SCHEME INFORMATION DOCUMENT (SID)

TATA MUTUAL FUND

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TATA FIXED HORIZON FUND SERIES 20

(A Close Ended Debt Scheme with three plans, Scheme A - 371 Days, Scheme B - 16 months maturity and Scheme C - 12 to 18 months)

Issue of units of Tata Fixed Horizon Fund Series 20 at face value of Rs. 10/- each with conditional exit loads during the New Fund Offer period.

NEW FUND OFFER FOR SCHEME A OPENED ON	**17th Nov, 2008**
NEW FUND OFFER FOR SCHEME A CLOSED ON	**24th Nov, 2008**
SCHEME RE-OPENED FOR REDEMPTION	**12th Dec, 2008**

NEW FUND OFFER FOR SCHEME B OPENED ON	**03rd Dec, 2008**
NEW FUND OFFER FOR SCHEME B CLOSED ON	**15th Dec, 2008**
SCHEME RE-OPENS FOR REDEMPTION NOT LATER THAN	**30th Dec, 2008**

The said SID is the combine SID for the schemes namely Tata Fixed Horizon Fund Series 20 Scheme A (This scheme has a maturity period of 371 Days from the date of allotment), Tata Fixed Horizon Fund Series 20 Scheme B (This scheme has a maturity period of 16 Months from the date of allotment), Tata Fixed Horizon Fund Series 20 Scheme C (This scheme has a maturity period ranging between 12 to 18 Months from the date of allotment).

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about Tata Fixed Horizon Fund Series 20, that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Tata Mutual Fund, Tax and Legal issues and general information on www.tatamutualfund.com

SAI is incorporated by reference (is legally a part of the Scheme Information Document (SID)). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (SID) should be read in conjunction with the SAI and not in isolation.

The Scheme Information Document is dated 15th Dec, 2008

Mutual Fund

TATA

Tata Mutual Fund
Fort House,
221, Dr. D. N. Road,
Mumbai - 400 001

AMC

TATA

Tata Asset Management Ltd.
Fort House,
221, Dr. D. N. Road,
Mumbai - 400 001

Trustee

TATA

Tata Trustee Company Pvt. Ltd.
Fort House,
221, Dr. D. N. Road,
Mumbai - 400 001

Fort House, 221 Dr. D. N. Road,
Mumbai - 400 001
Tel: (022) 66578282 Fax: (022) 22613782
Website: www.tatamutualfund.com
E-mail: kiran@tataamc.com

HIGHLIGHTS / SUMMARY OF THE SCHEME

Name of the Scheme	Tata Fixed Horizon Fund Series 20 (TFHFS20)
Type of Scheme	A close ended debt scheme.
Investment Objective	The investment objective of the schemes is to generate income and / or capital appreciation by investing in wide range of Debt and Money Market instruments.
Liquidity	For Scheme A and Scheme B Purchase of Units Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only. Redemption of Units Redemption facility will be available on all business days. For Scheme C The Fund does not intend to buy the units back till the maturity of the schemes. However, in order to provide the liquidity to the investors, the schemes are proposed to be listed on the NSE and / or BSE. The AMC will endeavour to list the scheme within 1 month from the date of allotment of units. Hence, Investors who want to liquidate their units of the schemes can sell the units in the secondary market.
Benchmark	Scheme A (371 days maturity) - CRISIL Liquid Fund Index. Scheme B (16 months Maturity) - CRISIL Short Term Bond Fund Index Scheme C, if the scheme has maturity of 12 months the benchmark will be CRISIL Liquid Fund Index. Scheme C, if the scheme has maturity of more than 13 months the benchmark will be CRISIL Short Term Bond Fund Index.
Transparency of operation / NAV Disclosure	Determination of Net Asset Value (NAV) on all business days.
Load	Scheme A (371 days maturity) and Scheme B (16 months maturity) Entry Load: Nil Exit Load: 1% if redeemed before maturity, Nil on maturity. Scheme C (maturity ranging between 12 to 18 months) Entry Load: Nil Exit Load: Nil
Minimum subscription under each Plan	Regular Plan: Rs.10,000/- and in multiples of Re.1/- thereafter. Institutional Plan: Rs.1,00,00,000/- and in multiples of Re.1/- thereafter.
Duration of the Schemes	Scheme A – 371 days from the date of allotment. Scheme B - 16 months from the date of allotment Scheme C – Ranging between 12 to 18 months from the date of allotment. The exact duration of Scheme C will be incorporated in the scheme information document as an addendum at the time of launching the scheme.
Investment Options / Plans:	Each Scheme has two plans Regular Plan and Institutional Plan and each Plan has two Options Growth Option and Dividend Option. Dividend option offers dividend payout or dividend re-investment facility. Options Scheme A (371 days maturity) and Scheme B (16 months maturity) Growth Option Periodic Dividend - Atleast once during the tenure of the scheme at the discretion of the trustees from time to time, subject to availability of distributable surplus. Monthly Dividend - Atleast once a month at discretion of the trustees from time to time, subject to availability of distributable surplus. Options (Scheme C) maturity ranging between 12 to 18 months: Growth Option Periodic Dividend - Atleast once during the tenure of the scheme at the discretion of the trustees from time to time, subject to availability of distributable surplus. Monthly Dividend - Atleast once a month at discretion of the trustees from time to time, subject to availability of distributable surplus. Note: Dividend shall be distributed at the discretion of the Trustees subject to availability of distributable surplus.

Roll Over Facility	At the time of maturity, if it is perceived that the market outlook for the similar securities/ instruments is positive and investment in the similar kind of instruments would likely to fetch better returns for the investors, then in the interest of the Investor, the Trustees may decide to roll-over the schemes. This would be based on demand/ request of the investors for the same. All other material details of the plan including the likely composition of assets immediately before the roll over, the net assets and net asset value of the scheme, will be disclosed to the unitholders and a copy of the same filed with the SEBI. Such rollover will always be permitted only in case of those unitholders who express their consent in writing.
Mode of initial allotment (Applicable for Scheme C only)	The units of the scheme shall be compulsorily allotted in the dematerialized form. Only those investors who have Demat account at the time of investment can subscribe to the units of the scheme as units will be allotted in dematerialized form only. Allotment of units will be intimated to the investors by way of letter of allotment within 30 days from the date of allotment of units in dematerialized form.

- A Mutual Fund - sponsored by Tata Sons Limited (TSL) and Tata Investment Corporation Limited (TICL).
- The Scheme is managed by Tata Asset Management Limited (TAML).
- Each Scheme will be considered as fresh subscription as and when it is launched.
- Earnings of the Fund totally exempt from income tax under Section 10(23D) of the Income Tax Act, 1961.

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
- Mutual Funds and securities investments are subject to market risks and there can be no assurance and no guarantee that the Scheme will achieve its objective.
- As with any investment in stocks, shares and securities, the NAV of the Units under this Scheme can go up or down, depending on the factors and forces affecting the capital markets.
- Past performance of the previous Schemes, the Sponsors or its Group / Affiliates / AMC / Mutual Fund is not indicative of and does not guarantee the future performance of the Scheme.
- The sponsors are not responsible or liable for any loss resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting up of the mutual fund.
- Tata Fixed Horizon Fund Series 20 Scheme A, Tata Fixed Horizon Fund Series 20 Scheme B, Tata Fixed Horizon Fund Series 20 Scheme C, are only the names of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects or the returns. Investors therefore are urged to study the terms of the Offer carefully and consult their tax and Investment Advisor before they invest in the Scheme.
- The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors :

RISK FACTORS WITH RESPECT TO LISTING OF THE SCHEME (For Scheme C)

- Buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/broker, payment of brokerage, securities transactions tax and such other costs.
- Trading in scheme could be restricted due to which market price may or may not reflect the true NAV of the scheme at any point of time. Also there can be no assurance that an active secondary market will develop or be maintained for the units of the Scheme.
- The market price of the units, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV), and (2) demand and supply of units in the market. Sizeable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV.
- Where units are issued or later on converted in demat form through depositories, the records of the depository will be final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund upon maturity depends up on the confirmations to be received from depository(ies) on which the mutual fund has no control.
- Any change in Tax Laws applicable to mutual funds may affect the returns to the investor.

Notwithstanding anything contained in the SID the provisions of SEBI(Mutual Funds) Regulations 1996 and guidelines thereunder shall be applicable. The Trustee Company would be required to adopt / follow any regulatory changes by SEBI / RBI etc and /or all circulars / guidelines received from AMFI from time to time if and from the date as applicable. The Trustee Company in such a case would be obliged to modify / alter any provisions / terms of the SID during / after the launch of the scheme by following the prescribed procedures in this regard.

Liquidity and Settlement Risks (For Scheme A and Scheme B)

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on certain investment parameters as adopted internally by TAML. While at all times the Asset Management Company will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme is avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or during restructuring of the Scheme's investment portfolio. Furthermore, from time to time, the Asset Management Company, the Custodian, the Registrar, any Associate, any Distributor, Dealer, any Company, Corporate Bodies, Trusts, any Retirement and Employee Benefit Funds or any Associate or otherwise, any scheme / mutual fund managed by the Asset Management Company or by any other Asset Management Company may invest in the Scheme. While at all times the Trustee Company and the Asset Management Company will endeavour that excessive holding of Units in the Scheme among a few Unitholders is avoided, however, the funds invested by these aforesaid persons may acquire a substantial portion of the Scheme's outstanding Units and collectively may constitute a majority unitholder in the Scheme. Redemption of Units held by such persons may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemptions and this may impact the ability of other Unitholders to redeem their respective Units.

Liquidity and Settlement Risks (For Scheme C)

The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. From time to time, the Scheme will invest in certain securities of certain companies, industries, sectors, etc. based on certain investment parameters as adopted internally by TAML. While at all times the Asset Management Company will endeavour that excessive holding/investment in certain securities of industries, sectors, etc. by the Scheme is avoided, the funds invested by the Scheme in certain securities of industries, sectors, etc. may acquire a substantial portion of the Scheme's investment portfolio and collectively may constitute a risk associated with non-diversification and thus could affect the value of investments. Reduced liquidity in the secondary market may have an adverse impact on market price and the Scheme's ability to dispose of particular securities, when necessary, to meet the Scheme's liquidity needs or in response to a specific economic event or during restructuring of the Scheme's investment portfolio.

