: (0821)4242919; **NASHIK** : SBIMF Investors Service Desk, SBI SPBB Branch, Plot No.56 Thatte wadi, Off College Road, Opp. Vadnagare Showroom, Nashik - 422 005, Tel. : (0253) 6575888; **PATIALA** : SBIMF Investor Service Desk, Sukhmani Financial, Super Market Railway, Dukhniwaran Market, Near Modern School, Patiala - 147004 Tel.: (0175) 5007746; **PANIPAT** : SBIMF Investors Service Desk, C/O State Bank of India , G T Road Panipat, **RAIPUR** : SBIMF Investor Service Desk, C/o State Bank of India, Kutchery Branch, Kutchery Chowk, Raipur (C.G.) - 492001 Tel. : (0771)2543355; **RAJAHMUNDRY**: SBIMF Investors Service Desk, C/o, SBH Main Branch, T Nagar, Rajahmundry - 533 101, Tel. : (0883)2434002; **RAJKOT** : SBIMF Investors Service Desk, C/o SBI Rajkot Main Branch, 1st Floor, Jawahar Road, Rajkot - 360 001, Tel. : (0281)2239437; **ROURKELA** : SBIMF Investors Service Desk, C/ o. State Bank of India, Rourkela Industrial Estate Branch, Panposh Road, Civil Township, Rourkela - 769004, Mob.: 9437061978, Tel. : (0661) 250 1111; **SALEM** : SBIMF Investors Service Desk, SBI Funds Management Pvt Ltd., Nakshatra Trade Mall", No.55/1, Ramakrishna Raod, Near Gopi Hospital, Salem-636007, Tel.: (0427) 4552289; **SHIMLA** : SBIMF Investor Service Desk, C/o State Bank of India, New Building (2nd Floor), Kali Bari, The Mall, Shimla, Tel. : (0177) 2807608; **SILIGURI** : SBIMF Investors Service Desk, Ganeshayan Building -2 Nd Floor, Beside Sky Star Building, Sevoke Road, Siliguri-734001, Tel.: (0353) 2537065, 2461703, 2534206; **SRINAGAR** : SBIMF Investors Service Desk, C/ o. State Bank of India -Regional Office, Maulana Azad Rd, Opp. Govt Women's College, Srinagar, , Tel. : (0194) 2474864; **THIRUCHIRAPALLI** : SBIMF Investor Service Desk, State Bank of India, MICR Branch, Asha Arcade, 73, Promenade Road, Cantonment, Trichy-620001, Tel. : 0431-4000667; **TIRUNELVELI** : SBIMF Investor Service Desk, 182 E, Shop no 7, Arunagiri Uma Complex, S.N.High Road, Tirunelveli - 627001, Tel.: (0462) 4220023; **TIRUPATI** : SBIMF Investor Service Desk, C/O Sbi Korlagunta Branch, Near Leelamahal Junction, Tirupathi.-517501 Mob. No: 09959911975 Tel.: (0877) 2280208 , 6450828; **VARANASI** : SBIMF Investors Service Desk, 2nd Floor, Banaras TVS Building, D-58/12, A-7, Sigra, Varanasi-221010, Tel. : (0542) 2222492; **VISHAKHAPATNAM**: SBIMF Investor Service Desk, C/o.SBI Main Branch, Near Rednam Circle, Vishakhapatnam- 530 020, Tel. : (0891) 3293018/ 09848411546; **WARANGAL** : SBIMF Investors Service Desk, 1st Floor, C/o. SBH Zonal Office, JPN Road, Warangal - 506002 Tel.: (0870) 2430307

SBIMF INVESTOR SERVICE POINT

CHINCHWAD (ISP Pune) : SBIMF Investor Service Point, Shop No.1, Ratnarekha Building, Pawna Nagar, Chapekar Chowk, Adjacent to SBI ATM, Opp. P.N.Gadgil Shop, Chinchwad, Pune - 411 033; **BAREILLY**: SBIMF Investor Service Point, MPST Cell, SBI, Administrative Office, Bareilly, (U.P.)PIN- 243001; **MOB** No.9719400168/7830111140; **BORIVALI** : SBIMF Investors Service Point, Shop 17, Star Trade Centre, Near Chumunda Circle, Borivali (W), Mumbai - 400 092. Tel.: (022) 2892 7551; **NEHRU PLACE** : SBIMF Investors Service Point, SBI, 40 Bakshi House, Nehru Place, New Delhi-110018, Tel.: (011) 26224606; **NOIDA** : SBIMF Investors Service Point, GF-07 ansal fortune arcade K- block, Sector - 18, Noida - U P NOIDA-201301, Tel. : (0120) 4232214; **PITAM PURA** : SBIMF Investor Service Point, H-4/G-10, Vardhman NX Plaza, Netaji Subhash Place, Delhi-110034, Tel. : (011) 23751974; **THANE** : SBIMF Investor Service Point, Shop 1, Kashinath CHS, Near Ghantali Devi Mandir, Naupada, Thane - 400 602. Tel.: (022) 2541 4594

COLLECTION BANKS**HDFC BANK LTD.**

