

BUY GOLD

IDBI Gold Exchange Traded Fund

(An open-ended gold exchange traded scheme)

The simple, safe and sound way to invest in gold

Offer of Units of Rs. 100/- each for cash during the New Fund Offer at a premium equivalent to the difference between the allotment price and face value of Rs. 100/- each and continuous offer for units in Creation Unit size at NAV based prices.

Mutual Fund

IDBI Mutual Fund

Trustee Company

IDBI MF Trustee Company Limited

Asset Management Company

IDBI Asset Management Limited

Sponsor

IDBI Bank Limited

Asset Management Company (AMC)

IDBI Asset Management Limited

Regd. Off.: IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.

Corp. Off.: 5th Floor, Mafatlal Centre,
Nariman Point, Mumbai- 400021.

Trustee Company

IDBI MF Trustee Company Limited

Regd. Off.: IDBI Tower, WTC Complex,
Cuffe Parade, Colaba, Mumbai – 400 005.

Key Information Memorandum cum Application Form

NFO Opens on 19th October 2011 • Closes on 2nd November 2011

Scheme re-opens for continuous sale and repurchase from 17th November 2011.



SMS 'IDBIMF' to 09220092200 • Tollfree:1800-22-4324 • www.idbimutual.co.in

The Key Information Memorandum is dated 21st September 2011.

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 of the respective schemes and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.idbimutual.co.in**

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

To invest in physical Gold with the objective to replicate the performance of Gold in domestic prices. The ETF will adopt a passive investment strategy and will seek to achieve the investment objective by minimizing the tracking error between the Fund and the underlying asset.

Asset Allocation Pattern

Instrument	Normal allocation (% of total assets)	
	Minimum	Maximum
Physical Gold	95%	100%
Debt & Money Market Instruments	0%	5%

The Scheme does not propose to invest in Securitized Debt, ADRs/GDRs and foreign securities.

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI from time to time.

The Scheme in line with the asset allocation pattern outlined above shall invest primarily in physical Gold bullion and investments in debt and money market instruments shall be only to the extent necessary to meet the liquidity requirements for meeting repurchase/redemptions and recurring expenses and transaction costs. In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time. Though every endeavor will be made to achieve the objectives of the Scheme, the AMC/Sponsors/Trustees do not guarantee that the investment objectives of the Scheme will be achieved.

Risk Profile of the Scheme

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

1. IDBI Gold Exchange Traded Fund will seek to invest predominantly in physical gold. The price of gold and accordingly the NAV of the Scheme may fluctuate due to several reasons including but not limited to global macroeconomic events, demand and supply for gold in India and in the international markets, currency fluctuations, Interest rates, Inflation trends, regulatory restrictions on the import and trade of gold etc.
2. Counter party Risk: There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement. The Scheme does not intend to lend/lease Gold to third parties and all purchase/sale of Gold will be routed only through RBI nominated agencies/Banks permitted to import Gold into the country to mitigate counterparty risk.
3. Liquidity Risk: The Mutual Fund can sell gold only to bullion bankers/traders who are authorized to buy gold. Though, there are adequate numbers of players (Nominated Agencies/Banks) to whom the Fund can sell gold the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses.
Trading in units of the scheme on the Stock Exchange(s) may be halted because of abnormal market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.
The AMC/MF has made arrangement with market makers for providing liquidity in the Stock Exchange.
4. Currency Risk: The domestic price of gold will depend upon both the international market price of gold (denominated in US\$) as well as the conversion value of US dollar into Indian rupee. The formula for determining NAV of the units of the Scheme is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value.
Investors will be exposed to fluctuations in the value of US dollar against the rupee as the Mutual Fund will not be hedging this risk exposure
5. Regulatory Risk: Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorized Participant to arbitrage resulting into wider premium/ discount to NAV. Any changes in the regulations relating to import and export of gold (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.
6. Asset Class Risk: The returns from physical Gold may underperform returns from the securities or other asset classes and this may have an impact on the performance of the Scheme.
7. Physical gold: There is a risk that part or all of the Scheme's gold could be lost,

damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units. The Mutual Fund will ensure that the Gold held under the Scheme with the Custodian will be fully insured against the occurrence of such events.

8. Passive Investment: Since the Scheme will adopt a passive investment strategy the Scheme will have at least 95% of its monies invested in Gold and will stay invested regardless of the price of Gold or the outlook for the metal. The scheme's performance may be affected by a general price decline in the gold prices.
Tracking Error: The Scheme may have to hold cash (not exceeding 5% of net assets) to meet ongoing recurring expenses, redemption requirements, delay in purchase of Gold, transactions costs, non-fulfillment of creation unit size etc. The performance of the Scheme may, therefore, be impacted by Tracking Error (deviation in the performance of the Scheme vis-à-vis the benchmark). The Mutual Fund shall endeavor to keep the tracking error lesser than 2% (annualized) at all times. However, the Mutual Fund shall endeavor to keep the annualized tracking error lesser than 2% (annualized) at all times.
9. The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.

Risks associated with investments in debt and money market instruments

Credit risk: This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

The AMC seek to manage credit risk by restricting investments only to investment grade securities. Regular review of the issuer profile to monitor and evaluate the credit quality of the issuer will be carried out.

Interest Rate risk: This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.

Interest rate risk mitigation will be through active duration management at the portfolio level through regular monitoring of the interest rate environment in the economy.

Liquidity risk: The liquidity of a bond may change depending on market conditions leading to changes in the liquidity premium linked to the price of the bond. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio.

The AMC will endeavour to mitigate liquidity risk by mapping investor profile and potential redemption expectations into the portfolio construction to allow the scheme to liquidate assets without significantly impacting portfolio returns.

Reinvestment risk: This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

The AMC will endeavor to manage this risk by diversifying the investments in instruments with appropriate maturity baskets.

Plan and Options

None

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

Subscription

Subscription facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors only

The following cut-off Timings shall be applicable in respect of purchase of units in the Scheme and the following NAVs shall be applied for such purchase:

In respect of valid applications received from Authorized Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT), up to 3.00 p.m. on a Business Day by the Fund, the NAV of the day on which application is received shall be applicable.

