

Name of the Mutual Fund : **Tata Mutual Fund**
Name of the AMC : **Tata Asset Management Ltd.**



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KEY INFORMATION MEMORANDUM

TATA **FIXED HORIZON FUND** **Series 20 Scheme B** (A CLOSE ENDED DEBT FUND)

Offer for Units of Tata Fixed Horizon Fund Series 20 Scheme B (16 months maturity) of Rs. 10/- Per Unit for cash with conditional exit loads during the New Fund Offer Period

NEW FUND OFFER OPENS ON:	03rd Dec, 2008
NEW FUND OFFER CLOSSES ON:	15th Dec, 2008
SCHEME RE-OPENS FOR REPURCHASE ON:	30th Dec, 2008

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

Investment Objective	The investment objective of the scheme is to generate income and / or capital appreciation by investing in wide range of Debt and Money Market instruments.			
Asset Allocation Pattern of the scheme	Proportion** % of funds available			
	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile
		Maximum	Minimum	High/Medium/Low
	Debt & Money Market Instruments & Securitised Debt	100%	0	Medium to Low
<p>**At the time of Investment</p> <p>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 terms of investment objectives of the scheme, a mutual fund can invest them in short term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board. 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.</p>				
Risk Profile of the Scheme	<p>Mutual Fund Units involve investments risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors summarised below:</p> <ul style="list-style-type: none"> • Investments in debt securities are subject to interest rate risk, credit risk & liquidity risk • The present scheme is not guaranteed or assured return scheme 			
Plans and Options	Scheme B - 16 Months Maturity Duration: 16 Months maturity from the date of allotment.	Regular Plan & Institutional Plan - Growth Option & Dividend Option. Dividend Option has Periodic option with Dividend Payout & Dividend Re-investment facility.		
	<p>Roll Over Facility</p> <p>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 Plan under the scheme. 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.</p>			
Applicable NAV (after the scheme opens for repurchase)	<p>In respect of valid redemption / switch-out application accepted at a designated collection centre upto 3 p.m. on a business day by the Mutual Fund, the closing NAV of such day will be applicable. In respect of valid redemption / switch-out application accepted at a designated collection centre after 3 pm on a business day, the NAV of next business day will be applicable.</p>			
Minimum Application Amount / Number of Units	Purchase	Additional Purchase	Repurchase	
	Regular Plan - Rs.10,000/- & in multiples of Re.1/- thereafter. Institutional Plan - Rs. 1,00,00,000/- & in multiples of Re.1/- thereafter.	As the fund is close ended there will be no additional purchase	Redemption request can be made in amounts with a minimum of Rs. 1000 or 100 units, or in multiples of Re.1/- or for all units.	
Despatch of Redemption cheque	Within 10 working days of the receipt of the redemption request at the authorized centre of the Tata Mutual Fund.			
Benchmark Index	CRISIL Short Term Bond Fund Index			

