

JM ARBITRAGE ADVANTAGE FUND

(An Equity Oriented Interval Fund)

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

- Please read the Offer Document containing the terms of offer. Your attention is particularly drawn to the sections on "Prevention of Money Laundering and Know Your Customer". All applicants are deemed to have accepted the terms upon filling the application form and tendering the payment.
- The application form is for Resident and Non Resident Indian (NRI) investors and should be completed in English in BLOCK Letters. Please (✓) in the appropriate box, wherever boxes have been provided.
- The Signature(s) may be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his/her official seal. Applications by minor should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF.
- Application forms incomplete in any respect or not accompanied by a Cheque or Demand Draft (DD) for the amount payable are liable to be rejected and the money paid will be refunded without any interest thereon. An application may be accepted or rejected at the sole and absolute discretion of the Trustees, without assigning any reason whatsoever.
- Investors are requested to indicate their choice of Plans/Options. If no indication in the relevant box is given, the investment will be deemed to be for the growth option. If the mode of payment of dividend is not indicated, the choice will be deemed to be reinvestment. However, in case the dividend payable to any unitholder is below Rs. 100/-, then the same will be automatically reinvested.
- Mode of Payment:** • The Cheque/DD should be drawn in favour of the "JM ARBITRAGE ADVANTAGE FUND" and crossed "Account Payee Only". The Cheque/DD should be payable locally at the centre where the Application is deposited. The Cheque/DD should be drawn on any Bank which is situated at and is a member / sub-member of the Bankers' Clearing House. Cheques / DDs drawn on a Bank not participating in the Clearing House will not be accepted. • The Application form number should be mentioned on the reverse of the Cheque/DD that accompanies the application. • Investors residing in centres, where the JM Financial Mutual Fund Investor Servicing Centres (ISCs) do not have any collection arrangement, are requested to make payment by DDs. In respect of individual investors, DD charges would be borne by the Fund/Asset Management Company (AMC) only where the AMC does not have branch / ISC or other collection facilities. In respect of Institutional and Corporate investors, DD charges on application amount upto Rs. Ten lakhs will be borne by the Fund/AMC. SBI DD charges are treated as standard DD charges. The AMC in the normal course will not reimburse the DD charges. The AMC will process the application for eligible number of units after adding permissible DD charges, if applicable. In the event that DD amount with permissible DD charges is not sufficient to allot minimum number of units, the AMC will refund the amount represented by the instrument deposited. • Payments by Stockinvestors/Outstation Cheques/Outstation Drafts are liable to be rejected.
- For NRI Investors:** • **Repatriation Basis:** • Payments by NRIs / FIs and Persons of Indian Origin (PIOs) residing abroad, may be made by way of Indian Rupee drafts purchased abroad, or by way of cheques drawn on the Bankers' Clearing House, Cheques (NRE Accounts) payable at par at Mumbai. Payments can also be made by means of Rupee drafts payable at Mumbai and purchased out of funds held in NRE Account / FCNR Account. • In case of Indian Rupee drafts purchased abroad or subscription through NRE / FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit/ FIRC should be enclosed. • **Non-Repatriation Basis:** • NRIs/PIOs investing on a non-repatriable basis may do so by issuing Cheque/DD, debiting Non-Resident Ordinary (NRO) accounts.
- Statutory Details:** • As per the directive issued by SEBI vide their letters IMAPR/MF/CIR/07/826/98 dated April 15, 1998, and MID/CIR/No. 6/4213/04 dated March 1, 2004, it is mandatory for applicants to mention their bank details for their applications for purchase or redemption of units. Further, SEBI has mandated that in case of applications aggregating to a value of Rs. 50,000/- or more, the applicant or in case of application in joint names, each of the applicant, is required to mention their permanent account number (PAN) allotted under the Income Tax Act, 1961 or where the same has not been allotted to the applicant or joint applicant(s) as the case may be, declaration in Income Tax Form 60/61 (along with proof of address) is required to be submitted by all applicants who do not have a PAN. Any application form without these details shall be rejected. • In case a minor does not have PAN, the guardian's PAN should be mentioned. Applications without PAN proof/ Form 60/61 (with address proof) shall be rejected. • **The AMC will credit the investor's account with redemption/dividend proceeds if the bank mandate registered for the account is in any of the banks with which the AMC has direct credit facility.** As per SEBI circular no. MAPIN/Cir-13/2005 dated July 01, 2005, SEBI has suspended fresh Unique Identification Number (UIN) registrations and requirement of quoting the same, pending its final view.
- Documents required:** In case of an application under Power of Attorney or by a Limited Company, Body Corporate, Registered Society, HUF, Trust or Partnership Firm, etc., the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association / Bye-laws / HUF Deed / Trust Deed / Partnership Deed, etc. must be lodged along with the application form or such documents may reach the Registrar within 7 days from the date of submission of application.
- Systematic Investment Facility (SIF)** [popularly known as Systematic Investment Plan (SIP)] / **Systematic Withdrawal Plan (SWP)** / **Systematic Transfer Facility (STF)**: Please refer point nos. 4(a) and 4 (b) in the KIM.
- Applicants should indicate their status/category by ticking the appropriate box. Applications without a tick in the 'Status/Category' box will be considered as investment by "Others".
- Applicants should specify the mode of holding. In case of joint holders, the first named holder shall receive all the Account Statements, dividend/redemption/refund warrants and any other correspondence sent from time to time.
- Duly completed application forms along with full payment may be submitted on any working day at any of the Collection Banks during NFO and with JM Financial MF ISCs/Karvy ISCs after NFO. The addresses of Collection Banks/JM Financial MF ISCs/ Karvy ISCs are provided in the Key Information Memorandum. No receipt will be issued for the application money. The Collection Banks/ISC will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.
- If you are an existing unitholder, please indicate your Folio/Account Number and proceed to section 5.
- In case of investment(s) in the scheme through switch-in(s) from any other scheme(s) of the fund, the proceeds thereof will be credited to the scheme as per current applicable service standard.
- Applications, complete in all respects with valid documentation, received through post/courier within reasonable period of time from the closure of the New Fund Offer period will be accepted.
- NOMINATION**
 - 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 a Hindu Undivided Family, holder of Power of Attorney cannot nominate.
 - A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
 - The Nominee shall not be a Trust, other than a Religious or Charitable Trust, Society, Body Corporate, Partnership Firm, Karta of a Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian can be a Nominee subject to the Exchange Control Regulations of RBI, in force, from time to time.
 - Nomination in respect of the units stands rescinded upon the transfer of units.
 - Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.
 - The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
 - On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.