Common risk factors for Scheme A, Scheme B and Scheme C :

Investment Risks

The value of, and income from, an investment in the Scheme can decrease as well as increase, depending on a variety of factors which may affect the values and income generated by the Scheme's portfolio of securities. The returns of the Scheme's investments are based on the current yields of the securities, which may be affected generally by factors affecting capital markets such as price and volume, volatility in the stock markets, interest rates, currency exchange rates, foreign investment, changes in Government and Reserve Bank of India policy, taxation, political, economic or other developments, closure of the Stock Exchanges etc. Investors should understand that the investment pattern indicated, in line with prevailing market conditions, is only a hypothetical example as all investments involve risk and there is no assurance that the Scheme's investment objective will be attained or that the Scheme be in a position to maintain the model percentage of investment pattern particularly under exceptional circumstances.

Different types of securities in which the scheme would invest in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

The scheme may use techniques and instruments (as disclosed in the clause "portfolio turnover") for efficient portfolio management and to attempt to hedge or reduce the risk of such fluctuations. However these techniques and instruments if imperfectly used have the risk of the scheme incurring losses due to mismatches particularly in a volatile market. The Fund's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is dependent on the ability to predict movements in the prices of securities being hedged and movements in interest rates. There exists an imperfect correlation between the hedging instruments and the securities or market sectors being hedged. Besides, the fact that skills needed to use these instruments are different from those needed to select the Fund's / Scheme's securities. There is a possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an organised exchange. The use of these techniques involves possible impediments to effective portfolio management or the ability to meet repurchase / redemption requests or other short-term obligations because of the percentage of the Scheme's assets segregated to cover its obligations.

Risk Associated with Securitised Debt

Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). Asset Backed Securities (ABS) are securitized debts where the underlying assets are receivables arising from automobile loans, personal loans, loans against consumer durables, etc. Mortgage backed securities (MBS) are securitized debts where the underlying assets are receivables arising from loans backed by mortgage of residential / commercial properties. ABS/MBS instruments reflect the undivided interest in the underlying pool of assets and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. The ABS/MBS holders have a limited recourse to the extent of credit enhancement provided. If the delinquencies and credit losses in the underlying pool exceed the credit enhancement provided, ABS/MBS holders will suffer credit losses. ABS/MBS are also normally exposed to a higher level of reinvestment risk as compared to the normal corporate or sovereign debt. At present in Indian market, following types of loans are amortised:

- Auto Loans (cars / commercial vehicles /two wheelers)
- Residential Mortgages or Housing Loans
- Consumer Durable Loans
- Personal Loans

The main risks pertaining to each of the asset classes above are described below:

Auto Loans (cars / commercial vehicles /two wheelers)

- The underlying assets (cars etc) are susceptible to depreciation in value whereas the loans are given at high loan to value ratios. Thus, after a few months, the value of asset becomes lower than the loan outstanding. The borrowers, therefore, may sometimes tend to default on loans and allow the vehicle to be repossessed.
- These loans are also subject to model risk. ie if a particular automobile model does not become popular, loans given for financing that model have a much higher likelihood of turning bad. In such cases, loss on sale of repossession vehicles is higher than usual.
- Commercial vehicle loans are susceptible to the cyclicality in the economy. In a downturn in economy, freight rates drop leading to higher defaults in commercial vehicle loans. Further, the second hand prices of these vehicles also decline in such economic environment.

Housing Loans

- Housing loans in India have shown very low default rates historically. However, in recent years, loans have been given at high loan to value ratios and to a much younger borrower classes. The loans have not yet gone through the full economic cycle and have not yet seen a period of declining property prices. Thus the performance of these housing loans is yet to be tested and it need not conform to the historical experience of low default rates.

Consumer Durable Loans

- The underlying security for such loans is easily transferable without the bank's knowledge and hence repossession is difficult.
- The underlying security for such loans is also susceptible to quick depreciation in value. This gives the borrowers a high incentive to default.

Personal Loans

- These are unsecured loans. In case of a default, the bank has no security to fall back on.
- The lender has no control over how the borrower has used the borrowed money.

Further, all the above categories of loans have the following common risks:

- All the above loans are retail, relatively small value loans. There is a possibility that the borrower takes different loans using the same income proof and thus the income is not sufficient to meet the debt service obligations of all these loans.
- In India, there is no ready database available regarding past credit record of borrowers. Thus, loans may be given to borrowers with poor credit record.
- In retail loans, the risks due to frauds are high.

Securities Lending Risks

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

Interest Rate Risk

As with debt instruments, changes in interest rate may affect the Scheme's net asset value. Generally the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

Credit Risk

Credit risk or Default risk refers to the risk that an issuer of a fixed income security may default (i.e. the issuer will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of fixed income securities will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

Reinvestment Risk

This risk refers to the difference in the interest rate levels at which cash flows received from the securities in the schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows are reinvested may be lower than that originally assumed.

Risks associated with Derivatives

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

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 6 weeks of the date of closure of the New Fund Offer.

C. SPECIAL CONSIDERATIONS

Investors are urged to study the terms of the SID carefully before investing in this Scheme, and to retain this SID for future reference.

Tax Consequences

Redemption by the unitholders due to change in the fundamental attribute (if any, in future) of the scheme or due to any other reason may entail tax consequences for which the Trustees, AMC, Fund their Directors / employees shall not be liable.

Disclosure / Disclaimer

To the best of the knowledge and belief of the Directors of the Trustee Company, information contained in this SID is in accordance with the SEBI Regulations and facts and does not omit anything likely to have a material impact on the importance of such information.

Neither this SID nor the Units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions. No persons receiving a copy of this SID or any accompanying application form in any such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this SID does not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this SID and any persons wishing to apply for Units pursuant to this SID to inform themselves of, and to observe, all applicable laws and Regulations of such relevant jurisdiction.

Prospective investors should review / study this SID carefully and in its entirety and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial / investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of Units and to the treatment of income (if any), capitalisation, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalisation, disposal (sale, transfer, switch, redemption or conversion into money) of Units within their jurisdiction of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed funds to be used to purchase/gift Units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding Units before making an application for Units.

No person has been authorised to give any information or to make any representations not confirmed in this SID in connection with the New fund offer / Subsequent Offer of Units, and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund or the Asset Management Company or the Trustee Company. Statements made in this SID are based on the law and practice currently in force in India and are subject to change therein. Neither the delivery of this SID nor any sale made hereunder shall, under any circumstances, create any impression that the information herein continues to remain true and is correct as of any time subsequent to the date hereof.

Notwithstanding anything contained in the SID the provisions of SEBI (Mutual Funds) Regulations 1996 and guidelines thereunder shall be applicable. The Trustee Company would be required to adopt / follow any regulatory changes by SEBI / RBI etc and /or all circulars / guidelines received from AMFI from time to time if and from the date as applicable. The Trustee Company in such a case would be obliged to modify / alter any provisions / terms of the SID during / after the launch of the scheme by following the prescribed procedures in this regard.

D. DEFINITIONS & ABBREVIATION

1	"Business Day"	Any day on which the Mumbai Head Office of Tata Asset Management Limited is open for business purposes and the Banks in Mumbai/RBI clearing is functional.
2	"Business Hours"	Business hours are from 10.00 A.M. to 3.00 P.M. on any Business Day.
3	"BSE' / "NSE"	Bombay Stock Exchange Limited / National Stock Exchange of India Limited
4	"Calendar Year"	A Calendar Year shall be 12 full English Calendar months commencing from 1st January and ending on 31st December.
5	"Custodian"	Standard Chartered Bank, a bank incorporated in London with limited liability and includes or its successors.
6	"CDSC"	Contingent Deferred Sales Charges permitted under the Regulations for a 'No Load Scheme' to be borne by the Unitholder upon exiting (whether by way of redemption of inter-scheme switching) from the scheme based on the period of holding of units.
7	"Day"	Any day as per English Calendar viz. 365 days in a year.
8	"Exit Load" (For Scheme A and Scheme B)	Amount collected to cover the cost of providing Redemption / distribution related service to the Scheme.
9	"Entry Load" (For Scheme A and Scheme B)	Amount collected to cover the cost of providing Subscription / distribution related service to the Scheme.
10	"Financial Year"	A Financial Year shall be 12 full English Calendar months commencing from 1st April and ending on 31st March.
11	"Group"	As defined in sub-clause (ef) of clause 2 of MRTP Act, 1961.
12	"IMA"	Investment Management Agreement dated 9th May, 1995, as amended from time to time, between the TTCPL & TAML.
13	"Investor"	An investor means any resident or non-resident person whether individual or not (legal entity), who is eligible to subscribe units under the laws of his/her/their country of incorporation, establishment, citizenship, residence or domicile and under the Income Tax Act, 1961 including amendments thereto from time to time and who has made an application for subscribing units under the Scheme. Under normal circumstances, an Unitholder shall be deemed to be the investor.

14	"Net Asset Value" or "NAV"	(a) In case of winding up of the Fund: In respect of an Unit, the amount that would be payable to the holder of that Unit on any date if the fund were to be wound up and its assets distributed on that date (valuing assets and liabilities in accordance with the normal accounting policies of the Fund, but ignoring net distributable income of the current financial year and winding up expenses). (b) Daily for Ongoing Sale/Redemption/ Switch: In respect of a Unit, the amount that would be payable by/to the investor / holder of that Unit on any Valuation date by dividing the net assets of the Scheme by the number of outstanding Units on the Valuation date.
15	"Net Assets"	Net Assets of the Scheme / Plan at any time shall be the value of the Fund's total assets less its liabilities taking into consideration the accruals and the provisions at that tim e.
16	"Non - Resident Indian" / NRI	A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
17	"Permissible Investments"	Investments made on account of the Unitholders of the Scheme in securities and assets in accordance with the SEBI Regulations.
18	"Portfolio"	Portfolio at any time shall include all Permissible Investments and Cash.
19	"Regulations"	Regulations imply SEBI Regulations and the relevant rules and provisions of the Securities and Exchange Board of India (Depositories and participants) Regulations 1996, Public Debt Act 1944,the relevant notifications of the Government of India Ministry of Finance Department of Revenue, (Central Board of Direct Taxes), the Income Tax Act, 1961; Wealth Tax Act, 1957, Gift Tax Act, 1958, Foreign Exchange Management Act, 1999 as amended from time to time and shall also include any Circulars, Press Releases or Notifications that may be issued by SEBI or the Government of India or the Reserve Bank of India from time to time.
20	"Resident"	A resident means any person resident in India under the Foreign Exchange Management Act, 1999 and under the Income Tax Act,1961, including amendments thereto from time to time.
21	"Scheme"	The offer made by Tata Mutual Fund through this SID, viz., Tata Fixed Horizon Fund Series 20 Scheme A, Tata Fixed Horizon Fund Series 20 Scheme B, Tata Fixed Horizon Fund Series 20 Scheme C.
22	"SEBI"	Securities & Exchange Board of India established under the Securities & Exchange Board of India Act, 1992.
23	"SEBI Regulations"	The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time and shall also include any Mutual Fund Regulations, Circulars, Press Releases, or Notifications that may be issued by SEBI or the Government of India to regulate the activities and growth of Mutual funds.
24	"SID"	Scheme Information Document
25	"SAI"	Statement of Additional Information
26	"TAML"	Tata Asset Management Limited, the Asset Management Company (AMC), a company within Management Company" the meaning of the Companies Act, 1956 (1 of 1956) and includes its successors and permitted assigns.
27	"TICL"	Tata Investment Corporation Limited, a sponsor of the TMF and a shareholder of TAML, a company within the meaning of the Companies Act, 1913 and includes its successors and permitted assigns.
28	"TMF" or "Fund"	Tata Mutual Fund, a trust established under a Trust Deed dated 9th May, 1995, under the provisions of The Indian Trusts Act, 1882, bearing SEBI registration No. MF/023/95/9.
29	"Total Assets"	Total Assets of the Scheme at any time shall be the total value of the Schemes assets taking into consideration the accruals.
30	"Trust Deed"	The Trust Deed of the Mutual Fund dated 9th May, 1995, as amended from time to time, made between TSL and TICL as the settlors, and TTCPL as the Trustee.
31	"TSL"	Tata Sons Limited, a sponsor of TMF and a shareholder of TAML, a company within the meaning of the Companies Act, 1913 and includes its successors and permitted assigns.
32	"TTCPL or Trustee Company"	Tata Trustee Company Private Limited, a company within the meaning of the Companies Act, 1956 and includes its successors and permitted assigns.
33	"Unitholder"	An Unitholder means any resident or non-resident person whether individual or not (legal entity), who is eligible to subscribe to the Scheme and who has been allotted Units under the Scheme based on a valid application.
34	"Units"	The security representing the interests of the Unitholders in the Scheme. Each Unit represents one undivided share in the assets of the Scheme as evidenced by any letter/ advice or any other statement / certificate / instrument issued by TMF.
35	"Year"	A Year shall be 12 full English Calendar months.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The following Due Diligence Certificate has been submitted to SEBI:
It is confirmed that:

(i) the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.

(iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

For Tata Asset Management Limited

Place: Mumbai
Date: 18th July, 2008

Hormuz A. Bulsara
Chief Operating Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

A close ended debt scheme.

B. INVESTMENT OBJECTIVE OF THE SCHEME

The investment objective of the schemes is to generate income and / or capital appreciation by investing in wide range of Debt and Money Market instruments.

Investment Strategy and Risk Management:

For the purpose of achieving the investment objective, each Scheme under the fund will invest in a portfolio of securities normally having average maturity in line with the maturity of the respective Schemes.

The Schemes would invest in companies based on various criteria including sound professional management, track record, industry scenario, growth prospectus, liquidity of the securities, etc. The Scheme will emphasise on well managed, good quality companies with above average growth prospectus whose securities can be purchased at a good yield and whose debt securities are concerned investments (wherever possible) will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc. In case of investments in debt instruments that are not rated, specific approval of the Board will be taken except in case of Government Securities being sovereign bonds. However, in case of investment in unrated securities prior board approval is not necessary if investments are within the parameters as stipulated by the board.

C. ASSET ALLOCATION AND RISK PROFILE

Under normal circumstances, funds of the Scheme, shall (after providing for all ongoing expenses) generally be invested / the indicative asset allocation shall be as follows considering the objective of the Scheme:

Scheme A (371 days maturity)

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Debt and Money Market Instruments & Securitised Debt	100%	0	Medium to Low

Scheme B and C (maturity ranging between 12 to 18 months)

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Debt and Money Market Instruments & Securitised Debt	100%	0	Medium to Low

No investments would be made in foreign securitised debt.

The scheme may invest upto a maximum of 50% of the scheme's net assets in domestic securitised debt.

If permitted by SEBI under extant regulations / guidelines, not more than 25% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending., for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.

The scheme net assets will have a maximum derivative net position of 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing.

Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks.

The Trustee Company may from time to time pending investment according to the investment pattern of the scheme for a short term period on defensive consideration invest upto 100% of the funds available in repos etc. The primary motive being to protect the Net Asset Value of the Scheme and protect unitholders interest so also to earn reasonable returns on liquid funds maintained for redemption/repurchase of units.

The Trustee Company may from time to time, for a short term period on defensive consideration, modify / alter the investment pattern / asset allocation, the intention being to protect the Net Asset Value of the Scheme and Unitholders interests, without seeking consent of the unitholders.

Change in Investment Pattern

The Trustee Company may from time to time modify the investment strategy and pattern provided such modification is in accordance with the Scheme objective and SEBI (Mutual Funds) Regulations, 1996, and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds, the intent being to protect the Net Asset Value of the Scheme and Unitholders' interest.

Overview of Debt Market:

The major players in the Indian Debt Markets are today are banks, financial institutions, insurance companies and mutual funds. The instruments in the market can be broadly categorized as those issued by corporate, banks, financial institutions and those issued by state/central governments. The risk associated with any investments are – credit risk, interest rate risk and liquidity risk. While corporate papers carry credit risk due to changing business conditions, government securities are perceived to have zero credit risk. Interest rate risk is present in all debt securities and depends on a variety of macroeconomic factors. The liquidity risk in corporate securities market is higher compared to those of government securities. Liquidity in the corporate debt market has been improving due to the entry of more players and due to various measures taken by the regulators in this direction over a period of time. SEBI's directive of a compulsory rating by a rating agency for any [public issuance over 18 months is a case in point. In times to come, dematerialization, entry of private insurance companies and growth of fixed income mutual funds are expected to enhance liquidity in corporate debt market.

Expected Yields on Debt Securities (as on 31/10 /08)

Issuer	Instruments	Maturity	Yields
GOI	T-Bill	91 days	7.15
GOI	T-Bill	364 days	7.30
GOI	Short dated	1-3 yrs	8.30 – 8.35
GOI	Medium dated	3-5 yrs	7.45 – 7.65
GOI	Long dated	5-10 yrs	7.60 – 7.80
Corporate	AAA	1-3 yrs	11.50 – 12.25
Corporate	AAA	3-5 yrs	11.50 – 11.75
Corporate	CPs	3 months	14.00 – 14.75
Corporate	CPs	1 year	14.50 – 15.00

D. WHERE WILL THE SCHEME INVEST

The funds available under the Schemes will be invested primarily in securities such as

- Money Market Instruments like Commercial Paper, Certificate of Deposit, Treasury Bills and short term debt instruments etc. issued by various Corporates, Government - State or Central, Public Sector Undertakings,
- Non convertible portion of Convertible Debentures (Khokas), Non Convertible Debentures,
- Securitised Debt (asset backed securities excluding mortgage backed securities), Secured Premium Notes,
- Zero Interest Bonds, Deep Discount Bonds, Floating Rate Bonds/Notes,
- Government Securities,
- Derivative instruments like interest rate swaps, forward rate agreement, interest rate futures and such other derivative instruments as permitted by SEBI / RBI from time to time.

The securities mentioned above and such other securities, the Scheme is permitted to invest could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals. Notwithstanding the aforesaid, the proportion of investment in privately placed debentures, securitised debt and other unquoted debt instruments could be increased by the Trustee Company / Asset Management company to around 100% of the total assets / Funds available of the Scheme. For the possible impact on liquidity of the Scheme, which might be experienced due to investment of around 100% in privately placed debentures, securitised debt and other unquoted debt instruments, please refer to the Clause "Compulsory redemption / Redemption" and also to the Clause on "Liquidity & Settlement Risks" under Specific Risk Factors. The moneys collected under this Scheme shall be invested only in transferable securities in the money market or in the capital / debt market or in privately placed debentures or securitised debts or in Government securities. The scheme will have a maximum derivative net position of 50% of the net asset of the scheme.

As per SEBI Regulations, the Scheme shall not make any investments in any un-listed securities of associate / group companies of the Sponsors. The Fund will also not make investment in privately placed securities issued by associate / group companies of the Sponsor. The Scheme may invest not more than 25% of the net assets in listed securities of Group companies.

E. THE INVESTMENT STRATEGIES

The scheme is a close ended debt fund and its objective is to generate income and / or capital appreciation by investing in portfolio of Debt and Money Market instruments normally maturing in line with the time profile of the scheme.

Under normal circumstances, up to 100 % of the fund will be invested in Debt and Money Market instruments & Securitised debt.

Trading in Derivatives

Subject to SEBI (Mutual Fund) Regulations, 1996, the Scheme may use techniques and instruments such as trading in derivative instruments to hedge the risk of fluctuations in the value of the investment portfolio. The Scheme shall enter into derivative transactions for the purpose of hedging and portfolio balancing. In accordance with the guidelines issued by the SEBI. Exposure to derivative instruments will be restricted to 50% of the assets of the scheme.

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

The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time and as may be permitted under the SEBI (Mutual Fund) Regulations.

Interest Rate Swaps: An Interest Rate Swap is an agreement whereby two parties agree to exchange periodic interest payments. The amount of interest payments exchanged is based on some predetermined principal, called notional principal amount. The amount each counterparty pays to the other upon periodic interest rate multiplied by the notional principal amount. The only amount that is exchanged between the parties is the interest payment, not the notional principal amount.

Example A: Use of IRS

Assuming the Scheme is having 10% of the portfolio in cash. The fund manager has a view that the interest rate scenario is bearish and call rates are likely to spurt over the next three months. The fund manager would therefore prefer to pay fixed rate of return on his cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days floating interest rate from overnight fixed rate.

1. Say Notional Amount : Rs. 2 crores
2. Benchmark : NSE MIBOR
3. Tenor : 91 Days
4. Fixed Rate : 9.90%
5. At the end of 91 days;
6. The Scheme pays : fixed rates for 91 days is 9.90%
7. TMF receives : compounded call rate at 10.25% for 91 days.

In practice, however the difference of the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary deale rs, corporate, mutual funds and All India Financial Institutions.

The Schemes of the fund are in cash, and the view of the fund manager is interest rates are expected to move down due to certain positive events which have occurred. In such cases the Schemes can enter into a received position (IRS) where the Schemes will receive a fixed rate for a specified maturity and pay the floating rate of interest. This is illustrated below.

Example B: Use of IRS

Assuming the Scheme is having 10% of the portfolio in cash. The fund manager has a view that the interest rate scenario is soft and call rates are unlikely to spurt over the next three months. The fund manager would therefore prefer to receive a higher rate of return on his cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days fixed interest rate from overnight floating rate.

1. Say Notional Amount : Rs. 2 crores
2. Benchmark : NSE MIBOR
3. Tenor : 91 Days
4. Fixed Rate : 10.25%
5. At the end of 91 days;
6. The Scheme pays : compounded call rates for 91 days is 9.90%
7. TMF receives : Fixed rate at 10.25% for 91 days.