Dividend Policy	<p>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.</p> <p>Dividend Options:- 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.</p> <p>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.</p>			
Name of the Fund Manager	Raju Sharma			
Name of the Trustee Company	Tata Trustee Co. Pvt. Ltd.			
Performance of the scheme	This scheme does not have any performance track record.			
Expenses of the Scheme				
(i) Load Structure	Entry Load: Nil. Exit Load: 1% if redeemed before maturity, Nil on maturity.			
(ii) Recurring expenses	Limits as per Regulation 52 (6) of the SEBI (Mutual Funds) Regulations, 1996 on Annual Scheme Recurring expenses: (as a % of weekly average net assets)			
	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">First Rs. 100 crores : 2.25%</td> <td style="width: 50%;">Next Rs. 300 crores: 2.00%</td> </tr> <tr> <td>Next Rs. 300 crores: 1.75%</td> <td>Balance: 1.50%</td> </tr> </table> <p>Under Regular Plan annual recurring expenses will be restricted to 2.25% of the weekly average net assets, Institutional Plan annual recurring expenses will be restricted to 2% of the weekly average net assets.</p>	First Rs. 100 crores : 2.25%	Next Rs. 300 crores: 2.00%	Next Rs. 300 crores: 1.75%
First Rs. 100 crores : 2.25%	Next Rs. 300 crores: 2.00%			
Next Rs. 300 crores: 1.75%	Balance: 1.50%			
<p>Waiver for Load for Direct Applications:New Fund Offer Expenses shall be borne by TAML / TTCPL. As per SEBI circular dated 31st Dec, 2007, no entry load shall be charged for direct purchase /switch-in applications accepted by the AMC.</p> <p>Tax treatment for the Investors (Unitholders): Investors are advised to refer to the details of Tax treatment in the Statement of Additional Information (SAI) and also independently refer to his tax advisor.</p> <p>Daily Net Asset Value (NAV): The NAV will be declared on all business days and will be published in 2 newspapers. NAV Publication can also be viewed on www.tatamutualfund.com and www.amfiindia.com [You can also telephone us at: (022) 66315191 / 92 / 93]</p> <p>For Investor Grievances: please contact Name and Address of Registrar: Computer Age Management Services Pvt. Ltd., New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai - 600 034. Tel: (044) 28521839. Email: enq_t@camsonline.com Website: www.camsonline.com</p> <p>Investment Manager: Tata Asset Management Ltd. Fort House, 221, Dr. D. N. Road, Fort, Mumbai – 400001. Toll Free: 1800 - 209 - 0101, Fax: (022) 66315194. Email: kiran@tataamc.com</p> <p>Unitholders' Information Accounts statement (on each transaction) and Annual financial results shall be provided to investors by post. The fund will publish its unaudited financial results in the prescribed format as per SEBI Circular MFD/CIR/1/200/2001 dated April 20, 2001 and scheme portfolio in the prescribed format as per SEBI Circular MFD/CIR/9/120/2000 dated November 24, 2000 in one national English daily newspaper and in a newspaper in the language of the region where the HO of the fund is situated</p> <p>Date: 02/12/2008</p>				

INSTRUCTIONS

Please read the terms of Offering Circular before filling the application. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

(A) MINIMUM APPLICATION AMOUNT SHOULD BE:

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.

(B) PAYMENT PROCEDURE

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the **Investor Service Centres** are located. **The Cheque/DD must be drawn in favour of "TATA FIXED HORIZON FUND SERIES - 20 SCHEME B" & crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".**

In the case of transfer instructions for the following Banks the same should be made favouring as follows:

Bank Name	In Favour of
HDFC Bank Ltd.	Tata Fixed Horizon Fund Series - 20 Scheme B.
Standard Chartered Bank	Tata Fixed Horizon Fund Series - 20 Scheme B.

2. **Application forms duly completed in all respects may be submitted:**
Only at AMC offices
The complete list of AMC Offices is mentioned on the back page of the Memorandum.
3. Applicants may mail their applications alongwith a MICR cheque/demand draft payable at Chennai, (after deducting bank charges/commission from the amount of investment) by registered post (superscribing the envelopes as **"Tata Mutual Fund - Application Form") to Computer Age Management Services Pvt. Ltd., New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai - 600 034.** Tata Mutual Fund, Registrars and/or Bankers to the offer shall not be liable for any postal delays or loss in transit.
4. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
 - i) Stockinvests, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment.
 - ii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.
5. Applications which are incomplete are liable to be rejected and the Trustee Company of Tata Mutual Fund shall not be responsible for any consequences thereof.
6. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any, will be despatched by post. Refund will be made by cheques or pay order drawn on the Bankers of Tata Mutual Fund.
7. The right to accept or reject any application in whole or in part lies with the Trustee Company.