AGRA: Wasan Plaza , Sanjay Place **AHMEDABAD**: Ellis Bridge **AHMEDNDR.**: Ambar Plaza, Station Rod **AJMER**: Adj.to Swami Cmplx **AKOLA**: Sethi Heights, Opp. Zilla Parishad **ALIGARH**: Bhalla Cmplx Ramghat Rd **ALLAHABAD**: civil lines **ALWAR**: Bhagat Singh Circle **AMBALA**: Nicholson Rd Ambala Cantt **AMRAVATI** : Rasik Plaza, Jaystambh Chowk **AMRELI**: Manekpara Main Rd. **AMRITSAR**: 26 Kennedy Avenue **ANAND**: Sanket Cmplx, Grid cross Rd **ANKLESHWAR**: GIDC Estate, S.A.Motors Building **ASANSOL**: P.C Chatterjee Mkt. **AURANGABAD**: Divekar Plaza, Padampura. **BAGALKOT**: opp. railway Station **BALASORE**: F.M.Circle **BANGALORE**: "SALCO CENTRE", Richmond Rd. **BARDOLI**: Shree Ambika Niketan, Station Rd **BAREILLY**: Krishna Place, Civil Lines **BARODA**: Midway Heights, Kala Ghoda **BATALA**: SCF173-174 Jalandhar Rd **BEGUSARAI**: Kachhari Chowk, Today Mkt.. **BELGAUM**: Opp District Hospital **BHAGALPUR**: Triveni apartment **BHARUCH**: Alfa Society, Link Rd **BHATINDA**: Liberty Chowk, Civil Lines **BHAVNGR.**: Sterling Point, Waghawadi Rd **BHILAI**: Chauhan Estate, G.E. Rd **BHILWARA**: SK Plaza, Pur Rd **BHIWADI**: RIICO CHOWK **BHIWANI**: Jalan Ngr., Meham Chowk **BHOPAL**: Asha Avenue, M P Ngr. **BHUBANESWAR**: Business park, Sahid Ngr.. **BHUJ**: Sunrise Tower, Hospital Rd **BHUSAVAL**: Mansingh Cmplx. Jamner Rd **BIKANER**: Roshan Plaza, Rani Bazar **BILASPUR**: A-99 Link Rd Near Agresen Chowk **BOKARO**: City Centre, Sector-4 **BURDWAN**: 45 GT RD **CALICUT**: Simax Towers, Kannur Rd **CHANDIGARH**: sco-189-190 Sector 17 C. **CHENGANASSERY**: Golden Towers, MC Rd **CHENGANNUR**: Bin Tower, M.C Rd **CHENNAI**: 751 b, Mount Rd **COCHIN**: Palarivattom 25 **COIMBATORE**: Classic Towers, Trichy Rd **CUDDAPAH**: RRR Towers, RS Rd **CUTTACK**: Holding No 32, 32/A Bajrakabati Rd **DAHANU**: Matru Ashish, Irani Rd **DAMAN**: ACE Shopping Mall, Dilip Ngr. **DARBHANGA**: Natraj Bhawan, Katki Bazar **DAVANGERE**: B H M Enclave, HM Rd **DEHRADUN**: Rajpur Rd **DELHI**: Fig-Ops 1st Floor, Kailash Bldg **DEOGHAR**: assam access Rd **DHANBAD**: Sri Ram Plaza, **DHARAMSHALA**: Centre Point, Civil Line **DHULE**: Mundada Arcade, Parola Rd, **DURGAPUR**: Balai Commercial Cmplx, Nachan Rd **ERODE**: Lotus Enclave, Brough Rd **FAZILKA**: MC No. 594, Gausahala Rd. **FEROZEPUR**: Udhman Singh Chowk **GANDHIDHAM**: Plot no.1, Sector-8, Rabindranath Tagore Rd **GAYA**: K.P.Rd Near Ghanta Ghar **GONDAL**: Aadinath Cmplx, college chowk **GORAKHPUR**: Shreenath Cmplx, Civil Lines **GURDASPUR**: SCF-1 Improvement Trust Bldg, Hanuman Chowk **GUWAHATI**: Mishra Cmplx, Jail Raod **GWALIOR**: J K Plaza, Lashkar **HAJIPUR**: Vimeal Cmplx, Dak Banglow Rd **HALDWANI**: 8/6 Bhotia Paraw, Nainital Rd **HAMIRPUR**: NH-88, New Rd **HAZARIBAGH**: Annanda Chowk, **HIMMATNAGAR**: Kumar House, Durga Oil Mill Compound. **HISAR**: Red Square Mkt., Railway Rd **HOSHARPUR**: Maharaja Hotel, Sutheri Rd **HOSUR**: Maruthi Ngr., Near Dharga **HUBLI**: Shriram Plaza Dervice Branch Club Rd. **HYDERABAD**: Suryodaya, Begumpet **ICHALKARANJ**: Main Rd , Janta Chowk. **INDORE**: Brilliant Avenue, Behind Bombay Hospital **JABALPUR**: Kumbhare Mension, SBI Chowk **JAGADHRI**: Rajesh Ngr. Colony, Ambala Rd. **JAGRAON**: Opp SSP Office, Tehsel Rd **JAIPUR**: Ashok Marg, C-Scheme **JALANDHAR**: GT Rd, Nr. Narinder Cinema **JALGAON**: Sukan Heights, Near Central Bus Stand **JAMMU**: Rail Head Commercial Cmplx, Gandhi Ngr. **JAMNAGAR**: Saru Section Rd **JAMSHEDPUR**: SNP Area, Sakchi **JHANSI**: Damroo Cinema Cmplx, civil Lines **JIND**: Rani Talab Jind **JODHPUR**: Keshav Comlex, Mandore Rd **JUNAGADH**: Moti palace, Moti baugh Rd **KADI**: Radhaswami Cmplx **KAITHAL**: Ambala Rd, Pehowa Chowk **KANGRA**: Near Bus Stand **KANNUR**: KVR Tower, South Bazar **KANPUR**: Civil Lines **KAPURTHALA**: The Mall Near Mgn Public School **KARAD**: Kolhapur Naka **KARNAL**: opp. Mahabeer Dal Hospital **KARUR**: Annai Plaza, Kovai Rd **KHANNA**: G.t. Rd **KOLHAPUR**: Gemstone Nr Central bus stand **KOLKATA**: Abhilasha - II, 6 Royd Street **KOLLAM**: VGP Bulidings, **KOTA**: Main Jhalawar Rd **KOTKAPURA**: Faridkot Rd, **KOTTAYAM**: Unity Buildings, KK Rd **KURUKSHETRA**: Kalawati Mkt., Railway Rd **LATUR**: Shri Prabha Arcade, Nr Ngr. Parishad **LUCKNOW**: Pranay towers 38 **LUDHIANA**: SCO-54, Phase -2 Urban Estate Dugri **MADURAI**: Sri Nithyakalyani Towers, North Veli Street **MANDI GOBINDGARH**: Hukam Chand Building, Near Main Post Office **MANGALORE**: Ideal Towers, G T Rd **MANJERI**: Kurikkal Plaza, Kacherippadi **MATHURA**: Opp Bsa College **MEERUT**: HDFC Western Kutchery Rd **MEHSANA**: Prabhu Cmplx, Highway Rd **MOGA**: GT Rd Thaman Singh Gill Mkt. **MORADABAD**: Chaddha Cmplx, GMD Rd **MORVI**: Om Shopping Cmplx, Ravapur Rd **MUMBAI**: Maneckji Wadia Building, Near Kala Ghoda **MUZAFFARNAGAR**: Bagh Kambal Wala, Jansath Rd. **MUZAFFARPUR**: Tilak Maidan Rd **MYSORE**: Mythri Arcade **NABHA**: Patiala gate **NADIAD**: Shootout Building, College Rd **NAGPUR**: Mile Stone, Wardha Rd **NARNAUL**: Mahinder Garh Rd **NASIK**: Archit Centre, Near Mahamarg Bus Stand **NAVARI**: Nandani Cmplx, Station Rd **NAWANSHAHAR**: Banga Rd, Nawanshahar **NELLORE**: G.V.R. Enclave, G.T. Rd **PALAKKAD**: Chandranagar Jn. **PALANPUR**: Nr. Cozy Tower, Opp : Joravar Palace **PANIPAT**: Opps Railway Rd, G.t Rd **PANJIM**: Milroc Lar Menezes, Swami Vivekanand Rd. **PATHANAMTHITHA**: ABAN Arcade, Ring Rd **PATIALA**: Leela bhawan, Near Gopal Sweets **PATNA**: jamal rd **PERINTHALMANA**: Sree Cmplx, Calicut Rd, **PHAGWARA**: Kalra Cmplx, G T Rd **PONDICHERRY**: T.S.No.6, 100Ft Rd, **PORBANDAR**: OM Shiv Shakti R.d.chambers, M.G. Rd **PUNE**: Fortune Square, Shivajinagar **RAIPUR**: Chawla Towers, Shankar Ngr. **RAJAHMUNDRY**: Danavaipet **RAJAPALAYAM**: 251 E Kadabankulam Main **RAJKOT**: Shivalik - V, Gondal Rd **RAJPURA**: Clibre Mkt. **RAMGANJ MANDI**: bazaar no -1, opp sbjy bank **RAMHGARH**: N.H-33 Main Rd **RANCHI**: 56 Rohini Cmplx, Lalpur **RANIGANJ**: N S B Rd **RATLAM**: Station Rd **RATNAGIRI**: Mangesh Shanta Apartment **REWARI**: Modal Town, Old Court Rd **RISHIKESH**: Mc No 53 Mj Mall **ROHTAK**: Jawahar Mkt., Model Town. **ROORKEE**: Civil Lines **ROPAR**: Raj Hotel Cmplx, College Rd **ROURKELA**: Dewadi Bhavan **RUDRAPUR**: Nanital Rd **SAHARANPUR**: Court Rd **SALEM**: 5/241-F Rathan Arcade, Five Rds **SAMBALPUR**: Nayapara Golebazar **SANGAMNER**: 1 Janak Plaza, New Ngr. Rd **SANGLI**: Venkatesh senate, Sangli Miraj Rd **SANGRUR**: SCO-1, 2, 3.Kaula Park **SHILLONG**: Anders Mansion, Police Bazar **SHIMLA**: Shimla3, Jankidas Bldg. **SHIMOGA**:

Key Information Memorandum

Sharavathi Cmplx, Savarlane Rd **SILIGURI**: Hill Cart Rd **SILVASSA**: Jaypee House, Opp. Patel Petrol Pump **SINDHANUR**: Ward No 12, Kushtagi Rd **SOLAN**: the mall Rd **SOLAPUR**: Sun Plaza Bldg, Lucky Chowk **SRINAGAR**: M. S. Shopping Mall, Residency Rd **SURAT**: Crossway Mall, Ghod Dod Rd **SURENDRANAGAR**: Middle Point, Main Rd **THALASSERY**: Sahara Centre, AVK Nair Rd **THENI**: Periyakulam Rd **THIRUVALLA**: Illampallil BuildingsMC Rd **TIRUNELVELI**: Trivandrum High Rd, Vannarpettai, **TIRUPATI**: Krishna Arcade, Near Annamaiah Circle **TIRUPUR**: Chidambaram Cmplx, Kumaran Rd **TIRUR**: KMS Tower, Thazhepalam **TRICHUR**: Global Centre, MG Rd **TRICHY**: Pla Kanagu Towers, Thillainagar **TRIVANDRUM**: BOB Plaza, Pattom **UDAIPUR**: Uday, Durga nursery **UDUPI**: Panduranga Tower, Court Rd **UNJHA**: Suvudhi Cmplx, Station Rd **VALSAD**: Ekta Apt, Tithal Rd **VAPI**: Kanta Trade Center, GIDC Char Rasta **VARANASI**: kush Cmplx, sigra **VELLORE**: 73 Officers Line **VERAVAL**: "Amrut Deep", Rajmahal Rd **VIJAYAWADA**: Valluri Cmplx, M G Rd **VISAKHAPATNAM**: Potluri Castle, Dwarakanagar **WARANGAL**: Nakkalagutta, Hanamkonda

AXIS BANK LTD.