In respect of valid applications received from Authorized Participants / Large Investors along with the Portfolio Deposit and/or Cash Component, if any, paid only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT), after 3.00 p.m. on a Business Day by the Fund, the NAV of the next Business day shall be applicable.

Redemption

Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors only

The following cut-off timings shall be applicable with respect to repurchase of units in the Scheme and the following NAVs shall be applied for such repurchase:

- a. Where the application is received up to 3.00 pm – closing NAV of the day on which the

Key Information Memorandum and Application Form (Cont'd...)

application is received; and

- b. An application received after 3.00 pm – closing NAV of the next business day.

Switches

For NFO: In case of investors opting to switch into the Scheme from the existing Schemes of IDBI Mutual Fund during the NFO Period, the switch request can be made on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted along with this Application Form to any of the ISCs. The Switch must comply with the Redemption rules of the existing Scheme and the Issue rules of NFO (e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). Switch out transaction will be processed as per time stamped. In case later stage the application found as invalid the entire switch amount to be reinvested with current date NAV (the date application is found invalid) in originated scheme (switch out scheme).

For Ongoing: No switch-ins/switch-outs of units shall be allowed under the scheme on an ongoing basis.

Minimum Application Amount/ Number of Units

Purchase	Repurchase
<p>During NFO (for all investors) Rs. 10,000 and in multiples of Re. 1 thereafter</p> <p>On an ongoing basis</p> <p>For subscription of units directly with Mutual Fund</p> <p>Only Authorized Participants and Large Investors will be permitted to subscribe to the Units of the Scheme directly with the Mutual Fund.</p> <p>The AMC will not accept Portfolio Deposit (i.e. physical gold) from its investors. However the AMC at its absolute discretion may accept Portfolio Deposit (i.e. physical gold) from Authorized participant subject to the satisfaction of conditions prescribed by the custodian appointed by the Mutual Fund for the custody of Gold. Authorized Participants may subscribe to the Units of scheme at applicable NAV and transaction charges, if any, by depositing physical gold of defined purity (fineness) and quantity and/or in cash, the value of which is equivalent to Creation Unit size.</p> <p>Large Investors can invest in Creation Unit size and in multiples thereof by payment of requisite cash.</p> <p>The subscription facility will be available on all business days. The Creation Unit size for IDBI Gold ETF shall be 1,000 units and in multiples thereof. The defined purity (fineness) is 995 parts per 1,000 (99.5%) or higher.</p> <p>For Purchase of units through Stock Exchange</p> <p>The units of the Scheme will be listed on the National Stock Exchange and/or any other Exchange as may be decided by the AMC from time to time. All categories of Investors may purchase the units of the scheme on the Stock exchange on which the units of the scheme are listed on any trading day at the prevailing listed price. Minimum trading lot size is 1 unit.</p>	<p>On an ongoing basis</p> <p>For Redemption of units directly with Mutual Fund</p> <p>Only Authorized Participants and Large Investors will be permitted to redeem the Units of the Scheme directly with the Mutual Fund. The redemption facility will be available on all business days. Authorized Participants and Large Investors may redeem the Units of the scheme at applicable NAV (no exit load) and transaction charges, if any, by receiving physical gold of defined purity (fineness) and quantity and/or in cash, the value of which is equivalent to Creation Unit size.</p> <p>The Creation Unit size for IDBI Gold ETF shall be 1,000 units and in multiples thereof. The defined purity (fineness) is 995 parts per 1,000 (99.5%) or higher.</p> <p>For Sale of units through Stock Exchange</p> <p>The units of the Scheme will be listed on the National Stock Exchange and/or any other Exchange as may be decided by the AMC from time to time. All categories of Investors may sell the units of the scheme on the Stock Exchange on which the units of the scheme are listed on any trading day at the prevailing listed price. Minimum trading lot size is 1 unit.</p> <p>For sale of units, Investors shall open a trading account with the trading member/brokers of the Stock Exchange where IDBIGOLD units are listed. Since the units are traded in dematerialized forms investors shall also open depository participant account with any SEBI registered depository participants.</p>

Dispatch of Repurchase (Redemption) Request

Within 10 business days from the date of the relevant interval period for which a valid redemption request is received at the authorized center of IDBI Mutual Fund.

Benchmark Index

Domestic price of Gold

Dividend Policy

The Scheme does not propose to declare any dividend

Name of the Fund Manager

Mr. Gautam Kaul

Name of the Trustee Company

IDBI MF Trustee Company Limited

Performance of the scheme

IDBI Gold Exchange Traded Fund is a new scheme and does not have any performance track record

Expenses of the Scheme

(i) Load Structure

New Fund Offer Period	On an ongoing basis
<p>The initial issue expenses of IDBI Gold Exchange Traded Fund would be borne by the Asset Management Company</p> <p>Load Structure</p> <p>Entry Load: Not Applicable</p> <p>Exit Load: Nil</p>	<p>Entry Load: Not applicable</p> <p>Exit Load: Nil</p>

SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission, if any, to the distributor on the investment made by the investor will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Transaction Charges

SEBI has vide Cir/IMD/DF/13/ 2011 dated August 22, 2011 has decided that a transaction charge per subscription of Rs.10,000/- and above be allowed to be paid to the distributors of the Mutual Fund products. However, there shall be no transaction charges on direct investments. The transaction charge shall be subject to the following:

- For existing investors in a Mutual Fund, the distributor may be paid Rs.100/- as transaction charge per subscription of Rs. 10,000/- and above.
- As an incentive to attract new investors, the distributor may be paid Rs.150/- as transaction charge for a first time investor in Mutual Funds.
- The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested.
- The AMCs shall be responsible for any malpractice/mis-selling by the distributor while charging transaction costs.
- There shall be no transaction charge on subscription below Rs.10,000/- .
- There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows.

It is also clarified that as per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Recurring expenses

In the case of IDBI Gold Exchange Traded Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed one and one half percent (1.5%) of the weekly average net assets as per the SEBI (MF) Regulations

Waiver of Load for Direct Applications

Not applicable

Tax treatment for the Investors (Unitholders)

IDBI Gold Exchange Traded Fund	Resident Investors	Mutual Fund
Tax on Dividend	Dividend not proposed	Dividend not proposed
Capital Gains		
• Long Term	10%/20%*	Nil
• Short Term	Rates applicable to Unit holders as per their income slabs	Nil

* For further details on taxation please refer to the Section on Taxation in the SAI

Daily Net Asset Value (NAV) Publication

The NAV, Sale Price and Repurchase will be declared and will be published in 2 newspapers on all business days. NAV can also be viewed on www.idbimutual.co.in and www.amfindia.com.