(C) APPLICATION DETAILS

1. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
2. **Please mention the Pin Code Number in the Address column.**
3. All communication and/or payments will be made to the sole/first applicant.
4. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories as applicable.
5. Individual(s) as Applicant/unit holder only can make nomination.

Nominee must be an individual and not a trust, society, body corporate partnership firm, Karta of Hindu Undivided Family or a power of Attorney Holder. Nomination stands rescinded upon transfer/Redemption/Switchover of Units

6. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/AoP/Company, etc. no joint holding will be considered. **All tax exemptions can be availed of only by the First holder in case of additional holdings.**
7. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.

(D) PAN Number Details of the Investors

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the NFO application is effected or by Bank Manager or Notary or Investor Service Centres of TATA Mutual Fund or ISCs of Cams. Attestation will be done after verification with the original PAN card.

*includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, & recovery of unamortised NFO expenses. Please contact any of the Investor Service Centres/ Cams/ Distributors or visit our website www.tatamutualfund.com for further details.

(E) Prevention of Money Laundering & Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate & implement a client identification programme, verify & maintain the record of identity & address(es) of investors. In order to make the data capture & document submission easy & convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity & address of the investor(s) to an independent agency (presently CDSL Ventures Limited) which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity & address of the investor(s) & for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number -MIN Letter) to each investor who submits an application & the prescribed documents to the Central Agency. Investors are required to attach the copy of KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter) along with the application form at the time of making investment for the first time in every Mutual Fund. In respect of any subsequent investments in the same Mutual Fund, it is not necessary to attach a copy of the KYC Acknowledgement Letter (or the

erstwhile Mutual Fund Identification Number (MIN)* Allotment Letter). Investors who wish to obtain a KYC Acknowledgement Letter have to submit a completed Application Form for Know Your Customer ('KYC Form') along with all the prescribed documents listed in the KYC Form, at any of the Point of Service ('POS'). The KYC Form is available at our website: www.tatamutualfund.com & AMFI website: www.amfiindia.com. POS are the designated centres appointed by the Central Agency for receiving application forms, processing the same & issuance of KYC Acknowledgement Letter. List of and location of POS is available at our website www.tatamutualfund.com & www.amfiindia.com. On submission of KYC Form, documents & information to the satisfaction of the POS, the investor will be issued a provisional KYC Acknowledgement Letter across the counter. Subsequently, the Central Agency will verify the information and documents submitted by the investor. The verification process will be completed within 10 working days from the date of provisional KYC Acknowledgement Letter. In case of any deficiency/insufficiency in documentation, intimation will be sent to the investors. However, the Central Agency may cancel the KYC Acknowledgement Letter within 10 working days from the date of issue of provisional KYC Acknowledgement Letter, in case of any deficiency in the document/information. Intimation of cancellation of KYC Acknowledgement Letter will be despatched by the Central Agency to the investor immediately. No communication will be sent to the investor if the KYC documents are in order. KYC Acknowledgement Letter is presently being issued free of cost. Presently, it is mandatory for all applications for subscription of value of Rs. 50,000 & above to quote the KYC compliance status of all the applicants (guardian in case of minor) in the application for subscription & attach proof of KYC compliance viz. KYC Acknowledgement Letter (or the erstwhile MIN* Allotment Letter). The KYC status will be validated with the records of the Central Agency before allotting units. Tata Mutual Fund will not be held responsible and/or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) & affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any & recovery of unamortized NFO expenses. All investors (both individual and non-individual) can apply for KYC compliance. However, applicants should note that minors cannot apply for KYC compliance & any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also, applicants / unit holders intending to apply for units / currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issuer of the PoA & the holder of the PoA must mention their KYC compliance status at the time of investment, if such investment(s) are above the prescribed threshold limit. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address & other KYC related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.

*Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

(F) 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 of account, Account Number, Nine digit Bank Code Number (For Electronic Credit Facility), branch address of the bank at the appropriate space in the application form. Please

provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividend and redemption payout. Please attach a copy of the cancelled cheque leaf.