ABOHAR: Khasra No. 1275, Circular Rd. **ADDA DHAKA**: Khata No. 601/671, Khasra No. 72/14/2 **ADILABAD**: H. No. 4-3-60/10,11, Opp. Bus Stand **AGRA**: Friends Tower, Sanjay Place **AGARTALA**: Banik Tower, HG Basak Rd. **AHMEDABAD**: Trishul', Ellis Bridge **AHMEDNAGAR**: Hotel Sanket Cmplx., Tilak Rd. **AIZAWL**: House No. A/69/A, Chanmar, **AJMER**: Kutchery Rd., India Motor Circle **AKOLA**: 'Khatri House', Amankha Plot Rd. **ALIGARH**: Omji Cmplx., Ramghat Rd. **ALLAHABAD**: Civil Station, Civil Lines **ALAPPUZHA**: Danis Arcade, Cullen Rd. **ALWAR**: Jai Cmplx., Rd. No.2 **AMBALA**: Lic Office, Jln Marg, Jagadri Rd. **AMBIKAPUR**: Benaras Chowk, NH 78 **AMRAVATI**: Gulshan Tower, Nr. Jaistambh Chowk **AMRELI**: Om Nagnath Cmplx., Nr. Nagnath Temple **AMRITSAR**: 29, Kennedy Avenue, Court Rd. **ANANTAPUR**: Nithin Cmplx., Subhash Rd. **ANGUL**: Shreeram Market Cmplx., Main Rd. **ANKLESHWAR**: Plot No.C-3/9, Nr. Railway Station **ARAMBAGH**: Link Rd. **ARNI**: Thatchur Rd. **ASANSOL**: Purbasha Banquet Hall, Apurba Cmplx., Sen Raleigh Rd. **ATHNI**: "Sidheshwara Cmplx.", Inamdarpet **ATTUR**: Niresh Cmplx., Cuddalore Main Rd. **ATUL**: Atul Cmplx., Opp. State Bank Of India **AURANGABAD**: Sakar Bldg., Adalat Rd. **AZAMGARH**: No. 296, Civil Lines, Nr. LIC Branch II **BADDI**: Fauji Cmplx., Sai Rd. **BAGALKOT**: Nagappana Katte, Opp. Kerudi Hospital **BAGHA PURANA**: Khasra No. 1487/2-13, Mudki Rd. **BAHRAICH**: R.K. Tower, Digihaj Tiraha **BALLABGARH**: Plot No.40, Sco, Sector 7 **BALASORE** (**BALESHWAR**): Subhra Plaza, O T Rd. **BALLIA**: Khasra No. 72/3, Mauza Midhi, Hotel Chandrawali Bldg. **BALURGHAT**: Chakbhabani (Rathtala) **BANGALORE**: M. G. Rd., Block A **BANGA**: Khasra No. 70/18 Phagwara-Banga Main Rd. **BANKURA**: Nutan Chati **BANSWARA**: Paras Enclave, Mohan Colony Circle **BAPATLA**: Radam Bazar, Car Street **BARAMATI**: 'Guddi' Bldg., Bhigwan Rd. **BAREILLY**: Civil Lines **BARABANKI**: Gram-Obri, Lucknow-Faizabad Rd. **BARBIL**: Hotel Prachi, Opp. Barbil Bus Stand **BARDOLI**: Manchhaba Sankruti Bhavan, Sardar Baug **BARGARH**: Chanda Market Cmplx., NH 6 **BARIPADA**: K.C. Circle **BARNALA**: "Meghraj & Son's Bldg.", College Rd. **BASTI**: Mohalla-Murti Jot, In front of Kotwali **BATALA**: Jalandhar Rd., Shastri Nagar **BATHINDA** (**BHATINDA**): Mc Bldg. No. 2089, Tp Scheme, The Mall **BAZPUR**: Khasra No. 200-MI, Main Doraha Rd. **BEGUSARAI**: Radhakrishna Market, Main Rd. **BEHARAMPUR**: 3/20, K K Banerjee Rd., Lal Dighi **BELGAUM**: Congress Rd., Tilakwadi **BELLARY**: Siddhartha Cmplx., Parvathi Nagar **BETIAH**: Supriya Rd., Opp. Kishan Hotel **BERHAMPUR** (**GANJAM**): Time World, Tata Benz Square **BHAGALPUR**: 34, Patal Babu Rd. **BHARUCH**: Shri S'Ad Vidya Mandal Institute Of Technology **BHAVNGR.**: Waghawadi Rd. **BHILAI**: Utttar Gangotri, Off. G E Rd., Supela Chowk **BHILWARA**: Ganpati Enclave, Pur Rd. **BHADRAK**: R. C. Behera Market Cmplx., Salandi By Pass **BHARATPUR**: Khasra No. 1067 Circular Rd. (Khumber Circular-Station Rd.) **BHATAPARA**: Sai Sadan, Main Rd. **BHAWANIPATNA**: Statue Square, Nr. Palace **BHIWADI**: Aggarwal Enterprises Bldg., RIICO Chowk **BHIWANI**: Khasra No. 723/2, Circular Rd., Baba Nagar **BHOPAL**: Star Arcade, M.P.Nagar **BHUBANESHWAR**: Satyanagar **BIDAR**: Seenu Cmplx., Gandhi Gunj **BIHARSHARIF**: Kashi Takiya, Ranchi Rd. **BIJAPUR**: V.K.G. Cmplx., M.G. Rd. **BIKANER**: Shree Gaurav Cmplx., Rani Bazar Rd. **BILASPUR**: Rama Trade Centre, Nr. New Bus Stand **BOKARO**: Hotel Blue Diamond, Western Avenue **BOLANGIR**: Tara Cmplx., Bhagarthi Chowk **BOLPUR** (**BOLPAR**): Municipal Super Market, Shantiniketan Rd.. **BONGAIGAON**: Corporate Tower, Chapaguri Rd. **BULANDSHAHR**: D.M. Colony Rd., Civil Lines **BULDHANA**: Karanja Chowk, Main Rd. **BUNDI**: New Dhan Mandi Rd., Lanka Gate Commercial Scheme **BURDWAN**: G. T. Rd. **BURHANPUR**: Navagrahe Parisar, Amravati Rd. **CALICUT** (**KOZHIKODE**): "Karupalli Arcade", Ymca Cross Rd. **CHALISGAON**: Major Corner, Ghat Rd. **CHAMARAJANGR.