For Investor Grievances, please contact

Registrar

Computer Age Management Services Private Limited (CAMS)

SEBI Registration Number: INR000002813

New No. 10, Old No. 178, MGR Salai,
Nungambakkam, Chennai – 600034

Tel: 044-30407000

Fax: 044-24581750

IDBI Mutual Fund

Mr. S.V. Durga Prasad

Asst. Vice President & Investor Relations Officer

IDBI Asset Management Ltd.,

Lancor Westminster, Old No. 108, New No. 70

Dr. Radhakrishnan Salai, Chennai 600 004

Tel: 044 – 43456126

Fax: 044-43456110

Email: contactus@idbimutual.co.in

With effect from 10th October 2011

Mr. S.V. Durga Prasad

Asst. Vice President & Investor Relations Officer

IDBI Asset Management Ltd.,

5th Floor, Mafatlal Centre, Nariman Point,

Mumbai- 400021

Tel: 022-66442800

Fax: 022-66442801

Email: contactus@idbimutual.co.in

Unitholders' Information

- Account Statement:** No account statements will be issued by the AMC in this Scheme. Upon allotment, an Allotment advice will be sent to each Unit holder, stating the number of Units allotted, within 5 Business Days from the date of allotment. For those Unitholders who have provided an e-mail address, the AMC will send the Allotment advice by e-mail. The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs periodically. Since the units of the Scheme are held in dematerialized form, the demat account statement given by depository participant would be deemed to be adequate compliance with requirements prescribed under regulation 36 of SEBI (Mutual Fund) Regulations, 1996, and SEBI Circulars MFD/CIR/9/120/2000 dated November 24, 2000 and IMD/CIR/12/80083/2006 dated November 20, 2006 regarding dispatch of statements of account.
- Scheme Portfolio and Unaudited half-yearly results:** The Mutual Fund 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 as per the new format prescribed by SEBI vide their Circular No. MFD/CIR/1/200/2001 dated April 20, 2001.
- Annual Report:** The Scheme wise Annual Report or an abridged summary thereof shall be mailed to all Unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The Abridged Scheme wise Annual Report may be mailed to the investors' e-mail address if so mandated. The full Annual Report shall be available for inspection at the Head Office of the mutual fund and a copy thereof shall be made available to unit holder on payment of such nominal fees as may be specified by the mutual fund.

The Portfolio Statement, unaudited financial results, Scheme wise annual report will also be displayed on the website of the Mutual Fund and AMFI.

Date: 21st September 2011

GENERAL INFORMATION AND GUIDELINES

GENERAL INFORMATION

- DP account is mandatory and KYC done by DP will be taken as the KYC for MF investment also
- Mutual Fund Investments are subject to market risks, please read all scheme related documents, the Statement of Additional Information (SAI) and the Scheme Information Document (SID), containing the terms of offer carefully before investing. Prospective investors should not treat the contents of this document or the SID of the scheme 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 SID/SAI/Key Information Memorandum of the Scheme is available with the Investor Service Centres (ISCs) of IDBIMF, AMFI certified brokers/distributors and also available for download on the IDBIMF website i.e. www.idbimutual.co.in
- Please complete the Application Form legibly in black ink or blue ink, in the English language only, in BLOCK CAPITALS. Please strike out with a line across any section that is not applicable.
- Submission of Application Forms: Application form complete in all respects with the necessary remittances may be submitted at IDBI MF Corporate Office, IDBI MF ISC/official Points of Acceptance of the Registrar or such other collection centers as may be designated by the AMC. The list of collection centres is printed on the last page. Applications received by post/courier will be deemed to have been submitted on date of receipt at the designated collection centre. In case Investors wish to invest in multiple schemes / options, multiple application forms will have to be filled.
- Investors are advised to retain the acknowledgement slip signed/stamped by the collection centre where they submit the application.
- Allotment of Units: Allotment is assured to all applicants provided the application is complete in all respects and is in order. Applications not complete in any respect are liable for rejection.

GUIDELINES TO HELP YOU COMPLETE THE APPLICATION FORM

1 - FIRST APPLICANT'S PERSONAL DETAILS

- 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 Demat Account.

- 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 Demat Account.
- Date of Birth:** Date of Birth is mandatory for Minor, and others please fill in your date of birth as this may be required to identify you when communicating with us.
- Email ID/ Email Communication:** The Ministry of Corporate Affairs, vide circular No 17/ 2011 dated April 21, 2011, has taken a "Green Initiative in the Corporate Governance" and encouraged the companies and its shareholders to register their email id for receiving the documents in electronic forms, if they so desire. IDBI Mutual Fund supports these initiatives and we, therefore, request our unit holders who have active email IDs, to register the same with us. Correspondence through email will help you receive faster response from us on all your queries/complaints and also to receive documents like Statements of Account, half yearly reports, abridged annual reports or annual reports and various transaction alerts in your account without any transit delay. You will have the added advantage of downloading your up-to-date Statement of Account from our website. Once you have registered your e-mail ID with us, statement of accounts, periodical reports and other communications as mentioned above will be sent to your registered email ID. However, in case you wish to receive a physical copy of these documents, you can approach any of our offices or write to us and we will send them to your address in our records. All Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by e-mail. Unit holders who have provided email id to receive these documents by e-mail will be required to download and print the documents after receiving an e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. The Newsletter shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.
- Address:** Please provide the complete postal address. For NRI investors mandatory to provide the Overseas address also.
- Accounts opened on behalf of Minor:**
 - The minor shall be the first and the sole holder in an account. There shall not be any joint accounts with minor as the first or joint holder.
 - Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.