NEW FUND OFFER COMMENCES ON : 01/06/2006
NEW FUND OFFER ENDS ON : 30/06/2006
SCHEME RE-OPENS FOR CONTINUOUS SALE & REPURCHASE ON OR BEFORE : 28/07/2006

JM FINANCIAL MUTUAL FUND

JM ARBITRAGE ADVANTAGE FUND

(An Equity Oriented Interval Fund)



JM Financial Asset Management Private Limited
Corporate Office: 5th Floor, A-Wing, Laxmi Towers, Bandra-Kurla Complex, Mumbai 400 051. Tel: (022) 39877777 • Fax: (022) 26526377-78
Email: mktg@jmfincial.in • Website: www.JMFinancial.in

KEY INFORMATION MEMORANDUM & APPLICATION FORM

An offer for units @ Rs. 10/- per unit during the New Fund Offer period and at NAV based prices thereafter

Serial No.: AA

DISTRIBUTOR INFORMATION

ARN Code	Sub-Agent/Broker Code

FOR OFFICE USE ONLY

Collection Centre's Serial No.	Date of Receipt	Time of Receipt

1. EXISTING UNIT HOLDER/S (Please fill in your folio no. and proceed to section 5)

Folio No. _____

2. NEW APPLICANT INFORMATION (It is mandatory to submit PAN proof for investment of Rs 50,000/- and above failing which application shall be rejected) (Refer instruction no. 8)