In practice, however the difference of the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary dealers, corporate, mutual funds and All India Financial Institutions.

Forward Rate Agreements (FRA):

This is an agreement between two counterparties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date based on the notional amount, for an agreed period.

The interest rate benchmarks that are commonly used for floating rate in interest rate swaps are those on various Money Market Instruments. In Indian markets, the benchmark most commonly used is MIBOR.

The Schemes of the fund are reasonably invested, and the view of the fund manager is interest rates are expected to move up due to certain negative events which are expected to occur at a specified future date. In such cases the Schemes can enter into a paid position (FRA) at a specified date in the future where the Schemes will pay a fixed rate for a specified maturity and receive the floating rate of interest at a specified future date. This is illustrated below.

Example 1: Use of FRA

The fund Manager believes in 3 months time the interest rates will be higher and decides to enter into an FRA agreement 3x9 to protect the portfolio return.Say the manager wants to hedge 10% of the portfolio which is for the notional amount of Rs 2 crores where the bank agrees to pay 6% fixed, in case the 6 month OIS rate is greater than 6% the bank will pay the difference to the portfolio manager 3 months hence for 6 months.say 3 months hence the OIS rate for six months is 6.50%

This like IRS is cash settled and the bank at the end of three months will pay the portfolio manager the following (6.50-6.00) x181x 200,000,00/(365*100+6.50*181) = Rs 48040.55 for six months

The Schemes of the fund are in cash, and the view of the fund manager is interest rates are expected to move down due to certain positive events which are expected to occur at a specified future date. In such cases the Schemes can enter into a received position (FRA) at a specified date in the future where the Schemes will receive a fixed rate for a specified maturity and pay the floating rate of interest at a specified future date. This is illustrated below.

Example 2: Use of FRA

The fund Manager believes in 3 months time the interest rates will be lower and decides to enter into an FRA agreement 3x9 to protect the portfolio return.Say the manager wants to hedge 10% of the portfolio which is for the notional amount of Rs 2 crores where the bank agrees to pay 6% fixed, in case the 6 month OIS rate is less than 6% the bank will pay the difference to the portfolio manager 3 months hence for 6 months.say 3 months hence the OIS rate for six months is 5.50%

This like IRS is cash settled and the bank at the end of three months will pay the portfolio manager the following (6.00-5.50) x181x 200,000,00/(365*100+5.50*181) = Rs 48272.76 for six months

Risks associated with Derivatives

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

Portfolio Turnover

Since all the schemes are close ended schemes the portfolio turnover is expected to be low.

Change in Investment Pattern

The Trustee Company may from time to time modify the investment strategy and pattern provided such modification is in accordance with the Scheme objective and SEBI (Mutual Funds) Regulations, 1996, and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds, the intent being to protect the Net Asset Value of the Scheme and Unitholders' interest.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme

A close ended Debt fund comprising three investment schemes.

(ii) Investment Objective

The investment objective of the schemes are to generate income and / or capital appreciation by investing in wide range of Debt and Money Market instruments.

Investment Pattern and Risk Profile:

Under normal circumstances, funds of the Scheme, shall (after providing for all ongoing expenses) generally be invested / the indicative asset allocation shall be as follows considering the objective of the Scheme:

Scheme A (371 days maturity)

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Debt and Money Market Instruments & Securitised Debt	100%	0	Medium to Low

Scheme B and C (maturity ranging between 12 to 18 months)

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Maximum	Minimum	High/Medium/Low
Debt and Money Market Instruments & Securitised Debt	100%	0	Medium to Low

The scheme may invest upto a maximum of 50% of the scheme's net assets in domestic securitised debt.

No investments would be made in foreign securitised debt.

The Trustee Company may from time to time, for a short term period on defensive consideration, modify / alter the investment pattern / asset allocation, the intent being to protect the Net Asset Value of the Scheme and Unitholders interests, without seeking consent of the unitholders.

(iii) Terms of Issue

A) Liquidity:

For Scheme A and Scheme B

Repurchase of units is at Net Asset Value (NAV) related prices with repurchase loads as applicable (within limits) as specified under SEBI Regulations 1996, the repurchase price shall not be lower than 95% of the NAV.

For Scheme C

The Fund will not repurchase the units issued under the scheme till the maturity of the scheme. However, in order to provide the liquidity to the investors, the Units of the scheme are proposed to be listed on the NSE or BSE. The AMC will endeavour to list the schemes within 1 month from the date of allotment so that units of the scheme can be sold / transferred in the secondary market.

B) Maximum recuring expenses on the first Rs 100 Crores 2.25% of average weekly net assets (also refer to para on annual recurring expenses in this SID).

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

(i) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
(ii) The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

New fund offer expenses will be borne by the AMC

G. SCHEME BENCHMARK

Scheme A (371 days maturity) - CRISIL Liquid Fund Index.

Scheme B (16 months maturity) - CRISIL Short Term Bond Fund Index

Scheme C, if the scheme has maturity of 12 to 13 months the benchmark will be CRISIL Liquid Fund Index.

Scheme C, if the scheme has maturity of more than 13 months the benchmark will be CRISIL Short Term Bond Fund Index.

The composition of the aforesaid benchmark is such that, they are most suited for comparing performance of the respective plans. The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

H. Fund Manager

Name	Age	Qualification	Total Experience	Other Schemes Under His Management	Experience (Assignments held during last 10 years)
Raju Sharma	40	CA, LLB (Gen), B. Com	18 years	TMIF, TLF, TIPF, TDBF, TMPF, TFF, TLMF, TSIPF, TTMF, TFIP1, TFIP2, TFHFS5, TFHFS6, TFHFS12, TFHFS13, TFHFS14, TFHFS17, TFIPF, TFRF	September 1997 to October 2000 - Vice President Investment Banking & Treasury at Alpic Finance Ltd. - Reporting to CMD. December 2000 to January 2004 - Associate at JM Morgan Stanly Fixed Income Securities Ltd - Reporting to Head of Fixed Income. March 2004 to June 2005 - Vice President debt market at Stratcap Securities Ltd - Reporting to Head of Fixed Income. July 2005 to September 2007 - Sr. Vice President debt market at SPA Securities Ltd - Reporting to CMD. September 2007 to date Fund Manager at Tata Asset Management Ltd Currently is the Fund Manager of certain debt schemes of Tata Mutual Fund - Reporting to Head of Fixed Income.

I. Restrictions on Investments (as per seventh schedule of SEBI {Mutual Fund} Regulations 1996)

1. A mutual fund scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of Asset Management Company.

   Provided that such limit shall not be applicable for investments in government securities and money market instruments. Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board."

1A. A mutual fund scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the board of asset management company.

   Debentures irrespective of any residual maturity period (above or below 1 year) shall attract the investment restrictions as applicable for debt instruments as specified under clause 1 and 1A above.

2. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-
   (a) such transfers are done at the prevailing market price for quoted instruments on spot basis.

   Explanation- "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

   (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

3. A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate interscheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

   Provided that this clause shall not apply to any fund of funds scheme.

4. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

   Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board:

   Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the Board."

5. Every mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.

6. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board."

7. No mutual fund scheme shall make any investment in;

   a) any unlisted security of an associate or group company of the sponsor; or

   b) any security issued by way of private placement by an associate or group company of the sponsor; or

   c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets of the schemes.

8A) No scheme of a mutual fund shall make any investment in any fund of fund scheme.

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, TAML shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by TAML, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / TAML may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

Investment by the Fund and the Asset Management Company

According to the Clause 4 of Schedule 7 read with Regulation 44(1), of the SEBI (MF) Regulations, 1996, the scheme may invest in another scheme/plan/fund under the management of TAML or any other mutual fund without charging any fees. The aggregate inter-scheme investments made by all schemes/plans/funds under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The objective of the Scheme in investing in Schemes of TMF or any other Mutual Fund will be primarily to gain better yields in the short term as compared to other short term instruments in the money market.

TAML (the AMC) may invest in the scheme(s)/plan(s)/fund(s), either in the initial issue or on an ongoing basis (from the secondary market in case of Scheme C), such amount, as they deem appropriate. The AMC shall not be entitled to charge any management fees on this investment in the scheme(s)/plan(s)/fund(S). Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI (MF) Regulations, 1996.

Securities Lending by the Mutual Fund

Subject to the SEBI Regulations as applicable from time to time the Fund may, if the Trustee permits, engage in Stock Lending. Stock Lending means the lending of securities to another person or entity for a fixed period of time at a negotiated compensation in order to enhance returns of the scheme portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The AMC will adhere to the following strict internal limits should it engage in Stock Lending.

Not more than 25% of the net assets of the scheme can generally be deployed in stock lending and not more than 5% of the scheme can be can be deployed in Stock lending to any single counterparty. Collateral would always be obtained by the approved intermediary. Collateral value would always be more than the value of the security lent. Collateral can be in form of cash, bank guarantee, government securities, as may be agreed upon with the approved intermediary, and would also be subject to a mark to market valuation on a daily basis.

Example:

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

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

1. There is a holding of security eg 1 lakh shares of XYZ Ltd in the fund which the fund manager wants to be the core holding of the scheme for approximately 6 to 12 months.

2. There is a borrower (not mutual fund) for the security, (who has taken a short position in the market and needs XYZ Ltd shares to settle it) who is willing to put up a proper collateral for the same.(In all cases higher than the price of the script).

3. The borrower is represented by a proper recognized intermediary.

4. The agreement is to return the security or the amount so negotiated at a particular period of time or on demand.

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

a) If permitted by trustees and the extent SEBI regulations in that regard, from time to time.

b) If such activity generates additional returns for the scheme and helps to enhance the scheme returns.

c) If considering the above, and other factors all considered in totality, such activity is in the interest of unitholders in the scheme.