- 2.1. Information on the relationship/status of the guardian as father, mother or legal guardian in the application form is to be mentioned.
 - 2.2. In case of natural guardian, a document evidencing the relationship if the same is not available as part of the documents submitted as per 3 below.
 - 2.3. In case of court appointed legal guardian, supporting documentary evidence shall be obtained.
- 3 Date of birth of the minor along with photocopy of supporting documents as enumerated below shall be mandatory while opening the account on behalf of minor:
- 3.1. Birth certificate of the minor, or
 - 3.2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 - 3.3. Passport of the minor,
 - 3.4. Any other suitable proof evidencing the date of birth of the minor.

g) Mode of Payment

i. For Resident investors

Cheque/DD should be drawn in the name of the Scheme and PAN of the applicant should be written in the cheque. e.g. "IDBI Gold Exchange Traded Fund A/C XXXXXXXX" (1st Unit Holder PAN). The cheque/DD shall be crossed "A/c payee". Where an investor subscribes for units vide prefunded instruments like DD/payorder/ banker's cheque issued by way of debit to his / her bank account, a proof of debit to the investor's bank account in the form of a bank manager's certificate with details of account holder's Name ,bank account number and PAN as per bank records, OR a copy of the acknowledgement from the bank wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available OR a copy of the passbook/bank statement evidencing the debit for issuance of a DD shall be provided. If the instrument is purchased against Cash, a banker's certificate for issuance of such instrument against cash that also states the investor's Name, bank account number and PAN as per bank record is a must. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. No cash or third party cheques will be accepted. When 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.

Restriction on acceptance of Third Party Payments: Any application accompanied with third party payment for subscription to units of Scheme(s) is liable for rejection without any recourse to the applicant or investor. It is clarified that Third Party Payment would mean a payment is from a bank account other than that of the beneficiary investor. In case of payments received from a bank account which is jointly held, the first holder of the mutual fund subscription has to be one of the joint holders of the bank account, from which such payment is made.

Exceptions to Third Party Payments: Subject to the submission of requisite documentation and declarations, the following third party payments will be accepted by the AMC / Mutual Fund.

- a) Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) for a value not exceeding Rs. 50,000 (each purchase) in consideration of natural love and affection or as gift. However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- b) Payment by an Employer on behalf of Employee through Payroll deductions.
- c) Custodian on behalf of an FII or a Client. Investments made through the exceptional cases mentioned above, are required to comply with the following:
 - Mandatory KYC Acknowledgement Letter of the Investor as well as of the person making the payment (i.e. the third party) should accompany the application form.
 - Declaration from the Investor and the person making the payment i.e. the third party, giving the details of the bank account from which the payment is made and the relationship with the beneficiary.

Important Note: The declarations mentioned above should accompany each purchase application.

In order to enable verification of the source of funds the investors are required to

ensure the following requirements while subscribing to the units of the Schemes of the Mutual Fund:

- a) At the time of his / her / their purchase, investors to provide the details of his / her / their pay-in bank account (i.e. account from which a subscription payment is made) and his / her / their pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).
- b) In case, an investor has multiple accounts, the investor to register them with the AMC in accordance with the procedure set out in para below.
- c) The investor to submit any one of the following documents to establish that the payment is made from the bank account of the first unit holder:
 - Cancelled cheque leaf depicting name of the first unit holder or
 - In case, name of the first holder / applicants is not printed on payment cheque, a cancelled cheque and copy of Bank Pass Book / Bank Statement or
 - A Certificate, in original, on letter head from the Branch Manager certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number and branch address.
- d) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., investors to provide a Certificate from the Issuing banker stating the Account holder's name and the Account number which has been debited for issue of the pre-funded instrument. The bank account number mentioned in the certificate must be the account which is registered with the Fund or the first named applicant / investor should be one of the holders of the said bank account.

Note: A pre-funded instrument issued by the Bank against Cash shall not be accepted by the AMC / Mutual Fund for investments of Rs. 50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the demand draft.
- e) If payment is made by RTGS, NEFT, ECS, bank transfer, etc., investors should submit a copy of the instruction to the bank stating the account number debited along with the purchase application. An investor must attach a Certificate, in original, on letter head from the banker certifying account holder's name and account number which has been debited for issue of the instruments. The bank account number mentioned in the certificate must be the account which is registered with the Fund or the first named applicant / investor should be one of the holders of the said bank account.
- f) In case, the payment is made by online transfer of funds, the copy of transfer confirmation, showing the details of date of payment, debit and credit accounts and amount of transfer, is attached. In case, the details and additional documents, where necessary, as mentioned above are not submitted with each subscription application, the application will be deemed to be through a "Third Party" payment and is liable to be rejected without any recourse to the applicant / investor. In case, the funds are transferred to the mutual fund prior to rejection of the subscription, additional documents / details with respect to the investor and the payment may be sought prior to initiating a refund.
- g) Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India subject to a maximum limit of Rs.50000 per instrument. The AMC will not bear the bank charges for outstation demand drafts in case of investments in liquid/money market funds and such charges will have to be borne by the investor. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC/Points of Acceptance available for Investors. Investors may please further note that in case of any application made through the Demand Draft, no Demand Draft charges will be reimbursed by the AMC in any case. The same will have to be borne by investors.
- h) If the investor is making payment from his/her/its Bank account or such banks where AMC has special arrangement, investor has the option to submit a debit mandate to his/her their account along with the application rather than submitting Cheque/DD. At Present we have the tie up with IDBI Bank and HDFC Bank only

ii. For Non-Resident Indian (NRI)/PIO/FII investors

• On Repatriation Basis

In the case of NRIs including PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non- Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the

draft confirming the debit shall also be enclosed. FIIs shall pay their subscription 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 authorized dealer in accordance with the relevant exchange management regulations.

- **On non-repatriation basis**

In the case of NRIs/PIOs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

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. 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. Please note that applications not containing these details may be rejected. The details of the Bank Account linked with the Demat account are to be provided under Bank details Section. If the application is found to be invalid, the refund amount will be credited to this account.

