



FRANKLIN TEMPLETON®
INVESTMENTS

Franklin Templeton Asset Management (India) Pvt. Ltd.

Franklin Templeton Mutual Fund

Key Information Memorandum and Application Form

Franklin Build India Fund

(An Open – End Equity Scheme)

New Fund Offer Opens on	July 10, 2009
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New Fund Offer Closes on	August 8, 2009
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Date of Allotment	September 7, 2009
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Offer of Units at Rs. 10 Per Unit plus applicable load for cash during the New Fund Offer Period and at NAV based prices upon re-opening.

This Key Information Memorandum (KIM) is dated July 01, 2009. This KIM sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.franklintempletonindia.com. This KIM shall remain effective until a 'material change' (other than a change in fundamental attributes and within the purview of the KIM) occurs and thereafter changes will be filed with SEBI.

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.

Sponsor: Templeton International Inc., Florida, USA.

Asset Management Company: Franklin Templeton Asset Management (India) Pvt. Ltd.

Franklin Build India Fund (FBIF)

New Fund Offer Opens on **July 10, 2009**
New Fund Offer Closes on **August 8, 2009**
Scheme Re-opens for continuous sale and repurchase on **Sept. 7, 2009**

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Distributor information			For Office Use Only
Advisor Code*	Sub-broker/Branch Code	Representative Code	Application received
ARN - 11770	PDF - 10000		
* AMFI Registered Distributors			

Existing Unitholders (Please provide the following details in full; Please refer Instruction 2)

First Applicant Name _____
 Customer Folio No. _____ Account No. _____

Unit Holder Information (To be filled in Block Letters. Use one box for one alphabet leaving one box blank between name and surname)

Name of First/Sole Applicant _____

Proof of KYC enclosed* Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Company/Body Corporate Partnership Trust Society HUF Bank AOP
 Sole Proprietorship Minor through Guardian# FI FII Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Second Applicant _____

Proof of KYC enclosed* Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Third Applicant _____

Proof of KYC enclosed* Date of Birth# | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Minor through Guardian# Others (Please specify) _____
 Nationality and Country of Residence _____

Name of Guardian _____

Proof of KYC enclosed* Date of Birth | D D M M Y Y Y Y |
 PAN No. (Mandatory)\$ _____ Enclosed: PAN Card Copy | Gender Male Female
Status: Resident Individual NRI/PIO Others (Please specify) _____
 Nationality and Country of Residence _____ Relationship with Minor Parent Guardian

*Please provide copy of the KYC acknowledgement issued by CVL (Mandatory for all Investors for investments of value Rs. 50,000 & Above). SPAN: In terms of SEBI circular dated April 27, 2007, verification of PAN is mandatory for all Unitholders (including joint holders, guardians in case of minors and NRIs) w.e.f. July 2, 2007 irrespective of the amount of transaction. Please submit photocopy of the PAN card (along with the original for verification, which will be returned across the counter). #Date of Birth - mandatory for Minors.

Mode of Operation

Single Joint Either or Survivor(s)

Power of Attorney (POA) Details

Name of POA Holder _____

Proof of KYC enclosed* Date of Birth | D D M M Y Y Y Y |
Status: Resident Individual NRI/PIO Others (Please specify) _____ Gender Male Female

Investment Details

Fund Name	Plan /Option	Amount Invested	Net Amount Paid	Payment Details
FBIF	Default Plan/Option: Dividend Reinvestment Option			Cheque/DD No. _____ Bank, Bank A/c No. and Branch _____
	<input type="checkbox"/> Lumpsum <input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout	Less DD Charges: _____		* Cheques/DDs to be drawn in favour of Franklin Build India Fund'

Minimum Investment - Rs. 5,000/-; Please use separate application forms for Lumpsum and Systematic Investment Plan. For Systematic Investment Plan, please fill the SIP Auto Debit (ECS/Direct Debit) form alongside and submit it together with the application form

Acknowledgement

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Received from _____
 _____ Pin _____

Fund Name	Plan/Option	Payment Details
FBIF	<input type="checkbox"/> Lumpsum <input type="checkbox"/> Systematic Investment Plan <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Reinvestment <input type="checkbox"/> Payout	Amount _____ Cheque/DD No. _____ Date _____ Bank and Branch details _____

Address (Mandatory if you have not completed your KYC process via CVL, else the address of the 1st Holder as registered with CVL will be automatically updated in our records)

City _____ State _____ Country _____ Pincode _____
Overseas Address for NRIs/PIOs _____

City _____ State _____ Country _____ Pin/Zip _____

Contact Details (Please provide your contact details even if you have already submitted your KYC acknowledgement)

If the Applicant is Sole Proprietorship Firm, please provide the name of Sole Proprietor. If HUF, please provide the name of Karta. In case of other Non-Individuals, please provide the details of Contact Person.

Name _____
Tel _____ Office _____ Residence _____ Fax _____
Email _____ Mobile _____

Franklin Templeton 'Easy' Services

- Franklin Templeton Easy e-Update:** Receive account statements, annual reports and other information instantly by Email *
Email Address: _____
 I / We wish to receive the above by email
 I / We do not wish to receive the above by email
 - Franklin Templeton Easy Web:** Access your account and transact online at www.franklintempletonindia.com using your HPIN
 Yes, I would like to receive my HPIN
 - Franklin Templeton Easy Call:** Just call 1800 425 4255 or 6000 4255 to access your account using TPIN Yes, I would like to receive my TPIN
 - Franklin Templeton Easy Mobile:** Get instant SMS alerts to confirm your transactions *
Mobile Number _____
I/We wish to register for SMS updates on my/our mobile phone. Yes No
- * Note: Where the investor has not opted for any option or has opted for both options, the application will be processed as per the default option, i.e., receive the account statement, annual report and other correspondence by E-mail and receive SMS updates on mobile.