Securities Lending Risks

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

J. PERFORM ANCE OF THE SCHEME

"This scheme is a new scheme and does not have any performance track record"

III. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. NEW FUND OFFER (NFO)

New Fund Offer (NFO) Period	NFO of Scheme A opens on: 17th November, 2008. NFO of Scheme A closes on: 24th November, 2008. NFO of Scheme B opens on: 3rd December, 2008. NFO of Scheme B closes on: 15th December, 2008. New fund offer period of Scheme C will be notified later. The Trustee reserves the right to extend the closing date, subject to the condition that the subscription list shall not be kept open for more than 45 days.
New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- per unit for cash at face value
Minimum Amount for Application in the NFO	Regular Plan: Dividend Option : Rs. 10,000/- & in Multiple of Re. 1/- thereafter. Growth Option : Rs. 10,000/- & in Multiple of Re. 1/ -thereafter Institutional Plan: Dividend Option : Rs. 1,00,00,000/- & in Multiple of Re.1/- thereafter. Growth Option : Rs. 1,00,00,000/- & in Multiple of Re. 1/- thereafter
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 6 weeks, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.	Rs. 10 crores for each Scheme.
Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC.	No upper limit
Plans / Options offered	Each Scheme has two plans Regular Plan and Institutional Plan and each Plan has two Options Growth Option and Dividend Option. Dividend option offers dividend payout or dividend re-investment facility.
Dividend Policy	In case of Growth Option the income / profits received / earned would be accumulated by the Fund as capital accretion, aimed at achieving medium to long term and also short term capital growth as reflected in the NAV. In case of a Dividend Option the profits received / earned and so retained and reinvested may be distributed as Income at appropriate rates (after providing for all relevant ongoing expenses, etc.) and at appropriate intervals as may be decided by the AMC and/or Trustee Company will be distributed to the unitholders who hold the units on the record date of declaration of the Income. The Trustee Company reserves the right to change the frequency for income distribution at its discretion. Guided by the philosophy of value-oriented returns, the intent being to

	protect the Net Asset Value of the Scheme and Unitholders' interests. Investment Options Scheme A , Scheme B and Scheme C: Growth Option Periodic Dividend - Atleast once during the tenure of the scheme at the discretion of the trustees from time to time, subject to availability of distributable surplus. Monthly Dividend - Atleast once a month at discretion of the trustees from time to time, subject to availability of distributable surplus. Dividend Reinvestment Option : Unitholders under this Option also have the facility of reinvestment of the income so declared, if so desired. Income Distribution Warrants will not be despatched to such Unitholders. The income declared would be reinvested in the Scheme on the immediately following ex-dividend date without any entry / exit load. Book Closure (applicable for Scheme C only) : Please note that whenever any dividend is declared by the scheme, there will be a book closure and during that period units of the scheme will not be traded on the stock exchange. Note: 1. Dividend shall be distributed at the discretion of the Trustees subject to availability of distributable surplus. 2. The Fund reserves a right modify the periodicity and manner of payout of such dividend as they deem fit without giving any further notice to unitholders. 3. The Fund does not assure any targeted annual return / income nor any capitalisation ratio. Accumulation of earnings and / or capitalisation of bonus units and the consequent determination of NAV, may be suspended temporarily or indefinitely under any of the circumstances as stated in the SAI under the clause "Suspension of Ongoing Sale, Repurchase or Switchout of Units."
Allotment	For Scheme A and Scheme B Subject to receipt of minimum subscription amount, full allotment will be made to all valid applications received during the New Fund Offer Period. Allotment of units will be completed not later than 30 days after the close of the New Fund Offer Period. Allotment of Units and despatch of Account Statements to FIIs will be subject to RBI approval. Any addition/ deletion of name from the folio of the unitholder is deemed as transfer of units. But the Units of the Scheme are not transferable. In view of the same, additions/ deletion of names will not be allowed under any folio of the Scheme . The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. An Account Statement will be despatched to each Unitholder stating the number of Units held, etc. within a maximum of thirty days from the date of allotment. On request from the unitholders, the Asset Management Company shall within 6 weeks issue the Unit Certificate. The request can be made to any of the Authorised Investor Service Centres. The cost for issuing the Unit Certificate in lieu of Account Statement will be borne by the Scheme and will form part of its annual ongoing expenses. For Scheme C The units of the scheme shall be compulsorily allotted in the dematerialized form. Only those investors who have have Demat account at the time of investment can subscribe to the units of the scheme as units will be allotted in dematerialized form only. Allotment of units will be intimated to the investors by way of letter of allotment within 30 days from the date of allotment of units in dematerialized form.
Refund	Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum. The entire amount shall be refunded within a period of 6 weeks of the closure of the New Fund Offer Period. If, the Fund refunds the amount after 6 weeks, interest @15% per annum for delayed period shall be paid by the AMC. Refund orders will be marked "A/c. Payee Only" and drawn in the name of the first applicant.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	Eligibility for Application The following persons (subject, wherever relevant to, purchase of Units being permitted under their respective constitutions and relevant State Regulations) are eligible to apply for the purchase of the Units: · Adult individuals, either singly or more than one (not exceeding three) on first holder basis or jointly on an either or survivor/any one basis. · Parents, or other lawful Guardians on behalf of Minors. · Companies, corporate bodies, public sector undertakings, trusts, wakf boards or endowments, funds, institutions, associations of persons or bodies of individuals and societies (including Co - operative Societies) registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under their respective constitutions).

	Email: kiran@tataamc.com (Tata Mutual Fund email address) Toll Free No. 1800-209-0101 During the New Fund Offer Period Application form (duly completed), along with a cheque (drawn on respective centers) / DD (payable at respective centers) can be submitted at the Investors Service Centers. If there are no authorized investor services centers where the investor resides, the application form duly completed along with a DD drawn on Hyderabad, after deducting bank charges / commission (not exceeding rate prescribed by State Bank of India) from the amount of investment, may be sent by mail directly to the registrars super scribing the envelop as Tata Mutual Fund – Application form at the following address: Karvy Computershare (P) Limited H. No. 8-2-596, Avenue 4, Street no.1, Banjara Hills, Hyderabad – 500 034 Andhra Pradesh If such bank charges / commission are not deducted by the applicant, then the same may not be reimbursed. However in case of application along with local Cheque or Bank Draft payable at / from locations where TMF has its designated Authorised Investor Service Centres, Bank Draft charges/ commission may have to be borne by the applicant. In such cases the Trustee Company is entitled, in its sole and absolute discretion, to reject or accept any application. For the list of Authorised Investor Service Centres, please refer to the Back Cover Page of this Scheme Information Document.
How to Apply	Please refer to the Scheme Additional Information and Application form for the instructions.
Listing	It is not proposed to list Scheme A and Scheme B on any of the Recognised Stock Exchanges in India. Whereas, Scheme C will be listed on the Recognised Stock Exchanges in India i.e. NSE and / or BSE.
Special Products / facilities available during the NFO	*Below mention facilities are not available:* *Systematic Investment Plan* *Systematic Transfer Plan* *Systematic Withdrawal Plan*
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	**For Scheme A and Scheme B** The AMC may reissue at its discretion upto 100% of the units repurchased at applicable load, if any. For Scheme C Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**For Scheme A and Scheme B** The Units of the Scheme are not transferable. In view of the same, additions/ deletion of names will not be allowed under any folio of the Scheme. The above provisions in respect of deletion of names will not be applicable in case of death of unitholder (in respect of joint holdings) as this is treated as transmission of units and not transfer. Please refer SAI for the procedure of transmission. **For Scheme C** 1. As the units of the Scheme will be issued in demat (electronic) form, the units will be transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. 2. Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. 3. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.

<table>
<tr><td rowspan="6">Provisions with respect to listing of the Scheme C.</td><td>Mode of allotment</td><td>Allotment will be compulsorily made in dematerialized form only. Hence, only those investors who have a valid demat account can subscribe to the units of the scheme.</td></tr>
<tr><td>Rounding of Units</td><td>Stock exchanges may not allow trading of fractional units.
Hence units will be allotted only in integers by rounding off the units allotted to the lower integer and the balance amount will be refunded to the investor.
This is illustrated as under:
Face Value; Rs. 10/- per Unit
Entry Load: 2.25%
Cost of one Unit: Rs. 10.2250/- per unit
Amount Invested: Rs. 100,000/-
Units to be allotted: 9779 Units
Face value of units allotted – Rs.97790/-
Entry Load @ 2.25% - 2200.28
Total Amount Payable – 99920.28
Amount Received - Rs. 100000 /-
Amount Refundable – Rs.9.72/-</td></tr>
<tr><td>Transaction Cost</td><td>Though, there will be no entry / exit load for buying / selling the units from / to the secondary market, the investors will have to bare the other costs related to transacting in the secondary market e.g. Brokerage, Service Tax etc.</td></tr>
<tr><td>Book Closure</td><td>If any dividend is declared by the scheme (under the dividend option) then there shall be a book-closure for the scheme to identify the eligible investors to receive the dividend amount and in such case there will be no trading of the units of the scheme on the stock exchange during the book-closure period. Such book-closure, if any, shall be in line with the listing agreement of the stock exchange.</td></tr>
<tr><td>De-listing of the schemes</td><td>The Schemes will be de-listed after the tenure of the schemes gets over. The AMC/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the scheme. The unitholders will not able to trade in stock exchange once the schemes are delisted.</td></tr>
</table>

B. ONGOING OFFER DETAILS

<table>
<tr><td>Ongoing Offer Period
This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</td><td>Being a close-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the scheme will not reopen for subscriptions after the closure of NFO.

For Scheme A and Scheme B:
To provide liquidity to the investors, the Fund proposes to provide repurchase facility on all business days. The investors may redeem the units on all business days for redemption at NAV based prices, subject to the prevalent exit load provisions.

Investors are requested to note that the Trustee reserves the right to modify the frequency of liquidity/repurchase facility for the benefit of the investors under each plan of the Scheme.

For Scheme C:
After the closure of the NFO, Investors can buy the units of the scheme in dematerialized form from the recognised Stock Exchanges in India i.e. NSE and / or BSE where the units of the scheme are proposed to be listed.

To provide liquidity to the investors, the Fund proposes to list the scheme on NSE and / or BSE. The investors may transfer / sell the units on the Stock Exchange at prevailing market prices.</td></tr>
<tr><td>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.

This is the price you need to pay for purchase/switch-in.

Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be:
Rs. 10* (1+0.02) = Rs. 10.20</td><td>Being close ended schemes, units of the Schemes cannot be subscribed after the closure of NFO.