4- INVESTMENT AND PAYMENT DETAILS

Pay - in Bank Account: An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the application form.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument such as cheque, demand draft, pay order, etc, favoring the following given below and crossed "Account Payee only".

a. the Specific Scheme A/c Permanent Account Number
e.g.: IDBI Scheme Name A/C XXXXXXXX (PAN)

or

b. the Specific Scheme A/c First Investor Name*

* Applicable only for investors from the state of Sikkim.

e.g. : IDBI Scheme Name A/C XXXXXXXX (PAN) or IDBI Scheme Name A/C XXXXXXXX(Name of the First holder)

MFSS (Only for NFO): In accordance with guidelines laid down by Securities and Exchange Board of India (SEBI) for facilitating transactions in Mutual Fund schemes through the stock exchange infrastructure and as notified vide circular SEBI/IMD/CIR No.11/183204/2009 dated November 13, 2009, IDBI AMC offers an alternate transaction platform to facilitate purchase/subscription of units through the National Stock Exchange of India Limited (NSE) - Mutual Fund Service System (MFSS). Under MFSS, Trading member of NSE can facilitate investors to subscribe the mutual fund units using their existing network and order collection mechanism provided by NSE. MFSS will be available on all business days of the Capital Market segment. The MFSS will be available for Participants between 9 a.m. until 3 p.m. For transacting through MFSS platform investors will have to approach the participants, who are trading members of NSE and complete necessary documentation. Orders for buying of mutual fund units can be placed through the trading terminals of participants. An order confirmation slip will be generated after every successful order and the investors shall collect the same from the participants as proof for placing the order.

MFSS Facility is being provided for investors in this Scheme only during the NFO period and not on an ongoing basis for subscription/redemption after the Schemes goes opened.

Investors should provide their depository account details along with PAN details to the Participant. KYC performed by DP will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/AML/CIR-1/2008. Investors subscribing units shall transfer funds to the designated account of the participant on the date of placing the order or within the cut off time specified by the participant. The Clearing Corporation of the Exchange shall debit the designated clearing bank account of the Participants for the required funds obligation on T+1 morning. Clearing Corporation will execute the funds pay-out to the AMCs by crediting the AMCs designated clearing bank account. RTA will create units and ensure availability of units on T+1 of allotment date day in the designated account. The depository will

execute the Pay-in process for mutual fund units and provide the pay-in file to the clearing corporation containing the units pay-in from designated AMC Pool A/c. to Clearing Corporation Pool A/c. Clearing Corporation will give electronic instruction to the depositories for release of pay-out to the Participants pool account. The responsibility to transfer the securities (units) from Participants Pool A/c. to investors Depository A/c. lies with the participant. MFSS facility available shall be subject to such operating guidelines as issued by NSE vide circular Download No.NSE/CMTR/13564 dated November 27, 2009 and circular Download No.13534 dated November 24, 2009 and NSE/CMTR/16593 dated December 22, 2010. The transactions executed in MFSS platform will be settled as per the detailed guidelines issued by NSE vide circular no. NSE/CMPT/ 13534 dated November 24, 2009 and NSE/CMPT/16609 dated December 23, 2010. Investors are requested to refer the aforesaid circulars issued by SEBI and NSE for further clarifications.

ASBA: Investors have the additional option to participate in the NFO through the ASBA process. For using ASBA facility investors should approach Self Certified Syndicate Banks (SCSBs) providing ASBA facility and submit the ASBA application form authorizing blocking of funds from the bank account specified in the ASBA Application Form. ASBA facility is available only for investors desirous of subscribing units in the dematerialized form. When investor desires to hold units in dematerialized form, KYC performed by Depository Participant (DP) will be considered compliance with applicable requirements specified in this regard in terms of SEBI circular ISD/AML/CIR-1/2008. ASBA forms for making investments in the units of IDBI Gold Exchange Traded Fund is available with all SCSB and in the website of the Mutual Fund. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The Application shall be further processed by the Registrar & Transfer agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect. The ASBA Applicant's shall specify the bank account number and the Depository account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the Application Amount in the relevant bank account blocked until withdrawal/ rejection of the ASBA Application or receipt of instructions from the Registrar to unblock the Application Amount. In the event of withdrawal or rejection of the ASBA Application Form or for unsuccessful ASBA Application Forms, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The SCSB will then unblock the application money within one day of receipt of such instruction. The Application Amount shall remain blocked in the ASBA Account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the Application Amount to the Account of the Mutual Fund, or until withdrawal/ failure of the NFO or until rejection of the ASBA Bid, as the case may be. All successful applicants will be allotted with units in dematerialized form to the depository account of the applicant.

5- NOMINATION

The nomination details provided by the Unit holder to the depository will be applicable to the Units of the Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository.

6- MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS

Authorised Participants and Large Investors:

Authorised Participants and Large Investors will receive their redemption / dividend proceeds (if any) directly into their bank account linked with their demat account (as furnished by them in Section 5) as per the following arrangements:

- Direct Credit for bank accounts with IDBI Bank and HDFC Bank Limited
- Electronic credit through National Electronic Funds Transfer (NEFT) System of RBI for bank accounts other those mentioned in above subject to available of valid IFSC code
- Cheque

In addition the scheme shall allow redemption requests in Creation Unit Size, whereupon the Fund will transfer the Portfolio Deposit of physical gold to the custody account of Authorised Participants / Large Investors and/or the Cash Component as requested by the Authorised Participants / Large Investors.

Other Investors:

The mode of payment as mentioned in (i), (ii) and (iii) above shall be applicable for Other Investors only for payment of dividend proceeds, if any.

Note: After the NFO, as IDBIGETF units will be listed on the National Stock Exchange and /or any other Stock Exchange as may be decided by the AMC from time to time where investors will be able to transact (buy/sell) on the units of the ETF at the prevailing listed price on these exchanges on any trading day.

7- BASIS OF ALLOTMENT

Allotment of Units will be made to all Applicants whose cheques/ demand draft towards purchase of Units have realized provided the applications are complete in all respects and are found to be in order. The allotment will be made in units of whole figures and the balance amount represented for fractional units will be refunded to the investors.

Example of issue of IDBIGETF units during the New Fund Offer:

Amount Invested (a)	Rs. 10,000
Price of 1 gram on Gold on allotment date	Rs. 2,250
Issue price of IDBI GOLD on allotment date(b)	Rs. 2,250
Number of units (a/b)	4.444
Actual units allotted	4
Amount refunded	Rs. 1,000 (i.e. 10000 – (4*2250))

The above is an example to illustrate the allotment of units. Upon allotment, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, within 5 working days from the allotment and within 10 working days from the closer of NFO Period and the units will be credited to the DP account of the applicant as per the details provided in this Application Form.