**: Mahaveer Mansion, Sampige Rd. **CHANDAUASI**: Daya Krishna Plaza, Azad Rd. **CHANDIGARH**: SCO 343-344, Sector 35-B **CHANDRAPUR**: Civil Lines, Next to DCC **CHENNAI**: Dr.Radhakrishnan Salai, Mylapore **CHHATARPUR**: Narain Plaza, Jawahar Rd. **CHICKMAGALUR**: Basavanahalli Main Rd., Next to Taluk Office **CHIKODI**: Indiranagar, N M Rd. **CHILLAKALLU**: Main Bazaar, Jaggayyapeta Rd. **CHINDWARA**: Sharma Cmplx., Satkar Choraha **CHINNAMIRAM**: J P Rd., Venkatarajunagar **CHIPLUN**: Hotel Atithi, Mumbai Goa Highway **CHIRALA**: R R Rd. **CHITRADURGA**: Reddy Jana Sangha (R)Bldg., B D Rd. **CHITTAURGARH**: Sukhadia Market, Sector 1 **CHITTOOR**: 'Sindhu Towers', Prakasam High Rd. **COCHIN** (**KOCHI**): Chicago Plaza, Rajaji Rd. **COIMBATORE**: Vigneswar Cresta, vinashi Rd. **CONTAL**: Serpur Etwaribar **CUDDALORE**: Nethaji Rd., Manjakuppam, Cuddalore **CUTTACK**: Jayashree Plaza, Dolamondai, Badambadi **DAHEJ**: "Maruti Cmplx.", IPLC Chowkad **DAHOD**: Vrundavan Hotel, Station Rd. **DAMAN**: Sagar, Teen Batti **DAMOH**: Hotel Rambhog, Station Rd. **DARBHANGA**: Govindlal Jajodia Path, Mirzapur Rd. **DARJEELING**: Maryland Resorts Ltd., Rink Mall, Laden la Rd. **DAUSA**: First Tower, Agra Rd. **DAVANAGERE**: Renuka Extension, P.B. Rd. **DEESA**: Panchal Cmplx., Railway Station Rd. **DEHRADUN**: Raipur Rd. **DEOGHAR**: Seth Surajmall Jalan Rd., Caster Town **DEORIA**: Mohalla Bhattwalia, Barhat Rd. **DEWAS**: Lic Of India, Moti Bungalow, A. B. Rd. **DHAMTARI**: Jagdalpur Rd., Nr. Kothari Park **DHANBAD**: Shri Ram Plaza **DHARMANGR.**: DNV Rd. **DHARMAPURI**: Nethaji Bye Pass Rd. **DHENKANAL**: Mahabirbazar **DHULE**: Lane No. 2, Main Market, Lalbaug **DIBRUGARH**: RKB Path Opp. Head Post Office **DIMAPUR**: Circular Rd., Nr. City Tower **DINDIGUL**: 'Spencer's Compound', Salai Rd. **DUMKA**: Bhagalpur Rd. **DURG**: Jeevan Plaza Commercial Cmplx., G.E. Rd. **DURGAPUR**: Sahid Khudiram Sarani, City Center **EDARAPALLI**: Nr. RTC Cmplx. **ELURU**: Eadaravari Street, Ramachandra Rao Pet **ERODE**: Adjoining Sudha Nursing Home, Perundurai Rd., Veerappan Chathiram Panchayat, **ETAWAH**: New Colony, Mohalla Chougurji, Kachehri Rd. **FAIZABAD**: Opp. Circuit House, Civil Lines **FARRUKHABAD**: ITI Chauraha, Shyam Nagar, Thandi Sarak **FARIDKOT**: Circular Rd. **FATEHABAD**: Mauz Basti Bhivan, Karan Plaza, Nr. Mini Secretariat **FIROZABAD**: Vimala Tower, Opp. Bus Stand, Agra Rd. **FEROZEPUR**: Harji Niwas, 1-The Mall **GADAG**: CEEKAY Towers, J. T. Mutt Rd., Nr. General Hospital **GANDHIDHAM**: Plot No.349, Sector 12/B **GANGANGR.** (**SRIGANGANGR.**): Jawahar Nagar, Adjacent To Gupta Nursing Home **GANGAWATI**: "Sri Rama Cmplx.", LG Rd. **GANGTOK**: New Market, M.G. Rd. **GARHSHANKAR**: Garhshankar-Chandigarh Rd., Nr. LIC Office **GAWLI PALASIA**: Agra Bombay Rd. **GAYA**: North Church Rd., PS Civil Lines **GEHRI MANDI**: Khata No.185/371-374/1-375-376 **GHAZIABAD**: Ambedkar Rd., Nehru Nagar **GIRIDIH**: Raja Bangla., Main Rd. **GOBINDGARH**: Vikas Nagar, G.T. Rd. **GODHRA**: Bhagwat Nagar, Prabha Rd. **GOKAK**: B,Matru Chaya Bldg., Bus Stand Rd. **GONDA**: Chauhan Cmplx., Opp. Thompson College **GONDAL**: City Survey No. 1276, Opp. Zanana Hospital **GONDIA**: Lalani Mansion, Main Rd. **GORAKHPUR**: Mohalla Purdilpur, AD Chowk **GUDIVADA**: Eluru Rd. **GULBARGA**: Jawali Cmplx., Super Market **GUNA**: Shri Maheshwari Mills Compound **GURDASPUR**: A.P. Palace, Tibri Rd. **GUNTUR**: P. R. Raju Plaza, Naaz Centre **GURGAON**: SCO-29, Sector-14, Nr. HUDA Office **GUWAHATI**: Chibber House, G.S. Rd. **GWALIOR**: Kanwal Cmplx., Shrimant Madhavrao Scindia Marg **HAJIPUR**: Marai Rd. **HALDIA**: Akash Ganga Commercial Cmplx., Basudevpur **HALOL**: Opp. Telephone Exchange, Halol Godhra Rd. **HANUMANGARH**: Baba Shyam Singh Cmplx., Nr. Bus Stand **HAPUR**: Meerut Rd. **HARDA**: Laxmi Niwas Bhawan, Manpura **HARDOL**: Mohalla Behra Saudagar, Central Lucknow Rd. **HARIDWAR**: Hari Nagar, Opp. Hotel Classic Residency **HASSAN**: Lalitha Krupa, B M Rd. **HAZARIBAGH**: Opp. Civil Court **HISSAR**: Commercial Urban Estate, No.1 HIMATNGR.: Ashoka House, Opp. Civil Hospital **HOSHANGABAD**: Meenakshi Chowk., Sadar Bazar **HOSHIARPUR**: Main Court Rd. **HOSPET**: College Rd., Opp. Jayaram Hospital **HOSUR**: Palaniappa Bldg., Opp. Bus Stand **HUBLI**: Kalburgi Plaza, Deshpandenagar **HYDERABAD**: Pulla Reddy Bldg., Begumpet Rd. **ICHALKARANJI**: Ichalkaranji Co-op Estate, Kolhapur Rd. **IDAR**: "Mehra Market", S.T. Rd. **ILANJI**: Meenatchi Nagar, Kurtalam Madurai Rd. **IMPHAL**: Thangal BazarImphal **INDORE**: Kamal Palace, Yeshwant Colony **ISLAMPUR**: N.D. Patil Bldg., Nr. Asta Naka **ITANGR.