Bank Details - For payment through electronic mode, please attach a cancelled cheque leaf or a copy of the cheque (Mandatory - For new investors)

Bank Name _____
(Do not abbreviate)
Account No. _____ Branch/City _____
Please provide the full account number
Branch _____
Address _____ Pin _____
Account type For Residents Savings Current | For Non-Residents NRO NRE | Others _____
 Repatriable Non-Repatriable
*RTGS code _____ *NEFT code _____ *MICR code _____

*Note: For more details on RTGS/NEFT/MICR codes, please refer detailed instructions in page 9.

Direct Credit Facility is currently available with: ABN Amro Bank, Citibank, Development Credit Bank, HDFC Bank, HSB Bank, IDBI Bank, ICICI Bank, Kotak Mahindra Bank, Standard Chartered Bank, YES Bank & Axis Bank. Please provide a cancelled, signed cheque of the bank account you wish to register for Direct Credit. If you do not provide a cancelled and signed cheque, Franklin Templeton will record the new bank details as provided, but reserves the right to effect payments of dividends and redemptions by way of a cheque or payment instrument till such time that the account details provided can be verified. I/We DO NOT wish to avail direct credit facility (Please tick)
Please verify and ensure the accuracy of the bank details provided above and as shown in your account statement. Franklin Templeton cannot be held responsible for delays or errors in processing your request if the information provided is incomplete or inaccurate.

Nomination Details (To be signed by all the joint holders irrespective of the mode of holdings. In case of more than one nominee, please submit a separate form available with any of our ISCs or on our website).

Nominee Name & Address _____
Guardian name & address (if nominee is a minor) _____ Signature of Nominee/Guardian _____
Witness Name & Address _____ Signature of Witness _____

Declaration

Having read and understood the contents of the Scheme Information Document of the Fund, the Key Information Memorandum and the Addenda issued till date, I / We hereby apply to the Trustees of Franklin Templeton Mutual Fund for units of Franklin Templeton Mutual Fund as indicated above, and agree to abide by the terms, conditions, rules and regulations of the Fund as on the date of this investment and confirm that the monies invested in the fund legally belong to me / us. I / We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

* I / We confirm that I am / we are Non-Resident Indians / Persons of Indian Origin but not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time, and I / We hereby further confirm that the monies are remitted from abroad through approved banking channels or from my/our monies in my/our NRE/NRO Account.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I further agree not to hold Franklin Templeton Investments liable for any consequences in case of any of the above particulars being false, incorrect or incomplete. I hereby undertake to promptly inform the mutual fund of any changes to the information provided hereinabove and agree and accept that the Mutual Funds, their authorised agents, representatives, distributors (the Authorised Parties) are not liable or responsible for any losses, costs, damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by me as also due to my not intimating / delay in intimating such changes. I hereby authorize the mutual fund to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to Authorised Parties including Financial Intelligence Unit-India (FIU-IND) including all changes, updates to such information as and when provided by me without any obligation of advising me/us of the same. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application.

I/We confirm and declare that I/ We have read and understood the terms and conditions for HPIN usage and online transactions/ TPIN/ Email Services and also the disclaimer and terms and conditions as posted on the website, www.franklintempletonindia.com. I/ We agree and shall abide by the norms, terms and conditions for HPIN usage and online transactions/ TPIN/ Email services and agree not to hold Franklin Templeton Investments responsible for any action relating to the use of HPIN/ TPIN/ Email services facility.

Date: _____ Place _____ * Applicable to Non-Resident investors

Disclaimer: In the event of any KYC Application Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction may be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application. However, in case of subscriptions in scheme where Units are under a lock - in period as prescribed in the respective Scheme Information Documents (including ELSS Schemes) or a New Fund Offer, allotment may be done only on confirmation from the Central Agency that the KYC is final and if the Central Agency informs that the KYC is cancelled, the original amount invested may be refunded.



FRANKLIN TEMPLETON
INVESTMENTS

For investment related enquiries, please contact:

Franklin Templeton Investments Service Centres
Ph: 1-800-425 4255 (For MTNL/BSNL users only. Local call rates apply) or 6000 4255 (For non-MTNL/non-BSNL users, please prefix the city STD code if calling from a mobile phone)
Email: service@templeton.com
www.franklintempletonindia.com

- CHECK LIST:** Please ensure the following :
- Application form is complete in all respects and signed by all Applicants
 - Bank Account details are filled
 - You have registered Permanent Account Number (PAN) for all holders, including joint holders, guardians & NRI s and submitted the necessary proof (refer instructions)
 - Appropriate Options are filled up
 - Cheques/DDs should be drawn in favour of "Franklin Build India Fund (FBIF)"
 - If you are investing for the first time, please ensure that you fill in the contact details for us to contact you in case of any discrepancy in the form.
 - You have provided a copy of the KYC acknowledgement for all applicants, guardians for minors and POA holders

Franklin Templeton Mutual Fund

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Systematic Investment Plan through ECS/Direct Debit (See instructions overleaf)

Advisor Name & Code*	ARN - 11770	Sub Advisor Name & Code*	PDF - 10000
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Having read and understood the contents of the Offer Document(s) and Key Information Memorandum, Addenda issued till date, I / We hereby apply to the Trustees of Franklin Templeton Mutual Fund for a Systematic Investment Plan (SIP) through ECS / Direct Debit under the following Scheme and agree to abide by the terms, conditions, rules and regulations of the scheme(s) as on the date of this investment.