(To be filled in block letters. Use one box for one alphabet, leaving one box blank between name and surname)

Full Name of Sole/1st Applicant/Minor/Karta of HUF/Non-individual/Partner in case of Partnership Firm

Date of Birth

Full Name of Guardian (in case of Minor) _____ Relationship with Minor (Pl. tick ✓) ☐ Mother ☐ Father ☐ Legal Guardian

PAN _____ UIN _____ Enclosed: ☐ PAN Card copy ☐ Form 60/61 (with address proof)

Address (DO NOT REPEAT NAME) in full of Applicant/Parent OR Guardian of Minor/Indian address in case 1st Applicant is NRI/FII (Post Box No. alone is not sufficient)

CITY _____ PIN _____

STATE _____ TEL. NO. _____

E-mail Id: _____ I/We wish to receive the Account Statement via e-mail ☐ Yes ☐ No

Full Name of Second Applicant _____

PAN _____ UIN _____ Enclosed: ☐ PAN Card copy ☐ Form 60/61 (with address proof)

Relationship with 1st Applicant: _____

Full Name of Third Applicant _____

PAN _____ UIN _____ Enclosed: ☐ PAN Card copy ☐ Form 60/61 (with address proof)

Relationship with 1st Applicant: _____

Mode of Holding (Pl. tick ✓) Occupation (Pl. tick ✓) Status/Category (Pl. tick ✓)

1. ☐ Single 1. ☐ Business 6. ☐ Retired 1. ☐ Resident Individual 6. ☐ Partnership Firm 11. ☐ NRI

2. ☐ Joint* 2. ☐ Service 7. ☐ Housewife 2. ☐ On behalf of minor 7. ☐ Proprietorship Firm 12. ☐ FII

3. ☐ Either or Survivor/s 3. ☐ Professional 8. ☐ Student 3. ☐ HUF 8. ☐ Body Corporate 13. ☐ Others (pl. specify)

4. ☐ Agriculture 9. ☐ Others (pl. specify) 4. ☐ Company 9. ☐ Trust

5. ☐ Politically exposed person 5. ☐ AOP/BOI 10. ☐ Society

3. BANK PARTICULARS (It is mandatory to furnish Bank Particulars failing which application shall be rejected) (Refer instruction no. 8)

Name of Bank & Branch Address _____ CITY _____ PIN _____

Account Type: ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Account No.: _____

MICR Code: _____ (This is a 9 Digit No. next to your Cheque No.) (Please enclose a cancelled/xerox copy of the cheque for the above A/c. No.)

Direct Credit Facility: Dividend and redemption payments will be directly credited to the investor's account if the bank mandate registered for the account is one of the following: 1 - ABN, Axis Bank 2 - Centurion Bank of Punjab 3 - Citibank 4 - Deutsche Bank 5 - HDFC Bank 6 - HSBC Bank 7 - ICICI Bank 8 - IDBI Bank 9 - Indusind Bank 10 - ING Vysya Bank 11 - Kotak Bank 12 - Stanchart Bank 13 - UTI Bank 6 - Yes Bank.

4. FOR INVESTMENT BY NRI(s)/FI(s)

Overseas Address _____ City _____ Country _____ Pin/Zip _____

Declaration: I confirm that I am not required to obtain PAN under Income Tax Act 1961 ☐ Yes ☐ No

5. ANNUAL INCOME

Income earned per annum (indicate the summation of all the applicants if applying jointly or as any one/survivor)

☐ Less than Rs. 50,000 ☐ Rs. 50,000 to Rs. 2 lacs ☐ Above Rs. 2 lacs to Rs. 5 lacs ☐ Above Rs. 5 lacs to Rs. 10 lacs ☐ Above Rs. 10 lacs

6. PROOF OF IDENTITY* AND ADDRESS** (Copy of any one of the following documents duly self-certified)

☐ Passport ☐ Driving License ☐ Voter ID Card ☐ Ration Card

☐ Latest Electricity Bill ☐ Bank Pass Book/Latest Statement ☐ Latest Landline Telephone Bills ☐ Any Other (pl. specify)

Document No.: _____ Place of Issue: _____

Mandatory for investors investing below Rs. 50,000/- ** Mandatory for all investors.