Any application for subscription / request for redemption without Bank account details cannot be considered for subscription and hence will be rejected.

For faster dissemination of information, Unitholders are requested to provide their e-mail IDs.

(G) BROKERS AND MARKETING ASSOCIATES.

1. Tata Mutual Fund's Marketing Associates, Agents & Brokers (who are holding the AMFI Certificate) are eligible to mobilise subscriptions under the Fund and earn brokerage based on the amounts subscribed. Brokerage will be paid only to those Marketing Associates, Agents & Brokers whose stamp appears on the application form.
2. Code numbers / ARN No. assigned by AMFI to the Marketing Associates/Agents must be used wherever applicable and their stamps should clearly state their names and any other details as required, in English.
3. Agents are not permitted to accept CASH with Application Form. Tata Mutual Fund shall not be held responsible for any kind of wrong tenders.
4. Brokerage will be paid to only Distributors empanelled with Tata Mutual Fund and registered with AMFI
5. Distributors / Agents should mention the ARN No. allotted by AMFI, on the application form.

(H) The Fund will disclose details of the investor's account and all his transactions to the intermediary whose stamp appears on the application form. In addition, the Fund will disclose details as necessary, to Fund's and Investor's bankers, for the purpose of effecting payments to the investor.

(I) Nomination Details

1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
2. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder.
3. The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
4. Nomination in respect of the units stands rescinded upon the transfer of units.
5. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
6. The cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly and who have originally made the nomination.
7. On cancellation of the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units if favour of the Nominee(s).
8. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).

INVESTOR SERVICE CENTRES - AMC OFFICES

Call Free: 1800 - 209 - 0101

West: Mumbai: Mulla House, Grd Flr, Homi Modi Street, Mumbai - 400 001, Tel: (022) 66505252, **Ahmedabad:** 402, 'Megha House', Mithakali - Law Garden Rd, Netaji Marg, Ahmedabad - 380 006, Tel: (079) 65418989 / 65447799, 26466080, **Bhopal:** MF-12A Mezzanine Flr, Front Row, Mansarovar Complex, Habibganj, Bhopal - 462 016, Tel: 9826826646, **Goa:** FO-4, 1st Floor, Indraprastha, Above Dena Bank, Dr. Shirgaonkar Rd, Panjim, Goa - 403001. Tel: (0832) 6451135/36, **Indore:** G-25 City Centre, 507 M.G. Rd, Indore - 452 001, Tel: (0731) 4201806, **Jabalpur:** Office No. 4, 1178, Napier Town, Home Science College Rd, Jabalpur, MP, Tel: (0761) 4074263, **Jamnagar:** A-7 Mahavir Apartment, Opp. Palace, Jamnagar - 361 001, Tel: 9898366767, **Nagpur:** 21, "Mile Stone", 109, 1st Floor, Near Lokmat Square, Wardha Rd, Ramdaspath, Nagpur - 440 010, Tel: (0712) 6502885, **Nashik:** 5, Samriddhi Residency, Opp. Hotel City Pride, Tilakwadi, Sharanpur Rd, Nashik - 422 002, Tel: (0253) 6510315, 6605138, **Pune:** Office No. 105, D-GOLD House, Near Hotel Sheetal, B/H Bharat Petrol Pump, Dnyaneshwar Paduka Chowk, F.C. Rd, Shivajinagar, Pune - 411 005, Tel: (020) 64005932/ 30288775/ 6, **Rajkot:** Arihant Plaza, 201 2nd Floor, Subhas Rd, Near Moti Taki, Rajkot - 360 001, Tel: (0281) 6624848, **Surat:** 421, Jolly Plaza, Near Collector Office, Next to G.P. College, Athwa Gate, Surat - 395 001, Tel: (0261) 6554418 / 19, **Vadodara:** 202/203, Madhav Complex, R C Dutt Rd, Alkapuri, Vadodara - 390 007, Tel: (0265) 6641888, 2356114.