**: Teli Plaza, Nr. MLA Cottage **ITARSI**: Meghdoot Hotel, Opp. Rest House **JABALPUR**: Napier Town, Shastri Bridge Chowk **JAGDALPUR**: Akashwani Rd., Nayapara **JAGRAON**: Darshan Tractors Bldg., Tehsil Rd. **JAIPUR**: Ashok Marg, C-Scheme **JAJPUR RD.**: Bank Street, Jajpur Rd. **JALGAON**: Patel Plaza, M G Rd. **JALLANDAR** (**JALANDHAR**): Badri Dass Colony, Nr. Bmc Chowk **JALNA**: Head Post Office Rd. **JALPAIGURI**: A C College Of Commerce, Jalpaiguri, Bdc Rd. **JAMKHANDI**: Kudachi Rd., Opp. Tennis Court **JAMMU**: Highland Tower, Rail Head Cmplx. **JAMNGR.**: Matru Ashish, Pandit Nehru Marg **JAMSHEDPUR**: Voltas House, Bistupur **JANGAREDDIGUDEM**: Sathi Pandu Cmplx., Eluru Rd. **JHANSI**: City Plaza Bldg., Civil Lines **JATNI**: Nangalia Cmplx. **JAUNPUR**: Kutchery Rd., Civil Lines **JEYPORE**: Nr. Inspection Bungalow **JHAJJAR**: Rajan Cmplx., Arya Nagar **JHARSUGUDA**: Opp. Hotel Aryan, By



Pass Rd. **JHUNJHUNU**: "Kamal Heights", Nr. District Library **JIND**: District Shopping Center **JODHPUR**: Panchraton Apartments, Chopasni Rd. **JORHAT**: A.T. Rd., Chowkbazar **JUNAGADH**: Rajji Nagar Shopping Centre, Moti Baug **KAITHAL**: Nr. Khurania Palace, Ambala Rd. **KAKINADA**: G R R Bldg.s, Suryaraopeta **KALOL**: Kelavani Mandal, Vakharia P J High School **KALYANI**: PO & PS Kalyani **KAMAREDDY**: Saibaba Temple Rd., Vidyanagar **KANCHEEPURAM**: Gandhi Rd. **KANNUR (CANNANORE)**: Peekay Commercial Cmplx., Muneeswarankoil Rd. **KANPUR**: The Mall, Opp Phool Bagh **KAPURTHALA**: Nanha Cmplx., Mall Rd. **KARIMNGR.**: Business Towers, Mukarrumpura **KARAD**: Deepak Pride, Shanivar Peth **KARAIKUDI**: Shanmugaraja Rd., Behind New Court **KARIMGANJ**: Tarunima Bldg., Main Rd. **KARNAL**: 1-Shakti Colony, Mall Rd. **KARUR**: VP Towers, Kovai Rd. North **KARWAR**: Shaan Cmplx., Green Street **KASARGOD**: AArmana Arcade, Bank Rd. **KASHIPUR**: City Centre, Station Rd. **KATIHAR**: Shaheed Chowk **KATNI**: Nagpur Golden Bldg., Opp. Old Collectorate **KAWARDHA**: Bahadurganj Ward, Kawardha **KEONJHAR**: Pattnaik Estate, College Square **KHAMMAM**: Sri Harsha Cmplx., Vyra Rd. **KHANDWA**: Shrinagar Main Rd. **KHANNA**: Nr. Kalgidhar Gurudwara, G.T. Rd. **KHARAGPUR**: Malancha Rd. **KHARGONE**: Sanawad Rd. **KOCH BIHAR**: Sunity Rd., Opp. UBI **KOHIMA**: UT Cmplx., Opp. UBC Church **KOLAR**: Ganesh Temple Street, Cotton Pet **KOLHAPUR**: Hotel 'Panchshil' Bldg., Station Rd. **KOLKATA**: Shakespeare Sarani **KOLLAM (QUILON)**: Vaidya Commercial Arcade, Chinnakada **KOPPAL**: Hospet Rd. **KORBA**: Hindustan Hosiery, Power House Rd. **KOSIKALAN**: Shiv Shakti Palace, Nandgaon Rd. **KOTKAPURA**: Faridkot Rd. **KOTA**: Shopping Centre **KOTTAYAM**: Century Towers, M.C.Rd. **KRISHNANGR. (WB)**: M.M. Ghosh Street, Nr. Main Post Office **KURNOOL**: S.V. Cmplx., R.S. Rd. **KUMBakonam**: Raman & Raman Bldg., Nageswaran North Street **KURUKSHETRA**: Railway Rd. **LAKHIMPUR-KHERI**: Guru Kripa Bldg., Hospital Rd. **LASALGAON**: Dayram Cmplx., Lasalgaon-Vinchur Rd. **LATUR**: Sabde Towers, AUSA Rd. **LUCKNOW**: Halwasiya House, Hazratganj **LUDHIANA**: Lgf, Surya Towers, The Mall **MACHILIPATNAM**: Kennedy Rd., Jagannadhapuram **MADURAI**: Goods Shed Street **MADHAPAR**: Navo Vas, Nr. Panchayat Office **MAHASAMUND**: Raipur Rd. **MAHBUBNGR.