However, After the closure of the NFO, Investors can buy the units of the Scheme C in dematerialized form from the recognised Stock Exchanges in India i.e. NSE and / or BSE where the units of the scheme are proposed to be listed.</td></tr>
</table>

Ongoing price for redemption (sale) / repurchase / switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. *Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:* *Rs. 10* (1-0.02) = Rs. 9.80*	**For Scheme A and Scheme B** Requests for repurchase can be submitted on any Business Days of the Month, at our Authorised Service Centres (mentioned in this SID). The repurchase request can be made for a minimum of Rs. 1000/- / 100 units or in multiples of Rs.1/- or for all the Units. The Units will be repurchased (sold back to the Fund) at the relevant NAV less any administrative cost and other charges termed as Repurchase Load and which shall be the applicable Repurchase price / NAV related price. The repurchase price will be in accordance with Regulation 49(3) of the Securities Exchange Board of India (Mutual Funds) Regulations, 1996, which shall not be lower than 95% of the NAV. The Trustee Company may however, from time to time review and modify the repurchase load for each choice of investment. The Units if partially repurchased would be subtracted from the Unit balance of that Unitholder on "First In First Out" basis i.e. the Units that were offered / allotted first would be the first to be repurchased. In case amount is withdrawn, the same will be converted into Units at the applicable Repurchase price / NAV related price and the number of Units so arrived at will be subtracted from the Unit balance of that Unitholder on "First In First Out" basis. The repurchase would be permitted to the extent of credit balance in the Unitholder's account. The repurchase cheque will be issued in the name of the first unitholder. Under normal circumstances, the Fund will ensure that the repurchase cheques are despatched within ten business days from the date of receipt of the repurchase request. In the event of partial repurchase, the Fund shall despatch the revised Account Statement for the balance number of Units still being held by the Unitholder along with the repurchase cheque. Credit balances in the account of a Non- Resident Unitholder on maturity or otherwise, (where RBI final approval and any other approval (if any required) has been obtained) may be repurchased by the Fund by such Unitholder in accordance with the procedure described above and also subject to any procedures laid down by RBI and any other agency. Such repurchase proceeds will be paid by means of a Rupee cheque payable to the NRE/ NRO account of the Unitholder or subject to RBI procedures and approvals, such payment in Indian Rupees will be converted into US Dollars or into any other currency, as may be permitted by RBI, at the rate of exchange prevailing at the time of remittance and will be despatched at the applicants' risk, or at the request of the applicants' will be credited to their NRE/ NRO Accounts, details of which are to be furnished in the space provided for this purpose in the Repurchase Form. The Fund will not be liable for any delays or for any loss on account of exchange fluctuations, while converting the rupee amount in US Dollar or any other currency. The Fund (if required) may also make arrangements to obtain RBI approvals on a case-by-case basis on behalf o the Unitholder, subject to the Unitholder providing the Fund with the necessary documents required. As per SEBI specified limits; the repurchase price shall not be lower than 95 % of the NAV. **For Scheme C** Being a scheme listed on the exchange, the fund will not accept any redemption / repurchase and switch-out application till the maturity of the scheme. However, Investors can sell the units of the scheme on the recognised Stock Exchanges in India i.e. NSE and / or BSE where the units of the scheme are proposed to be listed at available market price.
Cut off timing for redemptions (sale) and switch outs (to other schemes / plans of the mutual fund) by investor. This is the time before which your application (complete in all respects) should reach the official points of acceptance. **This clause is not applicable for Scheme C**	In respect of valid applications received upto the cut-off time on the business day on which repurchase facility is provided by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid redemption / switch request, received after 3.00pm the closing NAV of next business day shall be applicable. If maturity of the scheme falls on a holiday or any non business day the immediate next business day will be considered as a date of maturity. **Cut-off time for redemptions including switch** outs: 3.00 p.m.
Where can the applications for redemption and switchout be submitted? **This clause is not applicable for Scheme C**	The details of official points of acceptance, is provided on back cover page.
Minimum amount for redemption and switch out **This clause is not applicable for Scheme C**	The repurchase / switch out request can be made for a minimum of Rs. 1000/- / 100 units or in multiples of Rs.1/- thereafter or for all the Units.
Minimum balance to be maintained and consequences of non maintenance. **This clause is not applicable for Scheme C**	**The Fund may mandatorily redeem all the Units of any Unitholder:** (a) if the value of the account falls below the minimum Account balance of Rs.10,000/- (based on prevailing NAV) and / or 1,000 Units in case of both the options due to normal repurchase/switch and the unitholders fails to invest sufficient funds or to purchase sufficient units to bring the value of the account upto the minimum level within 30 days after a written intimation in this regard is sent by the fund to that unitholder; or (b) where the Units are held by a Unitholder in breach of any regulations; or The

	repurchase would be permitted to the extent of credit balance in the Unitholder's account.
Special Products available	Below mention facilities are not available. Systematic Investment Plan Systematic Transfer Plan Systematic Withdrawal Plan
Duration / Maturity of the scheme	Duration of the Scheme A is 371 days and Scheme B is 16 months form the date of allotment of units and for Scheme C maturity ranging from 12 months to 18 months from the date of allotment. The Schemes will wound up on completion of it tenure or immediate next business day if such day is non-business day. The trustee (or the person authorized) shall dispose of the assets of the scheme concerned in the best interest of the unit holders of that scheme. The proceeds of sale of the assets realised shall be first utilised towards discharge of such liabilities as are due and payable under the schemes and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the unit holders in proportion to their respective interest in the assets of the schemes as on the last day of close ended period.
Accounts Statements	**For Scheme A and Scheme B normal transactions (other than SIP/STP) during ongoing sales and repurchase:** • The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted (within thirty days from the date of allotment) • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. **Please Note:** As per SEBI regulations Mutual Funds are permitted to dispatch the account statements within thirty days from the date of transaction. However, under normal circumstances the scheme shall endeavor to send the account statements within 10 working days in case of physical account statements and within 7 working days in case of account statement via E-mail. **Annual Account Statement:** • The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, • The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. **Annual Account Statement (For Scheme C):** • The Mutual Funds shall provide the Account Statement to the Unitholders whose name appear on the record of the AMC / Depositories. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement, • The account statements may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. • Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. Please note that the actual holding of units will be represented by the holding statement sent by the depositories.
Dividend	The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.
Redemption **This clause is not applicable for Scheme C**	The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.
Delay in payment of redemption / repurchase proceeds **This clause is not applicable for Scheme C**	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Bank Account Details	It shall be mandatory for the Unitholders to mention their bank account numbers in their applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank Account i.e. nature and number of account, name, Account Number, Nine digit MICR code No. (For Electronic Credit Facility), IFSC code for NEFT a 11 digit number, branch address of the bank at the appropriate space in the application form.

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 pm and also on the AMC's website i.e www.tatamutualfund.com. **NAV Information** The Scheme's NAV will be available on all Business Days at the Authorised Investor Service Centres. The Fund will endeavour to publish the Scheme's NAV on all business days in atleast 2 daily newspapers(along with repurchase price). In the event NAV cannot be calculated and / or published, such as because of the suspension of RBI Clearing, Bank strikes, during the existence of a state of emergency and / or a breakdown in communications, the Board of Trustees may temporarily suspend determination and / or publication of the NAV of the Units. The repurchase price will be in accordance with Regulation 49(3) of the Securities Exchange Board of India (Mutual Funds) Regulations, 1996, which shall not be lower than 95% of the NAV.
Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish its unaudited financial results in one English daily newspaper having all India circulation and in a newspaper published in the language of the region where the Head Office of the Fund is situated and update the same on AMC's website at www.tatamutualfund.com within 30 days in format prescribed in terms of SEBI's circular dated April 20, 2001 and on AMFI's website at www.amfiindia.com within 30 days from the close of each half year, in the prescribed formats. Further the Fund shall also disclose the half-yearly scheme portfolios on its web site at www.tatamutualfund.com and on AMFI web site (www.amfiindia.com) in the prescribed format before the expiry of one month from the close of each half year. The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement.
Half Yearly Results	The mutual fund and Asset Management Company shall before the expiry of one month from the close of each half year that is on 31st March and on 30th September, publish its unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the mutual fund is situated.
Annual Report	The Fund will, not later than four months after the close of each financial year (March 31), mail to the Unitholders an abridged scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request. The fund shall disclose the Annual Report on its website www.tatamutualfund.com.
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Other Disclosures with respect to Scheme C	The fund shall be obliged to make other periodic disclosures as required by the listing agreement for Scheme C.
Investor services	The AMC has designated an Investor Relations Officer to look into investor grievances regarding deficiencies, if any, in the services provided by the Registrars or the Investor Service Centres. Name of the Investor Relations Officer: Ms. Latha Rajaraman Address: 221, Dr. D. N. Road, Fort House, Fort, Mumbai 400 001 Tel: (022) 66578282 Email address: kiran@tataamc.com The AMC will have the discretion to change the Investor Relations' Officer depending on operational necessities and in the overall interest of the fund.

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes.

	Resident Investors	Non Resident Investor	Mutual Fund
Tax on Dividend Distributed	Nil	Nil	12.5% on income distributed to any person being an individual or HUF. 20% on income distributed to any other person.
Tax on Capital Gains	**Resident Individuals & HUF**	**FII's / Overseas Financial Organisations**	**Mutual Fund**
Long Term	20% with Indexation or 10% without Indexation	10% without Indexation	Not Applicable
Short Term	Maximum 30%	30%	
	Partnership Firm	**Non Resident Indians**	
Long Term	20% with Indexation or 10% without Indexation	20% or alternative tax calculation option u/s 112 of Income tax Act, if applicable.	
Short Term	30%	30%	
	Indian Companies	**Foreign Companies**	
Long Term	20% with Indexation or 10% without Indexation	20% with Indexation or 10% without Indexation	
Short Term	30%	40%	

In all cases above, the mentioned Tax Rates shall be increased by applicable Surcharge @10%, Education cess @2% and Secondary and higher education cess@ 1%. This shall apply to all the categories of tax payers. Non Equity Oriented Fund will not attract securities transaction tax (STT).

"If any tax liability arising post redemption on account of change in tax treatment with respect to dividend distribution tax, by the tax authorities, shall be solely borne by the investors and not by the AMC or the Trustee Company."

Kindly refer SAI for further details on Taxation.

D. COMPUTATION OF NAV

Net Asset Value ("NAV") of the Units shall be determined daily as of the close of each Business Day.

NAV shall be calculated in accordance with the following formula :

$$\text{NAV} = \frac{\text{Market Value of Scheme's Investments + Accrued Income + Receivables + Other Assets - Accrued Expenses - Payables - Other Liabilities}}{\text{Number of Units Outstanding}}$$

The computation of Net Asset Value, valuation of Assets, computation of applicable Net Asset Value (related price) for ongoing Sale, Redemption, Switch and their frequency of disclosure shall be based upon a formula in accordance with the Regulations and as amended from time to time including by way of Circulars, Press Releases, or Notifications issued by SEBI or the Government of India to regulate the activities and growth of Mutual Funds. The NAVs of the fund shall be rounded off upto four decimals.