Name of Sole/First Account holder _____

Existing Unitholders' Folio Number _____ Account No. _____

New Investors (Please also complete and submit a NFO Application Form) Regn. No. _____ (For office use only)

SIP Details (Please note that a minimum of 30 days is required to set up the ECS/Direct Debit)

Scheme **F R A N K L I N B U I L D I N D I A F U N D**

Plan _____ Option _____

SIP Amount Rs. (per installment) _____ Frequency Monthly SIP Date 1st

First SIP Cheque Date _____ Cheque No. _____ Quarterly 7th
 (please tick as applicable) 10th

(If Cheque is given, cheque should be from the Bank Account from which ECS/Direct Debit is to be effected) 20th 25th

ECS Period From _____ To _____
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(for minimum period and installments, please refer point no. 12 overleaf)

I/We authorize Franklin Templeton Mutual Fund or their authorized service providers to Debit my/our account listed below by ECS (Electronic Clearing Services) / Direct Debit for collection of SIP payments.

Mandatory Enclosures: (If 1st installment is not by cheque)

Blank cancelled cheque Copy of cheque

Bank Details

Bank Name _____

Branch Name _____

Address _____

City _____

Account Number _____

9 Digit MICR Code _____ Account Type Savings Current CC/OD NRE/NRO (please ✓)

Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected.

Please change my/our bank account ECS / Direct debit (change in bank account only)

Account Holder Name as in Bank Account _____

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or wrongly effected or not effected at all for reasons of incomplete or incorrect information, I/We will not hold Franklin Templeton Investments responsible. I/We confirm that the funds invested belongs to me/us. I/We further undertake that any changes in my/our Bank details will be informed to the Fund immediately. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. *I/We confirm that I am/we are Non-residents of Indian National / Origin but not United States persons within the meaning of Regulation (s) under the United States Securities Act of 1933, as amended from time to time and that I/We hereby confirm that the funds are remitted from abroad through approved banking channels or from my/our funds in my/our NRE/NRO Account.
* Applicable to Non Resident Investors

Date _____ Signature of the Investor(s) 1. _____ 2. _____ 3. _____

Banker's Attestation (For bank use only)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

 Signature of Authorised Official from Bank (Bank Stamp and Date)

 Bank Account No.

Authorisation of the Bank Account Holders

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards my/our investment in Franklin Templeton Mutual Fund shall be made from my/our below mentioned bank account number with your bank. I/We authorize Franklin Templeton Asset Management (India) Pvt. Ltd. (Investment Manager of Franklin Templeton Mutual Fund) acting through their service providers and representative carrying this ECS mandate form to get it verified and executed. Mandate verification charges if any, may be charged to my/our account

Bank Account Number _____

Signatures of Bank Account holders

1st Holder _____

2nd Holder _____

3rd Holder _____

Acknowledgement Slip for SIP through ECS/Direct Debit (To be filled in by investor)

Investor's Name _____

Customer Folio _____ Account No. _____

SIP Amount (Rs.) _____ Frequency: Monthly Quarterly Scheme: **FRANKLIN BUILD INDIA FUND**

Franklin Templeton Investor Service Centre Signature & Stamp

Investment Objective	The Scheme seeks to achieve capital appreciation through investments in companies engaged either directly or indirectly in infrastructure-related activities.								
Asset Allocation Pattern of the Fund	Types of Instruments		Normal Allocation # (Min% - Max %)						
	Equity and Equity Linked Instruments		70% - 100%						
	- Infrastructure-related companies		65% - 100%						
	- Other companies		0% - 35%						
	Debt securities* and Money Market Instruments		0% - 30%						
	# including investments in Foreign Securities as may be permitted by SEBI/RBI up to 35% of the net assets of the scheme, exposure in derivatives up to a maximum of 50%								
	* including government securities and securitised debt up to 30%								
Risk Profile of the Scheme	<p>Mutual Fund investments are subject to market risks. Please read the Scheme Information Document carefully for details on risk factors before investment.</p> <p>Different types of securities in which the scheme would invest carry different levels and types of risks. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. Trading volumes, settlement periods and transfer procedures may restrict liquidity of investments in equity and equity-related securities. Investments in debt instruments are subject to various risks such as credit/default risk, interest rate risk, reinvestment risk, liquidity risk etc.</p> <p>The investments under the Scheme are oriented towards equity and equity linked instruments of companies engaged in the infrastructure related activities and hence will be affected by risks associated with the infrastructure industries. The performance of the Scheme would be dependent upon the performance and market price movements of companies in the infrastructure industry. Amongst the infrastructure industries as mentioned under the investment strategy, the majority of the equity / equity linked investments could be concentrated under a single or a few sectors.</p> <p>Derivatives are high risk, high return instruments. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.</p> <p>In case of investments in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market as well as country related risks.</p> <p>There is no assurance or guarantee that the objectives of the scheme will be achieved. The past performance of the mutual funds managed by the Franklin Templeton Group and its affiliates is not necessarily indicative of future performance of the scheme.</p>								
Plans and Options	<p>Growth Plan and Dividend Plan (with Payout and Reinvestment Option).</p> <p>Please note that where the Unitholder has opted for Dividend Payout option and in case the amount of dividend payable to the Unitholder is Rs.20/- or less, the same will be compulsorily reinvested in the Scheme.</p>								
Applicable NAV	<p>During NFO: The Units are being offered at Rs.10 per Unit (plus applicable load) during the New Fund Offer Period.</p> <p>On an ongoing basis upon re-opening:</p> <p>Purchases including switch ins : In respect of valid applications received up to 3:00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received\$, the closing NAV of the day on which application is received shall be applicable.</p> <p>In respect of valid applications received after 3:00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received\$, the closing NAV of the next business day shall be applicable.</p> <p>However, in respect of valid applications with outstation cheques / demand drafts not payable at par at the place where the application is received\$, closing NAV of the day on which cheque/demand draft is credited to the account of Franklin Templeton Mutual Fund shall be applicable.</p> <p>Redemptions including switch outs: In respect of valid applications received\$ up to 3:00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received\$ after 3:00 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p>For any application of switch-in from any Franklin Templeton Fund into FBIF, received on any day during the NFO, the application will be deemed to have been received on the last day of the NFO and will be processed accordingly. However, in case the last day of the NFO is a non-Business Day for the Source scheme, the application will be deemed to have been received on the last Business Day for the Source scheme immediately preceding the last date of the NFO and will be processed accordingly. In case the Source Scheme is a closed-end scheme which offers limited redemption facility, which is available only during the stipulated redemption periods, the switch application will be deemed to have been received on the last day of the relevant redemption window and processed accordingly.</p> <p>\$Received at the official points of acceptance of transactions of Franklin Templeton Mutual Fund.</p>								
Minimum Application Amount/ Number of Units	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Rs.5,000/- or any amount in multiple of Re.1/- thereafter</td> <td>Rs.1,000/- or any amount in multiple of Re.1/- thereafter</td> <td>Rs.1,000/- or any amount in multiple of Re.1/- thereafter</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	Rs.5,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter		
Purchase	Additional Purchase	Repurchase							
Rs.5,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter	Rs.1,000/- or any amount in multiple of Re.1/- thereafter							
Despatch of Repurchase (Redemption) Request	The redemption cheque will be despatched to the unitholders within the statutory time limit of 10 business days of the receipt of the redemption request at the Registrar's office.								
Benchmark Index	S&P CNX 500								
Dividend Policy	Dividends are distributed based on the availability of adequate distributable surplus in the scheme. The Trustee may, at its sole discretion declare dividends in the fund at any time. Although there is every intention to declare dividend in Dividend Plan/Option, there is no assurance or guarantee as to the frequency or quantum of dividends nor that would the dividends be regularly paid.								
Name of the Fund Manager(s)	Anand Radhakrishnan & Roshi Jain (dedicated for investment in Foreign Securities)								
Name of the Trustee Company	Franklin Templeton Trustee Services Pvt. Ltd., a company set up under the Companies Act 1956, and approved by SEBI to act as the Trustee to the funds of Franklin Templeton Mutual Fund.								