Please note that the mailing address of the Sole/First Applicant should match with any of the proof provided above

ECS (Debit) Facility for SIF is available for account holders of all banks participating in local clearing at: • Aggra • Ahmedabad • Amritsar • Bangalore • Baroda • Bhopal • Bhubaneswar • Chandigarh • Chennai • Cochin • Coimbatore • Delhi • Guwahati • Hyderabad • Indore • Jaipur • Jaunpur • Kanpur • Kolkata • Lucknow • Ludhiana • Madurai • Mangalore • Mumbai • Nagpur • Panaji • Patna • Pune • Rajkot • Surat • Trichur • Trivandrum • Vijayawada • Vizag

SIF AUTO DEBIT FORM (Through ECS Debit Clearance)

REGISTRATION CUM MANDATE FORM

First investment in SIF through a cheque and subsequent investments through ECS (for select cities only) debit on or after 01/09/2006

Serial No.: AA

DISTRIBUTOR INFORMATION

ARN Code	Sub-Agent/Broker Code

FOR OFFICE USE ONLY

Collection Centre's Serial No.	Date of Receipt	Time of Receipt

Full Name of Sole/1st Applicant _____ Existing Investor's Folio No. _____

Scheme JM ARBITRAGE ADVANTAGE FUND Choice of Plans/Options (Pl. tick ✓) ☐ Dividend Plan: ☐ Reinvestment Option* ☐ Payout Option ☐ Growth Plan*

*Default Plan/Option (In case of no information or ambiguity)

SIF INVESTMENT DETAILS: First SIF Cheque No.: _____ Date: _____ SIF Installment amount (Rs.): _____

SIF Period from: _____ to _____ SIF DATES (Pl. tick): ☐ 01st ☐ 5th ☐ 10th ☐ 15th ☐ 20th ☐ 25th of the month

(Note: 2nd installment of SIF through ECS Debit Clearance will start after 01/09/2006 as per the date opted)

BANK PARTICULARS

Name of Bank & Branch Address _____ CITY _____ PIN _____

Account Type: ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Account No.: _____

MICR Code: _____ (This is a 9 Digit No. next to your Cheque No.) (Please enclose a cancelled/xerox copy of the cheque for the above A/c. No. in case the above details are different from those given under section 3)

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from: Mr./Ms./M/s. _____

Choice of Plans/Options Amount Paid (Rs.)

☐ Dividend Plan Rs. (in Figures) _____

☐ Reinvestment Option Rs. (in words) _____

☐ Payout Option _____

☐ Growth Plan* _____

Pin Code _____

☐ Regular ☐ Systematic Investment Facility

*Default plan/option in case of no information or ambiguity

Cheque/DD No. _____

Dated: _____

Bank & Branch: _____

Collection Centre's Stamp & Receipt Date and Time

Cheque/DD is subject to realisation

7. NOMINATION DETAILS

Name and Address of Nominee

In case nominee is a mi

Signature of Nominee / Guardian in case of Minor :

8. INVESTMENT DETAILS (Refer instruction No. 5)

CHOICE OF PLANS/OPTIONS ☐ **Dividend Plan:** ☐ Reinvestment Option * ☐ Payout Option ☐ **Growth Plan***

* Default Plan/Option (in case of no information or ambiguity)

9. PAYMENT DETAILS: Please draw Cheque / DD in favour of "JM ARBITRAGE ADVANTAGE FUND " (Refer instruction nos. 6 & 7)**. Minimum investment amount per application is Rs. 5,000/- for each plan/option and in multiples of Re. 1/- thereafter.