The refund orders will be paid by way of ECS/ EFT/ NEFT / RTGS into the bank account linked to the demat account of the Unit holders as mentioned in this Application Form.

8 - DEMATERIALIZATION

The Applicant intending to invest in the Scheme will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the Application Form DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO. Applicants must ensure that the sequence of names as mentioned in the Application Form matches to that of the account held with the Depository Participant. Names, Address etc. mentioned in the Application Form will be verified against the Depository data. 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. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.

9 - ACCOUNT STATEMENTS

No account statements will be issued by the AMC.

Upon allotment, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, within 5 working days from the allotment and within 10 working days from the closer of NFO Period and the units will be credited to the DP account of the application as per the details provided in the application form.

On ongoing basis, an Allotment advice will be sent to each Unit holder, stating the number of units allotted, within 5 working days from the date of receipt of the valid request. However, under normal circumstances, the Mutual Fund shall endeavour to dispatch an allotment advice within 3 Business Days from the date of receipt of request from the Unit holder.

For those Unit holders who have provided an e-mail address, the AMC will send an allotment advice by email. Unit holders will be required to download and print the documents after receiving e-mail from the Mutual Fund.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The Account Statement of the Beneficiary Account with the DP will be sent by the respective DPs periodically.

10 - 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 a Magistrate, Notary Public under his/her official seal.
- b) In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified and duly notarized copy thereof must be lodged along with the application.

CHECKLIST (Please submit the following documents with your application (where applicable). All documents should be original/true copies certified by a Director/Trustee /Company Secretary /Authorized signatory / Notary Public/AMC or R&T Officials.)

Documents	Company	Trust	Society	Partnership Firms	LLP	FIs	NRI	Minor	Investment Through POA
Resolution/ Authorization to Invest	✓	✓	✓	✓	✓	✓			
List Of Authorised Signatories with specimen signatures	✓	✓	✓	✓	✓	✓			✓
Memorandum & Articles of Association	✓								
Trust Deed		✓							
Bye- Law			✓						
Partnership Deed / LLP Agreement (as Applicable)				✓	✓				
Certificate of Incorporation					✓				
Notarized POA									✓
Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. Where applicable							✓		
Proof Of DOB								✓	
Proof of Relationship with Guardian								✓	
Foreign Inward Remittance certificate						✓			

As the units will be issued in demat account form the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee/AMC

6. DEMAT ACCOUNT DETAILS (Demat Account details are COMPULSORY for investing in this scheme) Please (✓) NSDL CDSL

DP ID#	Beneficiary Account No./Client ID	DP Name

Not Applicable if the depository participant is CDSL.

The details of the Bank Account linked with the demat account as mentioned above be provided under section-5.

Note: please attach the depository transaction statement or DP master data indicating the DP account number of the applicant. Please ensure that sequence of Names as mention in the Application Form match with that of the account held with the DP.

7. POWER OF ATTORNEY (POA)

POA Name :

Address

City State Pin Code

PAN KYC Yes No - If investment is being made by a constitutional Attorney, Please submit the notarized copy of the POA

8. IDBIMF PERSONAL IDENTIFICATION NUMBER (IPIN) (Please ✓)

I / We being unit holder(s) of IDBI Mutual Fund (Fund) schemes do hereby apply for the facility for effecting online transactions over the internet with respect to my investment with IDBI Mutual Fund. Please send me the PIN agreement form.

9. PAYMENT DETAILS - Cheque/DD/RTGS/NEFT/Transfer (Payment through Cash/Outstation Cheques not accepted)

Scheme Name : **IDBI Gold Exchange Traded Fund**

Investment Amount (Rs.) <input type="text"/>	DD Charges if any (Rs.) <input type="text"/>	Net Amount (Rs.) <input type="text"/>
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Net Amount (in Words)

Mode of Payment (Please ✓) Cheque Funds Transfer
DD RTGS/NEFT

Drawn on Bank

Branch & City Account No.

Chq. / DD No Date IFSC Code

A/c Type - (✓) S/B NRE Current NRO FCNR* *Kindly provide photocopy of the payment Instrument or Foreign Inward Remittance Certificate (FIRC) evidencing source of funds

Cheque / D.D. to be crossed "Account Payee" only and should be drawn payable to: - "IDBI Gold Exchange Traded Fund A/c PAN XXXXXXX" (Investor PAN)

10. NOMINATION (Refer guideline No. 5)

The Nomination details will be as provided in your demat account

11. Special Considerations

The Mutual Fund/AMC and its empanelled Brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

12. DECLARATION

I / We have read and understood the contents of the SID and Key Information Memorandum of the Scheme. I/We hereby apply to the IDBI Mutual Fund for allotment of units of the Scheme, as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I / We hereby confirm and certify that the source of these funds is not directly / indirectly a result of "proceeds of crime" as defined in "The Prevention of Money Laundering Act, 2002" and we undertake to provide all necessary proof / documentation, if any, required to substantiate the facts of this undertaking. I / We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We authorize the Fund to disclose details of my/our account and all my/our transactions to the intermediary whose stamp appears on the application form. I/We also authorize the Fund to disclose details as necessary, to the Fund's and investor's bankers for the purpose of effecting payments to me / us.

Applicable to NRIs only : I/We confirm that I am/we are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR / NRSR Account. Investment in the scheme is made by me / us on: Repatriation basis Non Repatriation basis.

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.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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Scheme Name : **IDBI Gold Exchange Traded Fund**

Cheque / DD No. : _____ Date : _____ Amount : Rs. _____ Bank and Branch: _____

REGISTRAR & TRANSFER AGENTS

Computer Age Management Services Private Limited (CAMS)
SEBI Registration Number: INR000002813,
148, Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai 600 096, Tamil Nadu
Tel: 044-30407000 Fax: 044-24581750

POINTS OF ACCEPTANCE OF APPLICATION FORMS

OUR BRANCHES (INVESTOR SERVICE CENTRES)