**: Sri Sai Balaji Towers, Nr. Ashok Talkies Cross Rd.s **MAHUVA**: "Shreeji Krupa", Kuberbaug Rd. **MALDA**: Malda Muslim Institute, 1 K J Sanyal Rd. **MALOUT**: G T, Rd. **MALAPPURAM**: Malappuram - Peekay'S Arcade, Down Hill **MALERKOTLA**: Opp. Bus Stand, Satta Bazar Rd. **MANGALORE**: Essel Towers, Bunts Hostel Circle **MANDSAUR**: Greater Kailash Hospital Rd. **MANDYA**: Chaitra Arcade, B G Layout **MANSA**: Water Works Rd. **MAPUSA**: Edean Center, Nr. Adlona Bus Stand **MARGAO**: Garden View, Padre Miranda Rd. **MATHURA**: OJAL MALL, Junction Rd. **MAVELIKKARA**: Finlord Cmplx., Park Junction **MAYILADUTHURAI**: Mahadhana Street **MEERUT**: Hotel Crystal Plaza, Civil Lines Boundary Rd. **MEHSANA**: Sakar Centre Point, Highway Rd. **MIDNAPUR**: Station Rd. **MIRAJ**: Rupa Apartments, Malekar Wada **MIRYALGUDA**: Opp. APSRTC Bus Stand, Sagar Rd. **MIRZAPUR**: Badali Katara (Beltar) **MOGA**: G.T. Rd. **MOHALI**: S A S Nagar **MORADABAD**: Sarai Khalsa, Civil Lines **MORBI**: Scientific Clock Mfg. Co., Nr. Old Mahajan Chowk **MUKTSAR**: New Grain Market **MUMBAI**: Universal Insurance Bldg., Fort **MUNDR**: New Port Users Bldg., Navinal Island **MUSSOORIE**: Hotel Garhwal Terrace, The Mall Rd. **MUZAFFARPUR**: RD Cmplx., Club Rd., Kalyani **MUZAFFARNGR.**: Dr. S Prakash Business Cmplx., Civil Lines (South), Court Rd. **MYSORE**: HariPriya Cmplx., V V Mohalla **NABHA**: Dr. Ambedkar Market, Nr. Nabha Improvement Trust **NADIAD**: Sheth Mahagujarat Hospital, College Rd. **NAGERCOIL**: Thayammal Harris Towers, Court Rd. **NAGAON**: A T Rd., Haibargaon **NAGPUR**: Sanskrutik Sankul, Sitabuldi **NAKODAR**: Ladhar Cmplx., Noor Mahal Rd. **NALGONDA**: Jb Plaza, Prakasham Bazar **NANDED**: "Nikhil Heights", Vazirabad - Bus Stand Rd. **NANDYAL**: R S Rd. **NARASARAOPET**: Bank Street, Arundelpet **NARNAUL**: Shiv Colony, Mahendergarh Rd. **NASIK**: Malpani Pride, Sharanpur Rd. **NAVSARI**: Prem Anand Co-op Housing Society Ltd., Navsari Gandevi Rd. **NAWANSHAHR**: Mohalla Hira Jattan, Banga Rd. **NEW DELHI**: "Statesman House", Barakhamba Rd. **NEEMUCH**: Vijay Talkies Compound **NELLORE**: G T Rd., Nr. Rtc Depot **NIZAMABAD**: Sham Agencies, Hyderabad Rd. **NOIDA**: Sector 16 **LAKHIMPUR**: 52 Khelmati **OMALUR**: Andavar Cmplx. **ONGOLE**: Trunk Rd., Bhagya Nagar **OOTY**: Lingadevi Cmplx., Ettines Rd. **OSMANABAD**: Kings Corner, Shivaji Chowk **PAIDIPARRU**: V. Somasundararao Mansion, Tedapalligudem Rd. **PALAI**: Puthumana Arcade, Nr. Municipal Bus Stand **PALAKKAD**: City Centre, English Church Rd. **PALANPUR**: Movie World Bldg., College Rd. **PALI**: Nr. Mastan Baba, Sumerpur Rd. **PALWAL**: Nr. Rasulpur Chowk **PANCHKULA**: Sector 10 **PANIPAT**: Gaylord Hotel Bldg., G.T. Rd. **PANJIM**: Atmaram Commercial Cmplx., Borkar Rd. **PANVEL**: Rajje Cmplx., Shiiwaji Chowk **PARADIP**: Housing Board Colony, At-Madhuban, PO/PS **PATAN**: Shridev Cmplx., Station Rd. **PATHANAMTHITTA**: Kunthottathil Plaza, General Hospital Rd. **PATHANKOT**: Patel Chowk, Siali Rd. **PATIALA**: Rajwara Rd., The Mall Rd. **PATNA**: Saket Towers, S.P. Verma Rd. **PATTI**: Khasra No. 116/26/2/50, Ward No. 16 **PEN**: Centre Point, Chinchpada **PERAMBALUR**: Trichy-Perambalur Rd., Sangupet **PERUMBAVOOR**: Chemmanam Square, P P Rd. **PHAGWARA**: G. T. Rd. **PHULLANWALA**: Pakhowal Rd. **PILIBHIT**: Chhatari Chouraha Tanakpur - Bye Pass Rd. **PIPARIYA**: Cement Rd. **PLPURAM**: Main Rd., Payakaraopet Mandal **POLLACHI**: Kovai Rd. **PONDICHERRY**: Bussy Street **POOLAPALLE**: Palakole-Bhimavaram Rd., Nr. Palakole **PORBANDAR**: M.G. Rd. **PORT BLAIR**: Middle Point **PRODDATUR**: B.S. Cmplx., Sundaracharu Street **PUDUOKOTTAI**: Prema Cmplx., East Main Street **PUNE**: Sterling Plaza, Jangli Maharaj Rd. **PURI**: Trimurti Heights, Grand Rd. **PURNIA**: Kali Bari Chowk, Bhatta Bazar **PURULIYA**: Ranchi Rd. **RAIBARELI**: Kachwaha Cmplx., Satya Nagar **RAICHUR**: Kubera Palace, Station Rd. **RAIGANJ**: N. S. Rd., Raiganj **RAIGARH**: Jagatpur **RAIPUR**: Jeevan Bima Marg, Pandri **RAJAHMUNDRY**: Vygram Rd., T. Nagar **RAJAPALAYAM**: Tenkasi Rd. **RAJKOT**: Aradhana, Kalawad Rd. **RAJNANDGAON**: Kourin Bhata, Sahdeo Nagar, G.E. Rd. **RAJPIPLA**: "Jeevan Sadhna", Station Rd. **RAJPURA**: Caliber Market **RAMAGUNDAM**: Rajiv Rd., Jyothi Nagar **RAMGARH**: Narayani Cmplx., Main Rd. **RAMPUR**: Shah Palace, Civil Lines **RANCHI**: Main Rd., Albert Ekka Chowk **RANIBENNUR**: P B Rd. **RASIPURAM**: Aaringar Anna Salai, Attur Rd. **RATLAM**: Anklesaria Cmplx., Do Batti **RATNAGIRI**: Hotel Vihar Deluxe, M.D. Naik Rd. **RAYAGADA**: New Colony, Rayagada Nagar **RAYYA**: G.T. Rd. **REWA**: Shilpi Plaza, Pili Kothi Rd. **REWARI**: Bawal Chowk, Circular Rd. **RISHIKESH**: Bharat Bazaar, Dehradun Rd. **ROHTAK**: Munjal Cmplx., Delhi Rd. **ROORKEE**: Civil Lines **ROURKELA**: Mangal Kunj, Kachery Rd. **RUHRAPUR**: Awas Vikas Colony, Nainital Rd. **RUPNGR.