Performance of the Fund	This scheme is a new scheme and does not have any performance track record.			
Expenses of the Scheme (i) Load Structure	During New Fund Offer:		During continuous Offer:	
	Entry load: In respect of each purchase of Units less than Rs. 5 Crores in value – 2.25% In respect of each purchase of Units equal to or greater than Rs. 5 Crores in value – Nil		Entry load: Nil	
	Exit load: In respect of each purchase of Units less than Rs. 5 Crores in value – 1% if redeemed within 1 year of allotment In respect of each purchase of Units equal to or greater than Rs. 5 Crores in value – 1% within 6 months of allotment		Exit load: In respect of each purchase of Units less than Rs. 5 Crores in value – 1% if redeemed within 1 year of allotment In respect of each purchase of Units equal to or greater than Rs. 5 Crores in value – 1% within 6 months of allotment	
	Switchover/Exchange fee: Switch-in: Same as entry load mentioned above Switch-out: Same as exit load mentioned above		Switchover/Exchange fee: Switch-in: Nil Switch-out: Same as exit load mentioned above	
(ii) Recurring expenses	The maximum annual recurring expenses that can be charged to the fund shall be within the prescribed limits and subject to a percentage limit of Daily/Weekly Average Net Assets as follows.			
	First Rs.100 crores:	Next Rs.300 crores:	Next Rs.300 crores:	Over Rs.700 crores:
	2.50%	2.25%	2.00%	1.75%
	The total expenses of the Fund including the investment management and the advisory fee (together with additional management fee, wherever applicable) shall not exceed the prescribed limits.			
Waiver of load for direct applications:	<p>In terms of SEBI circular SEBI/IMD/CIR No.10/112153/07 dated December 31, 2007, no entry load shall be charged for direct applications received by Franklin Templeton Asset Management (India) Pvt. Ltd. (AMC) i.e. applications received through Franklin Templeton website (www.franklintempletonindia.com) or submitted to any of Franklin Templeton Branch Office [Investor Service Centre (ISC)] / specified Collection Centre that are not routed through any distributor/agent/broker. This shall be applicable for all applications received for fresh purchases, additional purchases done directly by the investor under the same folio or switch-in to a scheme from other scheme(s), if such a transaction is done directly by the investor as specified above.</p> <p>It is recommended that in case of such direct applications, investors mention 'DIRECT' in the relevant section of the Application Form where the distributor/agent/broker/ advisor (including sub-broker) name & code is to be specified, so as to avoid any confusion. Alterations/changes, if any, in the distributor/agent/broker/advisor (including sub-broker) name & code, including cases where the distributor/agent/broker/advisor name & code is pre-printed/stamped/ affixed on the Application Form, must be countersigned by the investor(s).</p> <p>For the information of investors, a list of the Official Points of Acceptance of Transactions of Franklin Templeton Mutual Fund is available on the Franklin Templeton website (www.franklintempletonindia.com) under Section 'Contact us'.</p>			
No Load on Bonus/Dividend Reinvestment	No entry and exit load shall be charged on bonus units or units allotted on reinvestment of dividend.			
Alterations in Application Form:	Any changes/alterations in the Application Form must be countersigned by the investor(s). The Mutual Fund/AMC will not be bound to take cognisance of any changes/alterations if the same are not so countersigned.			
Investments under Power of Attorney (POA):	In case investors have issued a Power of Attorney (POA) for transacting with Franklin Templeton on their behalf, the signatures of the investor and the POA holder must be clearly available in the POA document for the POA to be accepted as a valid document. Franklin Templeton reserves the right to reject any POA and / or subsequent transaction if the signatures as above are not available in the document.			
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details given in the SID under the section "Taxation". However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.			
Daily Net Asset Value (NAV) Publication	The NAV will be normally determined for all business days and will be published in 2 newspapers. The NAV can also be viewed on www.franklintempletonindia.com and www.amfindia.com. You can also telephone us at 1-800-425 4255 (For MTNL/BSNL landline users only) or 6000 4255 (For non-MTNL/non-BSNL or mobile users, please prefix the city STD code if calling from a mobile phone) Local call rates apply.			
For Investor Grievances please contact	<p>Investor Services, Franklin Templeton Asset Management (India) Pvt. Ltd., Franklin Templeton Centre, No. 7, 3rd Cross Street, Kasturba Nagar, Adyar, Chennai 600020. Tel: 1-800-425 4255 (For MTNL/BSNL landline users only) or 6000 4255 (For non-MTNL/non-BSNL or mobile users, please prefix the city STD code if calling from a mobile phone) Local call rates apply. Email: service@templeton.com. Name of Investor Relations Officer: Ms. Sheela Kartik.</p> <p>Name and Address of Registrar: Franklin Templeton Asset Management (India) Pvt. Ltd., Franklin Templeton Centre, No. 7, 3rd Cross Street, Kasturba Nagar, Adyar, Chennai 600020.</p> <p>Name of the Mutual Fund: Franklin Templeton Mutual Fund; Head Office: Level 4, Wockhardt Towers, Bandra Kurla Complex, Bandra (East), Mumbai 400 051</p>			
Unitholders' Information	<p>Account Statement:</p> <p>Each Unitholder will receive an Account Statement each time a transaction - purchase, redemption, switch - is effected except in case of dividend reinvestment (daily, weekly, monthly), issue of bonus units, Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) transactions. Account statements for Dividend Reinvestments (daily, weekly, monthly) and Bonus units will be despatched once at the end of each calendar quarter. Account statements for all other types of Dividend Reinvestments will be despatched whenever a Dividend is declared and reinvested. Account Statement for SIP and STP will be despatched once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer. In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges.</p>			