North: Ajmer: 2nd floor, 42, K.C. Complex, Daulat Bagh Rd, Sunder Vilas, Ajmer - 305001. Tel: (0145) 2625316. **Agra:** G-12, Block No.-19/4, Vimal Tower, Sanjay Place, Agra - 282 002, Tel: (0562) 2525195, **Allahabad:** 1st Floor, 43/1 S P Marg, Civil Lines, Opp MAK Tower, Allahabad - 211 001, Tel: 9235531480, **Chandigarh:** Cabin No. 3-4-5, 1st Flr, S C O 487-488, Sector 35-C Chandigarh - 160 022, Tel: (0172) 5087322 / 2603771, **Dehradun:** Shop No. 19, Grnd Floor, Shree Radha Palace, 78, Rajpur Road, Dehradun - 248001 Uttarakhand, Tel: (0135) 6450877, **New Delhi:** Vandana Bldg, 7th Floor, No: E - H, 11, Tolstoy Marg, Connaught Place, New Delhi - 110001. Tel: (011) 66324101/02/03/04/05, 111, **Jaipur:** 233, 2nd Floor, Ganapati Plaza, M. I. Rd, Jaipur - 302 001, Tel: (0141) 5105177 / 78, 6539009, **Jalandhar:** 2nd Floor, Above ING Vyasa Bank, Namdev Chowk, Jalandhar - 144 001. Tel: (0181) 5001024 / 25. **Jodhpur:** Jaya Enclave, 79/4, Opp. IDBI Bank, 1st A Rd, Sardarpura, Jodhpur - 342 001, Tel: (0291) 6450555, 2631257, **Kanpur:** 4th Floor, 412 - 413, Kan Chambers, 14/113, Civil Lines, Kanpur - 208 001. Tel: (0512) 2306065 / 66, **Kota:** 1st Flr, 75, Shopping Centre, Opp. Rotary Binani Sabhagar, Kota - 324007. Tel: (0744) 2362548. **Lucknow:** Office No.2, Saran Chambers-1, 1st Flr, 5, Park Road, Lucknow - 226 001, Tel: (0522) 6452432 / 4001731, **Ludhiana:** Cabin No. 201, 2nd. Flr, SCO 18, Opp Ludhiana Stock Exchange, Feroz Gandhi Market, Ludhiana - 141 001, Tel: (0161) 5089667/6503366, **Moradabad:** Lower Grnd Flr, Shop - 33, Chadha shopping Complex, GMD Rd, Moradabad - 244 001, Tel: (0591) 6535002 / 2313567, **Udaipur:** Office No. 4, 2nd Flr, Madhav Apartment, Opp. GPO, Chetak Circle, Udaipur - 313 001, Tel: (0294) 2429371 / 6450979, **Varanasi:** D-64/127, C-H Arihant Complex, Sigra, Varanasi - 221 010, Tel: (0542) 6544655,