**: Dashmesh Nagar, Nr. Bela Chowk **SAGAR**: Civil Lines, Nr. V C Bungalow **SAHARANPUR**: Model Town, Mission Compound, Court Rd. **SALEM**: Sharptronics Shopping Cmplx., Omalur Main Rd. **SANGLI**: Ambrali Rd., Azad Chowk **SAMANA**: Main Rd. **SAMBALPUR**: Rr Mall, V.S.S. Marg **SANGRUR**: Kaula Park Market **SATYAMANGALAM**: Mysore Trunk Rd. **SATARA**: Abanjani, G D Tapase Marg **SATNA**: Tiwari Towers, Rewa Rd. **SEHORE**: Nr. New Bus Stand, Arya Bldg. Material **SHAHJAHANPUR**: Civil Lines, Kutchehry **SHILLONG**: O.B. Shopping Mallm, Jail Rd. **SHIMLA**: Durga Cottage, Kasumptri **SHIMOGA**: G.R. Prabhu Arcade, JPN Rd. **SHIRDI**: Sai Sawli, Nagar-Manmad Rd. **SHIVPURI**: Nr. Hanuman Bandh, Agra Bombay Rd. **SIBSAGAR**: J. P. Agarwalla Path **SIDHI**: Jagsheel Cmplx. Opp. Dist. Hospital **SILCHAR**: "Chowchakra Cmplx.", Shyama Prasad Rd. **SILIGURI**: Spectrum House, Sevoke Rd. **SIVAKASI**: Rajaratham Street **SILVASSA**: Jigar Cmplx., Naroli Rd. **SIKAR**: S.R.V. Mall, Devipura Rd. **SINDHNUR**: Venkatesh Nagar, Gangavathi Rd. **SIRSA**: Sangwan Chowk, Dabwali Rd. **SIRSI**: Kamat Chambers, Hubli Rd. **SITAPUR**: Raj-Sudha", Civil Lines **SIWAN**: Dwivedy Colony **SOLAN**: Mauza Kathar, Kapoor Cmplx. The Mall **SOLAPUR**: Kanale Kalyan Mandap, Dufferin Chowk **SRIKAKULAM**: Palakonda Rd. **SRINGR.**: Sara Plaza, Exhibition Crossing **SULTANPUR**: Civil Lines, Chawni Sadar **SUNDARGARH**: Hospital Rd. **SURAT**: Digvijay Towers, Ghod Dod Rd. **SURENDRANGR.**: Ajmera Chambers, S. T. Rd. **SURI**: Hero Honda Showroom, Post Office More **TADEPALLIGUEDEM**: Jubilee Rd. **TALCHER**: Sharma Chhak, PO: Hatatota **TALLI HALDWANI**: Min Opp. Commercial Motors **TAMLUK**: Bhimar Bazar, Main Rd., Purba Midnapore **TANDA**: Sh. R D Cmplx., Jaja Chowk **TARN TARAN**: Nr. Partap Talkies, Amritsar Rd. **TASGAON**: Sonba Cmplx., Guruwar Peth **TENALI**: Prakasam Rd. **TEZPUR**: Puja Plaza, SC Rd. **THALASSERY**: Pilakkandy Arcade, A V K Nair Rd. **THANJAVUR**: Jeevan Chola Bldg., Trichy Rd. **THENI**: Madurai Rd. **THIRUVALLA**: Mar Thoma Bldg., M.C. Rd. **THIRUVANANTHAPURAM (TRIVANDRUM)**: Condor Plaza, M.G. Rd. **THODUPUZHA**: Rubber Marketing Society Bldg., Opp. Mini Civil Station **THREEKE**: Bldg. Opp. Godawri Motors, Ferozpur Rd. **THRISSUR (TRICHUR)**: City Centre **TINSUKIA**: Shree Shyam Kunj, Chirwapatty Rd. **TIRUNELVELI**: East Car Street **TIRUPUR**: Court Street **TIRUCHENGODE**: S.S.D Rd. **TIRUPATI**: K T Rd. **TIRUVANNAMALAI**: Polur Rd. **TRICHY (TIRUCHIRAPALLI)**: Salai Rd., Nr. Thillai Nagar Arch **TUMKUR**: Siddhaganga Office Cmplx., B.H. Rd. **TURA**: Hawakhana **TUTICORIN**: "V.V.D. Mahaal", Palayamkottai Rd. **UDAIPUR**: Parihar Bhawan, Chetak Marg **UDUPI**: Simaz Commercial Cmplx., Nr. Diana Circle **UJJAIN**: Hotel Ashray, Dewas Rd. **UNA**: Hamirpur Rd. **UNJHA**: Shilp Arcade, Sardar Chowk **VADODARA**: Vardhaman Cmplx., Race Course Circle (South) **VALLABH VIDYANGR. (ANAND)**: Shiv Shalin Cmplx., Nr. H. M. Patel House **VALSAD**: Halar Rd. **VAPI**: Hotel Fortune Galaxy Cmplx., Nr. Koparli Rd. **VARANASI**: Shastri Nagar, Siga **VASCO**: Heritage, Swatantra Path **VELLORE**: Officers Line **VERAVAL**: Satguru Arcade, Rajmahal Rd. **VIDISHA**: Subhash Rd. **VIJAYWADA**: Matha Towers, Ring Rd. **VILLUPURAM**: Ravindran Arcade, Trichy Rd. **VISHAKHAPATNAM**: Dwaraka Nagar **VISNGR.**: Shri Kadva Patidar Kelavani Uttejakk Mandal **VIZIANGR.AM**: 'Sitarama Cmplx.', M G Rd. **VRINDAVAN**: Chatikara Rd., Opp. Kripalu Hospital & Kripalu Temple **VYARA**: Hyper City, Station Rd. **WAIDHAN**: Shiv Ganga Cmplx., Tali Waidhan **WARANGAL**: Chowrastra, Station Rd. **WARDHA**: Indira Market Rd. **YAMUNA NGR.**: Model Town, Mela Singh Chowk **YAVATMAL**: Nagar Parishad Commercial Cmplx., Azad Maidan Rd.