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 statements in such cases may be generated and issued along with the Annual Report of the scheme. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

For Dividends paid out, investors will receive an account statement / advice in case of dividends paid via Direct Credit, and a dividend instrument with counterfoil for dividends paid by way of an instrument. Account statements will be sent either by courier or through the services of the Indian postal department, at the option of the AMC taking into consideration the investor's location so as to provide investors with the best available service or through e-mail if an e-mail address is provided (please also read section on "Receiving Account Statement/Correspondence by e-mail"). The Unitholders can also obtain an Account Statement on request from any of the ISCs. The entry/exit load may be disclosed in the account statement issued after the introduction of such load.

The Account Statement is a record of the transaction in the scheme of Franklin Templeton Mutual Fund. Investors are requested to review the account statement carefully and contact their nearest Investor Service Centre in case of any discrepancy. The contents of the statement will be considered to be correct if no error is reported within 30 days from the date of receipt of the Account Statement.

Account statements are available from the Mutual Fund on request. Investors may request an Account Statement at any time in confirmation of transactions in their account, or the current status of their holdings with the Mutual Fund.

Annual Financial Reports

As required by the SEBI Regulations, the Fund will mail/e-mail (if an e-mail address is provided with the consent of the unitholder), as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide, an abridged scheme-wise annual report to all the unitholders. The full annual report of the Fund will be furnished to the Unitholders upon a written request and will be available at the Head Office of the Investment Manager for inspection. The Fund will make all disclosures required by the SEBI Regulations, including information about the entire portfolio held by the Fund.

Half Yearly Disclosures

The Fund shall before the expiry of one month from the close of each half year that is on 31st March and 30th September, publish its financial results, containing details specified in Regulation 59 read with Twelfth Schedule of SEBI Regulations, in one English newspaper circulating in the whole of India and in one regional newspaper circulating in the region where the head office of the Fund is situated. In addition, the Scheme shall mail/e-mail (if an e-mail address is provided with the consent of the unitholder) or publish the complete portfolio to the investors before the expiry of one month from 31st March and 30th September each year. These shall also be displayed on the web site of the Mutual Fund and that of AMFI.

Prevention of Money Laundering

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, to collect, verify and maintain the record of identity and address(es) of investors.

It is mandatory for all investors (including joint holders, NRIs, POA holders and guardians in the case of minors) to furnish such documents and information as may be required to comply with the Know Your Customers (KYC) policies under the AML Laws. Applications without such documents and information may be rejected.

Submission of PAN:

As per Securities and Exchange Board of India (SEBI) Circular dated April 27, 2007 read with SEBI Letter dated June 25, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors and NRIs) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians) are liable to be rejected.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above.

Please refer to the Statement of Additional Information and Scheme Information Document for any further details

Instructions

Please read the Scheme Information Document containing the terms of offer. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.

1. The application form must be completed in BLOCK LETTERS in ENGLISH.
2. Investors already having an account in any Franklin Templeton funds can provide their folio/account number and first applicant name in the space provided. Such Investors need not fill the section 'Unit Holder Information'.
3. Signatures should be in English or in any of the Indian languages. Thumb impressions must be attested by a Gazetted Officer/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF
4. Mode of payment:-

During NFO

- Applications along with a local cheque can be deposited at Collection Banks as mentioned on pages 11-15.
- No outstation cheques will be accepted. Applicants from places where there is no Collection Banks can deduct DD charges from the application amount provided these drafts are payable at locations where the application is submitted to a Collection Bank. However, DD charges shall be limited the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges.
- Cheques should be drawn in favour of the fund name. "Franklin Build India Fund". The fund is not obliged to represent dishonoured cheques or inform the investor/investor's agent about it.
- Investors are instructed NOT to make cash payments along with the application.