IV. FEES AND EXPENSES

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. Entire NFO expenses will be borne by the AMC. In terms of SEBI circular No. SEBI/IMD/CIR No. 11/115723 /08 dated January 31, 2008, close ended schemes are not permitted to charge NFO expenses to the scheme. Hence, NFO Expenses will not be charged to the Scheme, it will be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated following percentage of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Particulars	% of Net Assets	
	Retail Plan (Scheme A, B and C)	**Institutional Plan (Scheme A, B and C)**
Investment Management & Advisory Fee	1.25	1.25
Custodial Fees	0.10	0.10
Registrar & Transfer Agent Fees including cost related to providing accounts statement, dividend/redemption	0.15	0.10

cheques/warrants etc.		
Marketing & Selling Expenses including Agents Commission and statutory advertisement	0.45	0.30
Brokerage & Transaction Cost pertaining to the distribution of units	0.10	0.05
Audit Fees / Fees and expenses of trustees	0.06	0.06
Costs related to investor communications	0.11	0.11
Costs of fund transfer from location to location	0.03	0.03
Other Expenses*	0.00	0.00
Total Recurring Expenses	**2.25**	**2.00**

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

Investment Management fees charged by TAML shall be 1.25% of the weekly average net assets for net assets upto Rs. 100 crores and 1.00% of the weekly average net assets on the balance amount above Rs. 100 crores. This fee shall be conformity with SEBI Regulations & shall be payable at a frequency as agreed between the AMC and Trustees from time to time. TAML shall not charge any fees on its investment in Units of the Funds/Schemes/Plans in TMF or any other Mutual Fund.

The recurring expenses of the Schemes, and the additional management fee shall be as per the limits prescribed under Sub-Regulations (6) of Regulations 52 of the Regulations and shall not exceed the limits prescribed thereunder.

As per the Regulations, the maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of weekly net assets as in the table below:

First Rs. 100 crore	Next Rs. 300 crore	Next Rs. 300 crore	Over Rs. 700 crore
2.25%	2.00%	1.75%	1.50%

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.tatamutualfund.com) or may call at Toll Free No.:1800-209-0101 or your distributor.

Type of Load Scheme A (371 days maturity) Scheme B (16 months maturity)	Load chargeable (as %age of NAV)
Entry	Nil
Exit	1% if redeemed before maturity, Nil on maturity.

Type of Load Scheme C (maturity ranging between 12 to 18 months)	Load chargeable (as %age of NAV)
Entry	Nil
Exit	Nil.

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

All loads including Contingent Deferred Sales Charge (CDSC) for the Scheme shall be maintained in a separate account and may be utilised towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC.

The AMC reserves the right to change/modify exit / switchover load (including zero load), depending upon the circumstances prevailing at any given time. However any change in the load structure will be applicable on prospective investment only. The AMC may charge an exit load for switch of units from one plan/option to another plan/option within the Scheme and/or any other scheme of TMF depending upon the circumstances prevailing at any given time. The switchover load may be different for different plans/options and the switchover load may be different from the entry and /or exit load charged for sale and/or repurchase units. The load charged could also be different for different options in the plans of the Scheme at the same time and different as regards the amount/tenor of investment, etc.

As per SEBI circular dt. May 23, 2008, the mutual fund at the time of changing the load structure, the mutual funds may consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- The addendum detailing the changes may be attached to Scheme Information Documents and Key Information Memorandum. The addendum may be circulated to all the distributors/brokers so that same can be attached to all Scheme Information Documents and Key information memoranda already in stock.
- The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure arrangement may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centers and distributor/ brokers' office.

- The introduction of the exit load/ CDSC along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC.
- A public notice shall be given in respect of such changed in one English daily newspaper having nationwide circulation as well as in a newspaper publishes in the language of region where the Head office of Mutual Fund is situated.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

No entry load shall be charged for direct applications (for fresh subscription, as additional subscription by the existing investors and switch applications)) received by the AMC i.e applications received through internet or applications accepted at the offices of AMC or authorised investor service Centres that are not routed through any distributor or agent/broker. Such applications may be marked DIRECT or NOT APPLICABLE in the broker code column of the application form/transaction slip. In case of any change in the broker code column, the investor has to strike off the earlier entry, enter the new code (DIRECT, NOT APPLICABLE OR BROKER CODE) and the same has to be counter signed. Application / Transaction slip for subscription or switch in without mention of broker code or where the broker code column is blank, shall be treated as direct application.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - NIL

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed. - NIL

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed. - NIL

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

   "SEBI has filed a writ petition before the Bombay High Court seeking direction to the Additional Metropolitan Magistrate (the Magistrate) to expedite the case in a criminal complaint (for alleged insider trading) initiated by them earlier against Hindustan Lever Ltd. (HLL) and its five Executive Directors who held such office in March 1996. Thereafter, the Magistrate has taken cognizance of SEBI's complaint and has directed the issue of summons to HLL and the five Executive Directors Mr. S. M. Datta, a director of the Tata Trustee Company Pvt. Ltd., was one of the five Executive Directors of HLL who are being proceed against."

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed. - NIL

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme under this Scheme Information Document was approved by the Trustee Company on 20th May, 2008.

By order

Board of Directors

Tata Asset Management Limited.