**** Purchase is subject to realisation of Cheque/DD. No cash payments are accepted.**

10. SYSTEMATIC INVESTMENT FACILITY (SIF) / SYSTEMATIC TRANSFER FACILITY (STF) (Please ☒) Mail me the SIF / STF Form ☐ Yes ☐ No

11. DECLARATION & SIGNATURE(S)

Having read and understood the contents of the offer document of the scheme and subsequent amendments thereto including the sections on "Prevention of Money Laundering and Know Your Customer", I/We hereby apply to the Trustees of JM Financial Mutual Fund for units of the Scheme as indicated above and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We have not received and will not receive nor will be induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the scheme of JM ARBITRAGE ADVANTAGE FUND is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

It is expressly understood that we have the express authority from our constitutional documents to invest in the units of the Scheme and the AMC/Trustee/Fund would not be responsible if the investment is *ultra vires* thereto and the investment is contrary to the relevant constitutional documents.

I/We authorise this Fund to reject the application, revert the units credited, restrain me/us from making any further investment in any of the schemes of the Fund, recover/debit my/our folio(s) with the penal interest and take any appropriate action against me/us in case the cheque(s)/payment instrument is/are returned unpaid by my/our bankers for any reason whatsoever.

I/We hereby further agree that the Fund can directly credit all the dividend payouts and redemption amount to my bank details given above.

Applicable to NRIs only :

I / We* confirm that I am / we* are Non-Resident of Indian Nationality / Origin and I/we* hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our* Non-Resident External / Ordinary Account / FCNR Account.

Please (✓) ☐ Repatriation basis ☐ Non-Repatriation basis

* Please strike out whichever is not applicable

SIGNATURE(S) / Thumb Impression (s) (Refer Instruction No. 3)

Place : _____ Date :

D	D	M	M	Y	Y	Y	Y
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12. LIST OF DOCUMENTS ATTACHED (Please mention below the documents attached with the form)

[CONTD, to be filled by SIF applicants]

Having read and understood the contents of the Offer Document, Key Information Memorandum, Instructions and Addenda issued from time to time of the scheme, I/we hereby declare that the particulars given on over are correct and express my/our willingness to make payments referred above through participation in ECS Debit Clearance. If the transaction is delayed or not effected at all for the reasons of incomplete or incorrect information on my /our part, I/we would not hold the AMC responsible in any manner. I/ we hereby, authorize JPM Financial Mutual Fund and their authorised service providers, to cancel/stop the ECS Debit Clearance mandate, if any, and to request for cancellation request for the earlier mandate. I/we have read and agreed to the terms and conditions mentioned in KIM/ Offer Document.

Authorisation of the Bank Account Holder :

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) Facility and that my/our payment towards my/our investment in JM Financial Mutual Fund shall be made from my/our above mentioned account with above bank & branch. Further, I/We authorize the representative carrying this ECS Debit to get the above mandate verified and executed.

Bank		Branch		Account No.		To be signed by all bank account holders if mode of operation is joint as per Bank records.
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INSTRUCTIONS & CHECKLIST FOR SIF THROUGH ECS CLEARING