On an ongoing basis

- a. For Resident Investors - by local cheque deposited with any Franklin Templeton branch/ Collection Centres.
 - Applicants from places where there is no Franklin Templeton branch/Collection Centres can deduct DD charges from the application amount provided these drafts are payable at locations where the application is submitted to a Franklin Templeton branch/Collection Centre. Applicants may send their application along-with bank draft to the Investor Service Centre/Collection Centre. However, DD charges shall be limited the bank charges stipulated by The State Bank of India. The AMC will not accept any request for refund of Demand Draft charges.
 - Investors are instructed NOT to make cash payments.No outstation cheques or post-dated cheques will be accepted.
 - Cheques should be drawn in favour of the fund name. "Franklin Build India Fund". The fund is not obliged to represent dishonoured cheques or inform the investor/ investor's agent about it.
- b. For Non-Resident Investors:
 - by NRE/NRO account cheque from a bank located at places having a Franklin Templeton branch/ Collection Centre. Please provide a photocopy of the cheque alongwith the application form if investment is made through a NRE/NRO account.

- by Rupee draft purchased abroad payable at locations where the application is submitted to Franklin Templeton branch/Collection Centre
 - by inward remittance through normal banking channels
- c. Foreign Institutional Investors and International Multilateral Agencies shall pay their subscription by direct remittance from abroad or out of their special Non Resident Account, maintained with a designated bank in India. FIIs, Trusts must also provide the Overseas Auditor's Certificate.
5. A switch from any Franklin Templeton fund to FBIF will be effected by redeeming units from the Fund in which the units are held on the Applicable NAV for Redemption, subject to the applicable load/CDSC and investing the net proceeds in FBIF.
 6. In case of application by a limited company or a body corporate or an eligible institution or a registered society or a trust or a partnership firm under a Power of Attorney or otherwise, the original Power of Attorney duly notarised or a certified true copy thereof or the relevant resolution or authority to make the application / redemption as the case may be, or certified true duly thereof, along with a certified copy of the Memorandum and Articles of Association and/or bye laws and/or trust deed and/or partnership deed (as the case may be) and Certificate of Registration / Incorporation should be submitted. The officials should sign the application under their official designation. In case of a Trust, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases / redemption.
 7. As per SEBI Circular SEBI/ IMD/CIR No. 11/78450/06 dated October 11, 2006, Franklin Templeton Mutual Fund (FTMF) hereby declares all its branch offices and designated branch offices of CAMS and KARVY as the Official points of acceptance of transactions (see below). The "cut off time" as mentioned in the SID shall be reckoned at these official points. All purchase and redemption applications must be demonstrably received by the Mutual Fund at these "official" points of acceptance of transactions.
 8. Applications that are incomplete or inaccurate are termed as Not in Good Order (NIGO). NIGO applications are processed or rejected in accordance with the guidelines as mentioned on our website www.franklintempletonindia.com as amended from time to time. All applications are accepted "Subject to Verification". Applications can be therefore rejected at the counter itself, or subsequently at the time of a good order review either at the branch or at the back office.
 9. **Know Your Customer (KYC) and Submission of PAN: Prevention of Money Laundering**

In terms of the Prevention of Money Laundering Act, 2002, the Rules / guidelines/circulars issued there under (AML Laws), Mutual Funds are required to formulate and implement a client identification programme, to collect, verify and maintain the record of identity and address(es) of investors.

Currently it is mandatory for all investors for investments of value Rs.50,000/- and above (including joint holders, NRIs, POA holders and guardians in the case of minors) to submit a copy of the KYC acknowledgement received from CVL (CDSL Ventures Ltd.) or printout of KYC status downloaded from CVL website (www.cvlindia.com) to comply with the Know Your Customers (KYC) policies under the

AML Laws. Applications without such documents and information may be rejected.

Submission of PAN:

As per Securities and Exchange Board of India (SEBI) Circular dated April 27, 2007 read with SEBI Letter dated June 25, 2007, Permanent Account Number (PAN) has been made the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. Thus, submission of PAN is mandatory for all existing as well as prospective investors (including all joint applicants/holders, guardians in case of minors and NRIs) for investing with mutual funds from this date. Investors are required to register their PAN with the Mutual Fund by providing the PAN card copy (along with the original for verification which will be returned across the counter). All investments without PAN (for all holders, including Guardians) are liable to be rejected.

All investments in Franklin Templeton Mutual Fund need to comply with the PAN and KYC requirements as noted above.

10. New Purchases:

- Where the mode of holding is not mentioned, an application will be treated as either SINGLE or JOINT based on the number of applicants/ number of signatures on the form.
- In case the status of the investor is not available, the default status would be individual, HUF or Company based on the information available in the application form.
- In case more than one investor's name appears in the application form, but the form has been signed by the first holder only, the same will be processed with the mode of holding as SINGLE in favour of the first holder. However, for JOINT holders, all the unit holders must have signed the form else the application will be rejected.
- In case the amount of the cheque, instrument or payment advice differs from the amount of the application, the same would be processed for the amount of the cheque, instrument or payment advice only.
- The investors must clearly and unambiguously indicate their choice of the Plan (Growth or Dividend) and/or Option (Reinvestment or Payout) in the relevant space provided for in the Application Form. In the absence of such clear and unambiguous instructions, it will be assumed that the investors has opted for the following Default Options and the application will be processed accordingly: **Default Plan: Dividend Plan, Default Option - Reinvestment Option.**
- If the Fund name in the application is different from the fund name in the cheque, the transaction will be processed as per the application.