South: Bangalore: 4/6, Lane Opp to Syndicate Bank, Millers Rd, High Grounds, Bangalore - 560 052, Tel: (080) 66561313 / 65335986 / 87, **Calicut:** #17/1865-S, Malabar Hotel Palace, Manuelsons Junction, G.H. Rd, Calicut - 1, Tel: (0495) 6450508, **Chennai:** Riaz Garden, 3rd Flr, No. 29, Kodambakkam High Rd, Near Palmgrove Hotel, Nungambakkam, Chennai - 600 034, Tel: (044) 65510243 / 24320032 / 33/ 64541863, **Cochin:** 2nd Flr, Ajay Vihar, JOS Junction, M. G. Rd, Cochin - 682 016, Tel: (0484) 2377580, 6533107, **Coimbatore:** 551-A, 1st Flr, West Lokmaniya Street, Nr CAMS, R.S. Puram, Coimbatore - 641 002, Tel: (0422) 6502133/ 44, **Hubli:** 15 & 16, 2nd Floor, Eureka Junction, Travellers' Bungalow Rd, Above ICICI Bank, Hubli-580 029, Tel: (0836) 6450342, **Hyderabad:** 3rd Flr, Block - B, R R Estate, G S Mall, Somajiguda, Hyderabad - 500 082, Tel: (040) 65361237 / 38, 65548290, **Kottayam:** C S I Ascention Square, Collectorate P. O, Kottayam-686 002, Tel: 9447559230, **Madurai:** D2, 3rd Flr, AR Plaza, 16/17, North Veli Street, Madurai - 625 001, Tel: (0452) 6454330, **Mangalore:** Essel towers, 1st Flr, Bunts hostel circle, Abv Axis Bank, Mangalore - 575 003, Tel: (0824) 6450308, **Mysore:** 847, 1st Flr, New Kantharaja URS Rd, Abv New Krishna Sweets & Bakery, Kuvempu Nagar, Mysore - 570 023, Tel: (0821) 6450470, **Salem:** Rajtowers, Grnd Flr, #4 Brindhavan Rd, Fairlands, Salem - 636 016, Tel: (0427) 6451653, **Trivandrum:** 4th Flr, Krishna Towers, Sasthamangalam, Trivandrum - 695 010, Tel: (0471) 6535431, 2319139, **Trichur:** 4th Flr, PathyaPura Buildings, Round South, Trichur - 680 001, Tel: (0487) 6451286, **Trichy:** No.60/3, 'Krishna' 2nd Flr, Sastri Main Rd, Tennur, Trichy - 620 017, Tel: (0431) 6455060, **Vijaywada:** 5th Flr, Kona Heights, Opp. All India Radio, M.G. Rd, Vijayawada - 520 010, Andhra Pradesh, Tel: (0866) 6532621, **Visakhapatnam:** Shop 10 & 11, 1st Flr, Above Titan Showroom, Sreemukha Complex, Dwarakanagar, Visakhapatnam - 530 016, Tel: (0891) 6451883, **Tirupur:** 29/2, Arul Jothi complex, Binny Compound, Tirupur - 641601.

East: Bhilai: Shop No.145, Grd Flr, Chauhan Estate, Nr HDFC Bank, Bhilai - 490 001, Tel: (0788) 2295625. **Bhubaneswar:** Janpath Tower, Room-208, 2nd Flr, Ashok Nagar, Bhubaneswar - 751 009. Tel: (0674) 2533818 / 6450817. **Dhanbad:** Shriram Plaza, Room - 409, 4th Flr, Bank More, Dhanbad, Jharkhand - 826 001, Tel: (0326) 2300304. **Durgapur:** A-206, 1st Flr, Kamdhenu, Bengal Shristi Complex, City Centre, Durgapur - 713 216. Tel: (0343) 6454797. **Guwahati:** 109, 1st Flr, Orion Towers, Christian Basti, G. S. Rd, Guwahati- 781 005. Tel: (0361) 2343084. **Jamshedpur:** C/o. Mithila Motors Ltd., 1st Flr, Main Rd, Bistupur, Jamshedpur - 831 001 Tel: (0657) 2756021/ 22/23/30. **Kolkata:** Tata Centre, 1st Flr, 43, Jawaharlal Nehru Rd, Patna - 800 001. Tel: (0612) - 6450120 / 2206497, **Raipur:** Shop No. - 331 & 332, Lal Ganga Shopping Mall, 3rd Flr, G E Rd, Raipur - 492 001, Tel: (0771) 6537340 / 2543354. **Ranchi:** Shop No - 15, Grd Flr, A.C. Market, G.E.L. Church Complex, Main Rd, Ranchi - 834 001, Tel: (0651) 2330704. **Siliguri:** Lower Grnd Flr, Nanak Complex, Sevoke Road, Siliguri - 734001.