1. ECS (Debit) Facility for SIF is available in the times if the opted bank is participating in local clearing list as mentioned on the front page on respective due date. 2. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of JM Financial Asset Management Pvt. Ltd. without assigning any reasons or prior notice. If any city is removed, ECS SIF Instructions for investors in such city will be discontinued without prior notice. 3. The Bank Account Holder(s) has/have to sign the Authorisation Request Form, in the same order as the bank account is maintained with the bank. 4. The investor's agree/s to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI). 5. The Due dates stated for the SIF are 1st, 5th, 10th, 15th, 20th & 25th of each month. 6. The minimum amount of investment by way of SIF is Rs. 500/- for 12 months or Rs. 1000/- for 6 months and in multiples of Rs. 1000/- thereafter. 7. Except the 1st cheque of every month, ECS debits for the remaining SIF dates should be of same due dates i.e either 1st/5th/10th/15th/20th/25th. Investor can issue 1st cheque with value less than Rs. 500/- or Rs. 1000/- depending upon the tenure selected. However, ECS debit will be made on the due date irrespective of whether the cheque is deposited or not. 8. ECS debit will be made on the due date irrespective of whether the cheque is deposited or not. 9. Furnishing the 9 digit MICR code and a specimen / copy of cancelled cheque from the bank. 10. ECS debit account is mandatory.

CHECKLIST

- Please ensure that your Application Form is
 - Complete in all respects & signed by all applicants.
 - Name, Address and Contact Details are mentioned in full.
 - Bank Account Details are entered completely and correctly.
 - Permanent Account Number (PAN) of all Applicants is mentioned if the investment amount is Rs. 50,000/- or more alongwith a photocopy of PAN card.
 - Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
 - If units are applied for jointly, Mode of Operation of account is indicated.
- Proof of Identity & Address is submitted.
- SIP form is opted for ECS/ Systematic Investment Facility.
- Investment Cheque/DD is drawn in favour of **JM ARBITRAGE ADVANTAGE FUND**.
- Application Number is mentioned on the reverse of the Cheque/DD.
- Documents, as applicable, are submitted along with the Application Form.

Accompanying documents

Please submit the following documents with your application (where applicable). All documents should be original / true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory/Notary Public.

Documents	Individual	Companies	Societies	Partnership Firms	Investments through POA	Trusts	NRI	Fils
Resolution/Authorisation to invest		✓	✓			✓		✓
List of Authorised Signatories with Specimen signature(s)		✓		✓		✓		
Memorandum & Articles of Association		✓						
Trust Deed								
Bye-laws			✓					
Partnership Deed				✓				
Overseas Auditors' Certificate								✓
Notarised Power of Attorney					✓			
Bank confirmation of Non-Resident Account Type/FIRC							✓	
Proof of Identity	✓							
Proof of Address	✓		✓	✓		✓		

Registrar: Karvy Computershare Private Limited

Note: All future communication in connection with this application should be addressed to the Registrar at the address given above, quoting full name of First/Sole Applicant, the Application Serial Number, the name of the Scheme, the amount invested, date and the place of the Collection Centre / Investor Service Centre where application was lodged.

BANKS (COLLECTION CENTRES DURING LAUNCH ONLY)

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YES BANK LTD: AHMEDABAD: Unit No. G/32, 102, C.G. Centre, C.R. Road, Ahmedabad-380 009. Tel.: 079-55310484/55319009/55319000. **BARODA:** Gr+ Mzr, Corner Square, Race Course Circle, Baroda-390001. Tel.: 0261-2592600/529000. **CHENNAI:** Ground Floor, 10th Cross, 10th Main, 10th Block, Anna Nagar, Chennai-600092. Tel.: 044-55719000/55719008/55719001. **CHANDIGARH:** [SCD] No. 151-152, Sector 3, Madhya Marg, Chandigarh-160017. Tel.: 0172-463031. **GURGAON:** Global Arcadia, Mehrauli Road, Gurgaon-122 002. Tel.: 0124-5065000/5065000. **HYDRABAD:** Ground Floor, 10th Cross, 10th Main, 10th Block, Anna Nagar, Hyderabad-500082. Tel.: 040-55469050/55469050/55469048. **KOLKATA:** 19, Camac Street, Kolkata -700017. Tel.: 9813025556/983041443. **MUMBAI:** 4th Floor, Discovery Of India Bldg, D. B. Road, Fort, Mumbai-400002. Tel.: 022-50659898/50659893/50659894. **PUNE:** 10th Cross, 10th Main, 10th Block, Anna Nagar, Pune-411002. Tel.: 011-55569602/55569600/55569604. **PUNE:** 101, Gr+ Mzr, Corner Saleem, Bhamburda Road, Shivajinagar, Pune-411004. Tel.: 020-5824900/5662161/561562400. **RAIPUR:** 10th Cross, 10th Main, 10th Block, Anna Nagar, Raipur, New Mahavei Hospital, Nr. RT01, Surat-395001. Tel.: 0261-5555000/5555000.