Redemptions/Exchanges:

- If the number of units and All units is mentioned in the request for redemption or Switch, the number of units (Cleared units) will be considered. Where the number of units and an amount is mentioned, the number of units (cleared units) will be considered.
- Redemption/Switch requests will be processed only if either amount or units are clearly mentioned.
- Switch transactions will be processed only if the day is a BUSINESS DAY for both the Source and Destination Funds.

11. General

- Broker codes will be processed under UNKNOWN in the following situations:
 - a) Broker code is corrected but not countersigned by the investor in the application
 - b) If there are multiple broker codes mentioned in the application
 - c) If the broker code is not clear in the application
- In order to pay the investor the redemption amount (including switch outs) requested for (in Rupees), Franklin Templeton will redeem that many units, value of which would be equivalent to give the investor the net redemption amount requested for, after deducting Securities Transaction Tax and exit load/CDSC as applicable.
- In case any investor who has applied in the scheme does not receive the Account Statement indicating allotment of units or refund in case of non-acceptance of application, is advised to contact the Investor Service Centre within 30 days of the date of re-opening of the scheme failing which, Franklin Templeton Investments shall not be responsible and liable to the investor for any claims for compensation for any loss, damage etc. in connection with applying in the scheme
- Investors are requested to contact the nearest Investor Service Centre in case of non receipt of requisite documents (Account Statement / Letter confirmations) within 30 days from the date of your lodging with the Investor Service Centre, failing which it would be deemed to be resolved to the satisfaction of the investor.

12. Instructions on RTGS, NEFT, MICR codes

- Investors are requested to provide their bank's Indian Financial System code (IFSC), Real Time Gross Settlement (RTGS) or National Electronic Fund Transfer (NEFT) / Magnetic Ink Character Recognition (MICR) code(s).
- Investors need to provide a copy of cheque leaf (where the IFSC/MICR code is printed) or banker's confirmation for verification of the code.
- Investors are requested to note that RTGS and NEFT codes may be different for the same bank/branch. Please contact your bank for the details of the same.
- Payment through RTGS can only be made when the amount paid is not less than Rs.1,00,000 Payment through NEFT / ECS can be made for all payments irrespective of value.
- RTGS / NEFT / ECS are facilities offered by Reserve Bank of India (RBI), for facilitating better customer service by direct credit of dividend/redemption to an investor's bank account through electronic credit. This helps in avoiding loss of dividend/redemption warrant in transit or fraudulent encashment. Payments made through ECS/RTGS/NEFT are subject to applicable rules and policies of RBI and the working of banking system. The Mutual Fund will endeavour to arrange such facility for payment of dividend/redemption proceeds to the Unit holders. It may be noted that there is no commitment from the Mutual Fund that this facility will be made available to the Unit holders for payment of dividend/redemption proceeds.
- Any charges levied by the investor's bank for receiving payment through ECS/RTGS/NEFT will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

SIP Payment through Electronic Clearing Services/Direct Debit General Instructions:

- 1) This facility is offered to investors having Bank accounts in select cities mentioned below. The cities in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Franklin Templeton Investments without assigning any reasons or prior notice. SIP instructions for investors in such cities via ECS/Direct Debit route will be discontinued.
- 2) The bank branch provided for ECS/Direct Debit should participate in the local MICR clearing. The investor shall inform their Bankers about the ECS/Direct Debit mandate and Franklin Templeton will not be liable for any transaction failures due to rejection by the investors bank/branch.
- 3) SIP through ECS/Direct Debit is available only on 1st / 7th / 10th / 20th / 25th of the month. In case these days are non business days for the scheme, then SIP will be processed on the next business day.
- 4) The investor agrees to abide by the terms and conditions of ECS/Direct Debit facility of Reserve Bank of India (RBI).
- 5) Investor will not hold Franklin Templeton Investments and its service providers responsible if the transaction is delayed or not effected by the investor Bank or if debited in advance or after the specific SIP date due to various reasons.
- 6) Franklin Templeton reserves the right to reverse allotments in case the ECS debit is rejected by the bank for any reason whatsoever.
- 7) Franklin Templeton Investments shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the ECS/Direct Debit facility and takes full responsibility for the same.
- 8) The AMC/Trustees reserve the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
- 9) Franklin Templeton Investments reserves the right to discontinue the SIP in case of Direct Debit through ECS / Direct Debit routes are rejected by the investor bank for any reasons.
- 10) For load details, please refer to the Key Information Memorandum .
- 11) Franklin Templeton Investments reserves the right to reject any application without assigning any reason thereof.
- 12) For intimating the change in bank particulars, please tick the box provided overleaf under the 'Bank Details'. Also fillup all the relevant details as applicable. Changes in the ECS Bank Mandate request should be submitted 30 days in advance and cancellation of ECS should be submitted 15 days in advance.
- 13) Please contact Franklin Templeton ISC / visit www.franklintempletonindia.com for updated list of banks / branches eligible for Direct Debit Facility.

Terms and Conditions for Systematic Investment Plan through ECS / Direct Debit during NFO: (please read this with General Instructions)

- 1) Minimum Investments: 12 installments of Rs.1000/-. All Instalments should be of the same amount.
- 2) 1st installment must be by cheque and balance by ECS.
- 3) To effect the ECS/Direct debit, investors must provide a cancelled cheque or copy thereof for the same account from which the ECS/Direct Debit is to be done
- 4) 1st installment will be treated as an NFO purchase with load structure prevailing in the NFO. Ongoing load structure will apply to subsequent instalments.
- 5) 2nd installment (i.e. first one post NFO allotment) should be

minimum 60 days after the date of NFO closure.