Place: Mumbai
Date: 15th December, 2008

H. A. Bulsara
Chief Operating Officer

COMPUTER AGE MANAGEMENT SERVICES (P) LTD. - TRANSACTION ACCEPTANCE POINTS

East **Bhubaneshwar** 101/ 5, Janpath, Unit – III, Near Hotel Swosti, Bhubaneshwar - 751 001. Subrat Mishra / Kailash Tel. No. 0674 - 325 3307, 325 3308 Fax 253 4909 camsbhr@camsonline.com; **Durgapur** 4/2, Bengal Ambuja Housing Development Ltd, Grnd Floor, City Centre, West Bengal, Durgapur - 713216. camsdur@camsonline.com, 0343-3298890 / 91; **Kolkata** "LORDS Building", 7/1,Lord Sinha Road, Grnd Floor, Kolkata - 700071. Tel. 033 - 3058 2297, 3058 2285, 3058 2303 Fax 3058 2288 camscal@camsonline.com; **Patna** Kamlalaye Shobha Plaza (Grnd Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Tel. 0612 - 3255284 / 85 camspat@camsonline.com; **Asansol** Block – G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713 303. Debasish Banerjee / Rajib Lochan Roy Tel. No. 0341 - 329 5235, 329 8306 camsasa@camsonline.com; **Bhilai** 209 , Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490 020. Sanjay Kumar / F K Sahu Tel. No. 0788 - 3299 040, 3299 049 camsbhi@camsonline.com; **Bokaro** Mr. Jai Prakash Prasad / Mr.Amol Kumar Lachhiramka, HC-3, Ist Floor, CityCentre, Sector-4, Bokaro Steel City, Bokaro - 827004, State :- Jharkhant Tel. No. 06542 – 324 881 / 326 322 camsbkr@camsonline.com; **Burdwan** 399, G T Road, Basement of Talk of the Town, Burdwan - 713 101. Shyamal Khamrai / Poulomi Khamrai Tel. No. 0342 - 320 7001, 320 7077 camsbdw@camsonline.com; **C.R.Avenue** CC(Parent: Kolkata ISC) 33,C.R Avenue, 2nd floor ,Room No.13, West Bengal, Kolkata -700012. camscal@camsonline.com, 9339746915. **Cuttack** Near Indian Overseas Bank, Cantonment Road, Mata Math, Orissa, Cuttack-753001. camscut@camsonline.com, 0671-3299572 / 6535123; **Dhanbad** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826 001. Tel.0326 - 3290217 camsdha@camsonline.com; **Gorakhpur** Shop No. 3, 2nd Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273 001. Tel. 0551-3294771 camsgor@camsonline.com; **Guwahati** A. K. Azad Lane, Rehabari, Guwahati - 781 008. Tel. 0361 - 2607771, 2139038 camsgwt@camsonline.com; **Howrah** (Parent: Kolkata ISC), Gagananchal Shopping Complex, Shop No.36 (Basement), 37, Dr. Abani Dutta Road, Salkia, West Bengal, Howrah - 711106. camscal@camsonline.com, 9331737444; **Jamshedpur** Millennium Tower, Room No. 15, 1st Floor, R- Road, Bistupur, Jamshedpur - 831 001. Tel. 0657 - 3294594, 202. camsjpr@camsonline.com; **Kalyani** A - 1/50, Block- A, Dist. Nadia, West Bengal, Kalyani - 741235, camskal@camsonline.com, 033 - 32422711 / 12; **Kestopur** AA 101, Prafulla Kanan, Sreeparna Apartment, Grnd Floor, Kolkata, West Bengal, Kestopur - 700101. camskes@camsonline.com, 033 - 32415332 / 33; **Raipur** C-23, Sector 1, Devendra Nagar, Chattisgarh, Raipur - 492 004. Tel. 0771 - 3296404, 3290830. camsrai@camsonline.com; **Ranchi** 223,Tirath Mansion (Near Over Bridge),1st Floor, Main Road, Ranchi - 834 001. Tel. 0651 - 3296202, 8058. camsran@camsonline.com; **Rourkela** 1st Floor, Mangal Bhawan, Phase II, Power House Road, Orissa, Rourkela - 769 001. Tel. 0661 - 3290575 camsrou@camsonline.com; **Sambalpur** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur - 768001, Orissa Tel. 0663 - 32 0591 camssam@camsonline.com **Siliguri** No 8, Swamiji Sarani, Grnd Floor, Hakimpara, Siliguri - 734 401. Tel. 0353 - 3291103 camssil@camsonline.com; **Angul** Similipada, Angul, Orissa, Angul - 759122. camsang@camsonline.com, 6764 - 329976 / 90; **North** **Bareilly** F-62-63, Butler Plaza, Civil Lines, U.P. Bareilly - 243001. camsbly@camsonline.com, 581 - 3243172, 322; **Bhagalpur** Dr. R P Road, Khalifabag Chowk, Bihar, Bhagalpur - 812002. camsblp@camsonline.com, 641- 3209093 / 94; **Bhatinda** 2907 GH,GT Road, Near Zila Parishad, Punjab, Bhatinda - 151001. camsbti@camsonline.com, 164 - 3204511, 170; **Chandigarh** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. Ramesh Bhatia / Jagjith Singh Tel. No. 0172 - 304 8720, 304 8721, 304 8722 Fax 271 1325 camscha@camsonline.com; **Deoghar** SSM Jalan Road, Grnd floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Jharkhand Tel: (06432) 320227 / 827. Email: camsdeo@camsonline.com; **Faridhabad** B-49, Ist Floor, Nehru Grnd, Behind Anupam Sweet House, NIT, Haryana, Faridhabad - 121001. camsfdb@camsonline.com, 0129 - 3241147 / 48; **Ghaziabad** 113/6, Ist Floor, Navyug Market, U.P., Gazhiabad - 201001. camsgha@camsonline.com, 0120-3266917 / 18; **Gwalior** 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474 001. Tel. 0751-3202873, 311. camsgwa@camsonline.com; **Hazaribag** Municipal Market, Annanda Chowk, Jharkhand, Hazaribagh - 825301. camshaz@camsonline.com, 6546 - 320250 / 51; **Hisar** 12, Opp. Bank of Baroda, Red Square Market, Haryana, Hisar - 125001. camshsr@camsonline.com, 1662 - 329580, 315546; **Hosur:** Shop No.8, J D Plaza, Opp TNEB Office, Royakotta Road, Hosur - 635109, Tel. 4344 - 321002 / 04, camshos@camsonline.com; **Jhansi** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, U.P., Jhansi - 284001. camsjhs@camsonline.com, 510 - 3202399; **NewDelhi** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. Suresh Kalra / V. Shaji Varghese Tel. No. 011 - 30482471, 1203, Fax 23353834 camsdel@camsonline.com; **Jaipur** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, Rajasthan, Jaipur - 302001. Tel. 0141 - 3269126 / 28 camsjai@camsonline.com; **Jammu** 660, Gandhi Nagar, Jammu - 180004, Tel. 0191 - 2432601, 9906082698. camsjmu@camsonline.com; **Kanpur** 106 to 108, 1st Floor, Phase-II,City Centre, 63/2, The Mall, Kanpur - 208 001. Tel. 0512 - 3918000 / 01 / 02. camskpr@camsonline.com; **Karimnagar** HNo.7-1-257, Upstairs S B H, Mangammathota, A.P., Karimnagar - 505001. camskri@camsonline.com, 878 - 3205752, 8004; **Lucknow** Off # 4, Ist Floor,Centre Court Building, 3/C, 5 - Park Road, Hazratganj, U.P., Lucknow - 226001. Tel. 0522 - 3918000 / 01, Fax 2237309. camsluc@camsonline.com; **Ludhiana** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Above Dr. Virdi's Lab, P.O Model Town, Ludhiana - 141 002. Rajesh Dewan / Ajay Singh Tel. No. 0161 - 301 8000, 301 8001 Fax 501 6811 camsldh@camsonline.com; **Mathura:** 159/160, Vikas Bazar, Mathura - 281001, Tel.: (565) 3207007, 3206959, E-mail: camsmtr@camsonline.com; **Muzaffarpur** Brahman Toli, Durgasthan, Gola Road, Bihar, Muzaffarpur – 842 001, camsmuz@camsonline.com, 0621 - 3207504, 052; **Agra** No. 8, II Floor, Maruti Tower, Sanjay Place, Uttarpradesh, Agra - 282002. camsagr@camsonline.com, 0562 - 3240202, 2267; **Ajmer** Shop No.S-5, Second Floor, Swami Complex, Ajmet - 305 001. Mukesh Khialani / Hitender Tel. No. 0145 - 329 2040 camsajm@camsonline.com; **Allahabad** 7,First Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad - 211 001. Mr. Anshuman Dwivedi Tel. No. 0532 - 329 1273, 329 1274. camsall@camsonline.com; **Amritsar** 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar - 143 001. Tel. 0183 - 325 7404 camsamt@camsonline.com;**Aligarh** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, U.P. Aligarh-202001. camsalg@camsonline.com, 571-3200301,242; **Anantapur** 15-570-33, I Floor, Pallavi Towers, Anantapur, A.P. Anantapur - 515001. camsatp@camsonline.com, 8554 - 326980, 921; **Dehradun** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248 001. Anju Gupta / Pankaj Gupta Tel. No. 0135 - 325 1357, 325 8460 camsdun@camsonline.com; **Gurgaon** SCO-17, 3rd Floor, Sector-14, Haryana, Gurgaon - 122001. camsgur@camsonline.com, 0124 - 3263763, 833; **Jalandhar** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144 001. Tel. 0181-3257165, 103. camsjal@camsonline.com; **Jodhpur** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342 003.Tel: 0291 - 325 1357. camsjpd@camsonline.com; **Kota** B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 007. Pankaj Jain Tel. No. 0744 - 329 3202 camskot@camsonline.com; **Meerut** 108, 1st Floor Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut - 250 002. Tel. 0121 - 3257278 camsmee@camsonline.com; **Moradabad** B-612 'Sudhakar',Lajpat Nagar, Moradabad - 244 001. Tel. 0591 - 3297202, 98412 camsmbd@camsonline.com; **Panipat** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T. Road, Panipat - 132103. Tel. 0180 - 3250525, 4009802 camspan@camsonline.com; **Patiala** 35, New lal Bagh Colony, Patiala - 147 001. Tel. 0175 - 329 8926, 2229633. camsptl@camsonline.com; **Ratlam** Dafria & Co., 81, Bajaj Khanna, M.P., Ratlam - 457001. camsrlm@camsonline.com, 07412 - 324829, 817; **Rohtak** 205, 2nd Floor, Building. 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No. 0542 - 325 3264, 325 3265 camsvar@camsonline.com; **Yamuna Nagar** 124-B/R Model Town, Haryana, Yamuna Nagar - 135 001. camsynr@camsonline.com, 1732 - 316880, 770; **South** **Bangalore** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre) Bangalore - 560 042. Girija Raman / Perviz Tel. No. 080 - 3057 4709, 3057 4710, Fax 25326162 camsbgl@camsonline.com; **Bellary** No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Karnataka, Bellary - 583103. camsbry@camsonline.com, 08392 - 326848, 065; **Coimbatore** Old # 66 New # 86, Lokamanya Street (W), Grnd Floor, R.S.Puram, Coimbatore - 641002. Kalpana / Viswanathan Tel. No. 0422 - 301 8000, 301 8001 Fax 301 8003 camscbe@camsonline.com; **Cochin** 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin - 682 035. George Varghese / Suneesh Tel. No. 0484 - 323 4651, 323 4658, 323 4662 camscoc@camsonline.com; **Chennai** Grnd Floor, 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. Tel. 044-39115563 / 65 / 67 Fax 28283613 camslb1@camsonline.com; **Davenegere** 13, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Karnataka, Devengere - 577002, Tel.: (8192) 326226 / 27. E-mail: camsdvg@camsonline.com; **Gulbarga** Pal Complex, Ist Floor, Opp. City Bus Stop, SuperMarket Gulbarga, Karnataka, Gulbarga - 585101. camsglg@camsonline.com, 8472 - 310119, 310523; **Hyderabad** 208, 2nd Floor, Jade Arcade, Paradise Circle, Hyderabad - 500 003. Tel. 040-39182471 / 73, Fax 3918 2472 camshyd@camsonline.com; **Kannur** Room No.14/ 435, Casa Marina Shopping Centre, Talap, Kerala, Kannur - 670004. camsknr@camsonline.com, 497 - 3249382, 147; **Mangalore** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. Veeresh Inchalmath / Surekha Tel. No. 0824 - 325 1357, 325 2468 Fax 425 2525 camsman@camsonline.com; **Madurai** 86/71A, Tamilsangam Road, Madurai - 625 001. Tel. 0452 - 3251357, 2468. camsmdu@camsonline.com; **Visakhapatnam** 47/ 9 / 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Visakhapatnam - 530 016. Tel. 0891 - 3298397, 374. camsviz@camsonline.com; **Vijayawada** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada - 520 010. Tel. 0866 - 3299181, 5202 camsvij@camsonline.com; **Belgaum** Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi, Belgaum - 590 006. Megharaj Habib / Rekha Tel. No. 0831 - 329 9598 camsbel@camsonline.com; **Calicut** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Kerala Calicut- 673016. camsclt@camsonline.com, 0495-3255984; **Erode** 197, Seshaiyer Complex, Agraharam Street, Tamil Nadu, Erode - 638001. camserd@camsonline.com, 0424-3207730 / 33; **Guntur** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522 002. Tel. 0863 - 3252671 Fax 6680838 camsgun@camsonline.com; **Hubli** 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli - 580 029. Veeresh / Stephen Tel. No. 0836 - 329 3374, 320 0114 camshub@camsonline.com; **Kadapa** Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli, A. P., Kadapa - 516004. camskdp@camsonline.com, 8562 - 322469, 099; **Karur** No. 904, 1st Floor, Jawahar Bazaar, Tamilnadu, Karur - 639001. camskar@camsonline.com, 4324 - 311329, 310064; **Kollam** Kochupilamoodu Junction, Near VLC, Beach Road, Kerala, Kollam - 691001. camsklm@camsonline.com, 474 - 3248376 / 77; **Kottayam** Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam - 686 001. Tel. 0481 - 3207011, 6093. camsktm@camsonline.com; **Kumbakonam** Jailani Complex, 47, Mutt Street, Tamil Nadu, Kumbakonam - 612001. camskum@camsonline.com, 435 - 3201333, 3200911; **Manipal** Academy Annex, 1st Floor, Opposite Corporation Bank, Manipal - 576 104. Tel. 0820 - 3255827 camsmpl@camsonline.com; **Kurnool** H.No.43/8, Upstairs Uppini Arcade, N R Peta, A.P., Kurnool - 518004. camskrl@camsonline.com, 8518 - 312978 / 70; **Mysore** No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570 009. Tel. 0821 - 2432182, 3294503. camsmys@camsonline.com; **Nellore** 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, A.P., Nellore - 524001. camsnel@camsonline.com, 0861 - 3298154, 3201042; **Palakkad** 10 / 688, Sreedevi Residency, Mettupalayam Street, Kerala, Palakkad - 678001. camspkd@camsonline.com, 491 - 3261114 / 115; **Pondicherry** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605 001. Tel. 0413 - 4210030, 3292468 campdy@camsonline.com; **Raichur** No. 12 – 10 – 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road , Karnataka, Raichur - 584101. camsrhr@camsonline.com, 8532 - 323215, 006; **Rajahmundry** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533 101. Tel. 0883 - 3251357 camsrmd@camsonline.com; **Salem** No.2, Ist Floor, Vivekananda Street, New Fairlands, Tamil Nadu, Salem - 636016. camssal@camsonline.com, 0427 - 3252271, 3200319; **Shimoga** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Karnataka, Shimoga - 577201.. camsshi@camsonline.com, 8182 - 322966, 980; **Thiruppur** 1(1), Binny Compound, II Street, Kumaran Road, Tamil Nadu, Thiruppur - 641601. camstrp@camsonline.com, 0421 - 3201271 / 72; **Tirunelveli** 3rd Floor, Nellai Plaza, 64-D, Madurai Road, Tamil Nadu, Tirunelveli - 627001. camstrv@camsonline.com, 0462 - 3200308, 102; **Trichur** Adam Bazar, Room no.49, Grnd Floor, Rice Bazar (East), Trichur - 680 001. Tel. 0487 - 3251564 camstur@camsonline.com; **Trichy** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620 018. 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