During NFO & Ongoing Offer: **Ahmedabad:** IDBI Mutual Fund, IDBI Complex, 1st Floor, Near Lal Bungalow, Off CG Road, Ahmedabad-380 006. **Bengaluru:** IDBI Mutual Fund, IDBI House, 1st Floor, No.58, Mission Road, Bengaluru-560 027. **Chennai:** IDBI Mutual Fund, Ground Floor, "Lancor Westminster" Bldg., Old No.108, New No.70, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600 004. **Chandigarh:** IDBI Mutual Fund, IDBI Bank Ltd., 3rd floor, SCO 72/73 Bank Square, sector -17B, Chandigarh -160017. **Delhi:** IDBI Mutual Fund, IDBI Bank, 5th Floor, Red Cross Building, Red Cross Road, Parliament Street, New Delhi-110 001. **Hyderabad:** IDBI Mutual Fund, 3rd Floor 5-9-89/1 Chapel Road, Hyderabad-500001. **Indore:** IDBI Mutual Fund, IDBI Bank Ltd., Ground Floor, Alankar Chambers, Ratlam kothi, A. B. Road, Indore-452001. **Kolkatta:** IDBI Mutual Fund, IDBI House, 6th floor, 44, Shakespeare Sarani, Kolkata 700 017. **Kochi:** IDBI Mutual Fund, IDBI Bank Corporate Office, Near Passport Office, Panampally Nagar, P. B. No. 4253, Kochi-680 366. **Lucknow:** IDBI Mutual Fund, IDBI Bank, 2 M G Marg, Kisan Sekhari Bhawan, Hazratganj, Lucknow -226001. **Mumbai:** IDBI Mutual Fund, 5th floor, Mafatlal Centre, Nariman Point, Mumbai - 400 021. **Pune:** IDBI Mutual Fund, IDBI House, 4th

CAMS INVESTOR SERVICE CENTRES

During NFO: **Agartala:** Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala-799001. **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra-282002. **Ahmedabad:** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad-380 006. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar -414 001. **Ajmer:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer-305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola-444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh-202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad-211001. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey-688011. **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar-301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati-444601. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala, 721-134003. **Amritsar:** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar-143001. **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand-388001. **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Anantapur -515 001. **Andheri (parent: Mumbai ISC CC):** 1, Skylark Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Andheri-400069. **Angul:** Similipada, Angul-759122. **Ankleshwar:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch -393002. **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol-713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad-431001. **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumtagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot -587 101. **Balasore:** B C Sen Road, Balasore-756001. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore-560 042. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly-243001. **Basti:** Office no 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti-272002. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum-590006. **Bellary:** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary-583103. **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur-760001. **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur-812002. **Bharuch (parent: Ankleshwar TP CC):** F-108, Rangoli Complex, Station Road, Bharuch -392001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda-151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar-364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai-490020. **Bhilwara:** Indraparstha Tower, Second Floor, Shyam ki sabji mandi, Near Mukharji Garden, Bhilwara-311001. **Bhiwani:** 24-25, Ist Floor, City Mall, Hansi Gate, Bhiwani -127021. **Bhopal:** Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal-462011. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar-751 001. **Bhuj:** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch-370001. **Bhusawal (Parent: Jalgaon TP CC):** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal-425201. **Bikaner:** F 4,5 Bothra Complex, Modern Market, Bikaner-334001. **Bilaspur:** Beside HDFC Bank, Link Road, Bilaspur-495 001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro -827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan-713101. **C.R.Avenue (Parent: Kolkata ISC CC):** 33, C.R Avenue, 2nd Floor, Room No.13, Kolkata-700012. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut-673016. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160 017. **Chandrapur:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur-442 402. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600 034. **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai-600097. **Chhindwara:** Office No - 1, Parasias Road, Near Mehta Colony, Chhindwara-480 001. **Chittorgarh:** 187 Rana Sanga Market, Chittorgarh -312001. **Cochin:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin-682 035. **Coimbatore:** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore-641 002. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack-753001. **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga-846001. **Davengere:** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere-577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun-248001. **Deoghar:** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar-814112. **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad-826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri -636 701. **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule-424 001. **Durgapur:** City Plaza Building, 3rd floor, City Centre, Durgapur-713 216. **Eluru:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru-534002. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode-638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad-224001. **Faridhabad:** B-49, Ist Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad-121001. **Firozabad:** Shop No. 19, Ist Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad-283203. **Gandhidham:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham-370 201. **Ghaziabad:** 113/6 I Floor, Navyug Market, Ghaziabad-201001. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, MG Road, Panaji (Goa) -403 001. **Gondal (Parent Rajkot CC):** Kailash Complex, Wing -A, Office No. 52, Bus stand Road, Near Gundala Gate, Gondal-360 311. **Gondia:** Shri Talkies Road, Gondia-441601. **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001. **Gulbarga:** Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket, Gulbarga-585 101. **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur-522002. **Gurgaon:** SCO - 16, Sector - 14, First Floor, Gurgaon-122001. **Guwahati:** A.K. Azad Road, Rehabari, Guwahati-781008. **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior-474002. **Haldia:** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia-721 602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani -263139. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribagh-825301. **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar -383 001. **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar-125001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur-146 001. **Hosur:** Shop No.8 J D Plaza, Opp TNEB Office, Royakotta Road, Hosur-635109. **Howrah (Parent: Kolkata ISC CC):** Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah-711106. **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli-580029. **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad-500 003. **Ichalkarnaji (Parent Kolhapur CC):** 12/178, Behind Congress Committee Office, Ichalkarnaji-416 115. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore-452 001. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur-482001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur-302 001. **Jalandhar:** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar-144001. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon-425001. **Jalna C.C. (Parent: Aurangabad CC):** Shop No: 11, 1st Floor, Ashoka Plaza, Opp: Magistic Talkies, Subhash Road, Jalna-431 203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu-180004. **Jamnagar:** 217/218, Manek Centre, P.N. Marg, Jamnagar-361008. **Jamshedpur:**

Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur-831001. **Jaunpur** : 248, Fort Road, Near Amber Hotel, Jaunpur -222001. **Jhansi**: Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi-284001. **Jodhpur**: 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003. **Junagadh**: Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh-362001. **Kadapa**: Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa-516 001. **Kakinada**: No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada-533 001. **Kalyani**: A - 1/50, Block - A, Dist Nadia, Kalyani-741235. **Kanchipuram**: New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram-631 501. **Kannur**: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur-670004. **Kanpur**: I Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur-208 001. **Karimnagar**: HN.07-1-257, Upstairs S B H, Mangammathota, Karimnagar -505 001. **Karnal (Parent :Panipat TP)**: 7, Ist Floor, Opp Bata Showroom, Kunjapura Road, Karnal -132001. **Karur**: 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur -639002. **Katni**: NH 7, Near LIC, Jabalpur Road, Bargawan, Katni -483 501. **Kestopur (CC)**: AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata, Kestopur-700101. **Khammam**: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyrta Road, Near Baburao Petrol Bunk, Khammam-507001. **Khanna** : Shop No :- 3, Bank of India Building, Guru Amar Dass Market, Khanna-141401. **Kharagpur**: H.No.291/1, Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur-721301. **Kolhapur**: 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001. **Kolkata**: "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata-700 071. **Kollam**: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam-691001. **Kota**: B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007. **Kottayam**: KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam-686001. **Kumbakonam**: Jailani Complex, 47, Mutt Street, Kumbakonam-612001. **Kurnool**: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool -518 004. **Latur**: Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur-413531. **Lucknow**: Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow-226 001. **Ludhiana**: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana-141 002. **Madurai**: 86/71A, Tamilsangam Road, Madurai-625 001. **Malda**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda-732101. **Mangalore**: No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore-575 003. **Manipal**: Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal-576104. **Mapusa (Parent ISC : Goa CC)**: Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa-403 507. **Margao**: Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao-403 601. **Mathura**: 159/160 Vikas Bazar, Mathura-281001. **Meerut**: 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut -250002. **Mehsana**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana-384 002. **Moga**: Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga-142001. **Moradabad**: B-612 'Sudhakar', Lajpat Nagar, Moradabad-244001. **Mumbai**: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai-400 023. **Muzzafarpur**: Brahman toli, Durgasthan, Gola Road, Muzaffarpur-842001. **Mysore**: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore-570009. **Nadiad (Parent TP: Anand TP CC)**: 8, Ravi Kiran Complex, Ground Floor Nanakumbhath Road, Nadiad -387001. **Nagpur**: 145 Lendra, New Ramdaspath, Nagpur-440 010. **Namakkal**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal-637001. **Nanded**: Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded-431 605. **Nandyal**: Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal -518 501. **Nasik**: Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik-422005. **Navsari**: Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari-396445. **Nellore**: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore-524001. **New Delhi**: 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Connaught Place, New Delhi -110 001. **Nizamabad**: D. No. 5-6-209, Saraswathi Nagar, Nizamabad-503001. **Noida**: B-20, Sector - 16, Near Metro Station, Noida-201301. **Ongole**: # 1, ARN Complex, Kurnool Road, Ongole-523 001. **Palakkad**: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad-678 001. **Palanpur**: Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur-385 001. **Panipat**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat-132103. **Pathankot**: 13 - A, Ist Floor, Gurjeet Market, Dhangu Road, Pathankot-145001. **Patiala**: 35, New Lal Bagh Colony, Patiala-147001. **Patna**: Kamlalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna-800 001. **Pondicherry**: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry-605001. **Porbandar**: II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar -360575. **Proddatur**: Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur-516360. **Pune**: Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune-411 004. **Rae Bareli**: 17, Anand Nagar Complex, Rae Bareli -229001. **Raipur**: HIG,C-23, Sector - 1, Devendra Nagar, Raipur-492004. **Rajahmundry**: Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry-533101. **Rajapalayam**: No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam-626117. **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot-360001. **Ranchi**: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi-834001. **Ratlam**: Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam-457001. **Ratnagiri**: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri-415 639. **Rohtak**: 205, 2nd Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak-124001. **Roorkee**: 22 Civil Lines, Ground Floor, Roorkee-247667. **Ropar**: SCF - 17 Zail Singh Nagar, Ropar -140001. **Rourkela**: 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela-769001. **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar-470 002. **Saharanpur**: I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur-247001. **Salem**: No.2, I Floor Vivekananda Street, New Fairlands, Salem-636016. **Sambalpur**: C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur-768001. **Sangli (Parent: Kohlapur CC)**: Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli-416416. **Satara**: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara-415002. **Satna**: 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna-485 001. **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur-242001. **Shimla**: I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla -171001. **Shimoga**: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga-577201. **Siliguri**: No 7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpara, Siliguri-734001. **Sirsa**: Gali No:1, Old Court Road, Near Railway Station Crossing, Sirsa -125055. **Sitapur**: Arya Nagar, Near Arya Kanya School, Sitapur-261001. **Solan**: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan -173 212. **Solapur**: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur-413001. **Sonepat**: Shopo No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat-131 001. **Sriganganagar**: 18 L Block, Sri Ganganagar -335001. **Srikakulam**: Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam-532 001. **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur -228 001. **Surat**: Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat-395 001. **Surendranagar**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar-363035. **Tanjore**: 1112, West Main Street, Tanjore-613 009. **Thane**: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane -400 602. **Thiruppur**: 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur-641601. **Thiruvalla**: Central Tower, Above Indian Bank, Cross Junction, Thiruvalla-689101. **Tinsukia**: Sanairan Lohia Road, 1st Floor, Tinsukia-786 125. **Tirunelveli**: 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli-627001. **Tirupathi**: Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi-517501. **Trichur**: Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur-680001. **Trichy**: No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy-620018. **Trivandrum**: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum-695004. **Tuticorin**: 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin-628 008. **Udaipur**: 32 Ahinsapuri, Fatehpura Circle, Udaipur-313004. **Ujjain**: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain -456 010. **Unjha (Parent: Mehsana CC)**: 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha -384 170. **Vadodara**: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara -390 007. **Valsad**: 3rd Floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad-396001. **Vapi**: 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi-396195. **Varanasi**: C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi-221002. **Vellore**: No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004. **Veraval**: Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval-362 265. **Vijayawada**: 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada-520 010. **Visakhapatnam**: 47/9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam-530 016. **Warangal**: F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal-506001. **Wardha**: Opp. Raman Cycle Industries, Krishna Nagar, Wardha -442 001. **Yamuna Nagar**: 124-B/R Model Town, Yamunanagar, Yamuna Nagar-135 001. **Yavatmal**: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal-445 001.