CITIRANG: ARMOEDAB: 3rd Flr, "Rembrandt" G, Nipah Road, Panchaveli Circle, Ahmedabad-380006. Tel: 079-55615802/6568493/554, 990-5610033. **CHANDIGARH:** 401, 10th Sector, 1st Flr, Sector 40, Chandigarh-160002. Tel: 0172-2611111. **CHENNAI:** 431001, Tel: 0240-562705/562704. **BANGALORE:** 506057/501, Prastige, Medineta, 2, 30 Mahatma Gandhi Road, Bangalore-560056. Tel: 080-5112333/51123253/5112324/5112326/5112327/5112328/5112329/5112330/5112331/5112332/5112333/5112334/5112335/5112336/5112337/5112338/5112339/5112340/5112341/5112342/5112343/5112344/5112345/5112346/5112347/5112348/5112349/5112350/5112351/5112352/5112353/5112354/5112355/5112356/5112357/5112358/5112359/5112360/5112361/5112362/5112363/5112364/5112365/5112366/5112367/5112368/5112369/5112370/5112371/5112372/5112373/5112374/5112375/5112376/5112377/5112378/5112379/5112380/5112381/5112382/5112383/5112384/5112385/5112386/5112387/5112388/5112389/5112390/5112391/5112392/5112393/5112394/5112395/5112396/5112397/5112398/5112399/5112400/5112401/5112402/5112403/5112404/5112405/5112406/5112407/5112408/5112409/5112410/5112411/5112412/5112413/5112414/5112415/5112416/5112417/5112418/5112419/5112420/5112421/5112422/5112423/5112424/5112425/5112426/5112427/5112428/5112429/5112430/5112431/5112432/5112433/5112434/5112435/5112436/5112437/5112438/5112439/5112440/5112441/5112442/5112443/5112444/5112445/5112446/5112447/5112448/5112449/5112450/5112451/5112452/5112453/5112454/5112455/5112456/5112457/5112458/5112459/5112460/5112461/5112462/5112463/5112464/5112465/5112466/5112467/5112468/5112469/5112470/5112471/5112472/5112473/5112474/5112475/5112476/5112477/5112478/5112479/5112480/5112481/5112482/5112483/5112484/5112485/5112486/5112487/5112488/5112489/5112490/5112491/5112492/5112493/5112494/5112495/5112496/5112497/5112498/5112499/5112500/5112501/5112502/5112503/5112504/5112505/5112506/5112507/5112508/5112509/5112510/5112511/5112512/5112513/5112514/5112515/5112516/5112517/5112518/5112519/5112520/5112521/5112522/5112523/5112524/5112525/5112526/5112527/5112528/5112529/5112530/5112531/5112532/5112533/5112534/5112535/5112536/5112537/5112538/5112539/5112540/5112541/5112542/5112543/5112544/5112545/5112546/5112547/5112548/5112549/5112550/5112551/5112552/5112553/5112554/5112555/5112556/5112557/5112558/5112559/5112560/5112561/5112562/5112563/5112564/5112565/5112566/5112567/5112568/5112569/5112570/5112571/5112572/5112573/5112574/5112575/5112576/5112577/5112578/5112579/5112580/5112581/5112582/5112583/5112584/5112585/5112586/5112587/5112588/5112589/5112590/5112591/5112592/5112593/5112594/5112595/5112596/5112597/5112598/5112599/5112600/5112601/5112602/5112603/5112604/5112605/5112606/5112607/5112608/5112609/5112610/5112611/5112612/5112613/5112614/5112615/5112616/5112617/5112618/5112619/5112620/5112621/5112622/5112623/5112624/5112625/5112626/5112627/5112628/5112629/5112630/5112631/5112632/5112633/5112634/5112635/5112636/5112637/5112638/5112639/5112640/5112641/5112642/5112643/5112644/5112645/5112646/5112647/5112648/5112649/5112650/5112651/5112652/5112653/5112654/5112655/5112656/5112657/5112658/5112659/5112660/5112661/5112662/5112663/5112664/5112665/5112666/5112667/5112668/5112669/5112670/5112671/5112672/5112673/5112674/5112675/5112676/5112677/5112678/5112679/5112680/5112681/5112682/5112683/5112684/5112685/5112686/5112687/5112688/5112689/5112690/5112691/5112692/5112693/5112694/5112695/5112696/5112697/5112698/5112699/5112700/5112701/5112702/5112703/5112704/5112705/5112706/5112707/5112708/5112709/5112710/5112711/5112712/5112713/5112714/5112715/5112716/5112717/5112718/5112719/5112720/5112721/5112722/5112723/5112724/5112725/5112726/5112727/5112728/5112729/5112730/5112731/5112732/5112733/5112734/5112735/5112736/5112737/5112738/5112739/5112740/5112741/5112742/5112743/5112744/5112745/5112746/5112747/5112748/5112749/5112750/5112751/5112752/5112753/5112754/5112755/5112756/5112757/5112758/5112759/5112760/5112761/5112762/5112763/5112764/5112765/5112766/5112767/5112768/5112769/5112770/5112771/5112772/5112773/5112774/5112775/5112776/5112777/5112778/5112779/5112780/5112781/5112782/5112783/5112784/5112785/5112786/5112787/5112788/5112789/5112790/5112791/5112792/5112793/5112794/5112795/5112796/5112797/5112798/5112799/5112800/5112801/5112802/5112803/

Junction, Kottai-682 035. Tel.: 0484-2383936/254454. **KOLKATA:** Kanak Bidi First Floor 1, Chowringhee Road, Kolkata-700 001. Tel.: 033-2280148/2289891/74777. **LUCKNOW:** 10, Chhatrapati Shivaji Maharaj Marg, Lucknow-226 002. Tel.: 0522-2222222. **LUDHIANA:** Ludhiana Stock Exchange, Ground Floor, Ferrozee Gandhi Market, Ludhiana-141 001. Tel.: 0161-5089884/3012479. **MUMBAI:** Bombay Mutual Bldg., Mezzanine Floor, 293 D N Road, Fort, Mumbai-400 001. Tel.: 022-22691713/12/14/2720370/5638514. **NASIK:** Rishabh Property Plot No.52 of 53 D'souza Colony, College Road, Nasik-422005. Tel.: 0253-2309100. **NEW DELHI:** 4th Flr, Jeevan Bharti Bldg 124, Connaught Circus, New Delhi-110 028. Tel.: 011-26101000. **PATNA:** 10, Bhabani Chandra Sarma Road, Patna-800 001. Tel.: 061-2510100. **PUNE:** Purnam House, 2413 East Street, Camp, Pune-411 001. Tel.: 020-5606430/3060435. **SURAT:** Ghoddod Rd., Opp. Kadmia Complex, Surat-395007. Tel.: 0261-2254616/2225757. **TADOPADA:** Polican, 1st Floor, Opposite Raza Camera Show Towers, Grot Rd, Vadodra-390001. Tel.: 079-2255555. **VARANASI:** 10, Chhatrapati Shivaji Maharaj Marg, Varanasi-221 001. Tel.: 0522-2222222. **VADODRA:** 10, Chhatrapati Shivaji Maharaj Marg, Vadodra-390 001. Tel.: 0220-2667410/2478272/5276835/3274268.