- 6) All SIP requests during NFO must be submitted at designated Bank Branches (see overleaf) and not to our Branches.
- 7) ECS will automatically be discontinued if two consecutive installments fail for any reason.
- 8) To effect ECS/Direct debit, investors must provide a cancelled cheque or copy.

Terms and Conditions for Systematic Investment Plan through ECS / Direct Debit Post NFO (on-going) (please read this with General Instructions)

- 1) Minimum Investments: 12 instalments of Rs.500/- (or) 6 instalments of Rs.1000/-. All Instalments should be of the same amount.
- 2) To effect ECS/Direct debit, investors must provide a cancelled cheque or copy thereof or the first investment must be by means of cheque from that account. Banker's attestation is recommended for Payable at par cheque.
- 3) Existing investors must provide their Folio Number / Account number and need not fill up a Common Application Form.
- 4) New investors who wish to enroll for SIP through ECS/Direct Debit should also fill up the Common Application form in addition to this form.
- 5) The SIP through ECS/Direct Debit Form, and the Common Application Form (in case of new investors), along with the necessary cheque or copy thereof should be submitted at least 30 days in advance of the date of the first ECS/Direct Debit Transaction.
- 6) For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Offer Document(s), Key Information Memorandum and Addenda issued till date available free of cost at any of the Investor Service Centers or distributors or from the website www.franklintempletonindia.com.

List of cities where SIP through ECS/Direct Debit is available:

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada and Vizag

List of banks / branches for SIP through Direct Debit Facility is available.

Banks	Branches
<ul style="list-style-type: none"> • IDBI Bank, HDFC Bank IndusInd bank, Kotak Mahindra Bank & Axis Bank 	All Branches
<ul style="list-style-type: none"> • Bank of India and Punjab National Bank 	Select Branches (where core banking facility is available)
<ul style="list-style-type: none"> • ICICI Bank 	Branches not covered under ECS Locations

Franklin Templeton Branch Offices

Ahmedabad: 202, 2nd Floor, Abhijeet-III, Opp. Mayor's Bungalow, (Near Mithakali Six Roads), Ahmedabad 380 009 ; **Bangalore:** Niton Compound, 11, Palace Road, Entrance from Cunningham Road, Near Carmel College, Bangalore 560 052.; **Bhubaneswar:** No.77, Kharavel Nagar, Unit III, Janapath, Bhubaneswar 751 001; **Chandigarh:** S.C.O. 373-374, 1st Floor, Sector 35-B, Chandigarh 160 022; **Chennai:** Century Centre, 75, T.T.K Road, Alwarpet, Chennai 600 018; **Cochin:** 41/418-C, First Floor, Chicago Plaza, Rajaji Road, Ernakulam, Cochin - 682035.; **Coimbatore:** 424-C, Red Rose Towers, 2nd Floor, D.B.Road, R.S.Puram, Coimbatore 641 002.; **Dehradun:** Pokhrial House 1st floor, 67/3 Rajpur Road opp meedo Plaza Dehradun-248001.; **Hyderabad:** Ground Floor, Sagar Society, Plot No:44, Banjara Hills, Road No.2 Hyderabad 500 034.; **Indore:** 101, Starlit Towers, 29/1 Y.N Road, Opp. State Bank Of Indore Head Office, Indore - 452001.; **Jaipur:** 250, 2nd Floor, Ganpati Plaza, M I Road, Jaipur 302 001.; **Jalandhar:** BX III 455, Shakti Tower, Upper Basement, Below Vishal Mega Mart, G. T. Road, Jalandhar 144001.; **Kanpur:** Office No.208-09, 14/113, KAN Chambers, Civil Lines, Kanpur- 208001; **Kolkatta:** 2D & 2E, Landmark Building, 2nd Floor, 228-A, A.J.C Bose Road, Kolkatta 700 020.; **Lucknow:** 2, Uttam Palace, 1st Floor, 3 Sapru Marg, Lucknow 226 001; **Ludhiana:** SCO-37, 1st Floor, Feroze Gandhi Market, Ludhiana 141 001; **Madurai:** No.210/20, 1st Floor, Petchiamman Padithurai Road, Near AR Plaza, Madurai – 625001.; **Mangalore:** 1st Floor, Manasa Towers, M.G. Road Kodialbail, Mangalore 575 003; **Mumbai:** Mittal Tower, Office No. A/31, A/32 & A/35, 3rd Floor Mittal Tower – 'A' Wing Opp. Vidhan Bhavan Nariman Point, Mumbai 400021 Bandra Kurla Complex, Level 4, Wockhardt Towers, East Wing, Mumbai 400 051.; **Nagpur:** Shop No. 3 & 4, Ground Floor, Maharshi Shivpad Complex, Plot No. 262, West High Court Road, Bajaj Nagar, Nagpur 440 010.; **Nasik:** S-6, Suyojit Trade Centre, Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nasik 422 002.; **New Delhi:** F-126, 12th Floor, Himalaya House, Kasturba Gandhi Marg, New Delhi 110 001.; **Patna:** 505, Ashiana Hariniwas Apartments, Dak Bungalow Road, Patna 800 001. ; **Pune:** 401, Karan Salene, 187, Bhandarkar Road, Pune 411 004.; **Rajkot:** 528, Star Plaza, 5th Floor, Phulchhab Chowk, Rajkot 360 001.; **Raipur:** 244, Rishabh Complex, 2nd Floor, M.G. Road, Raipur 492 001.; **Salem:** 214 / 215, Second Floor, Kandaswarna Shopping Mall, Sarada College Road, Salem 636 016.; **Surat:** 404-405, Lalbhai Contractor Complex, Opp. Library, Nanpura, Surat 395 001.; **Trichy:** Jenne Plaza, Ground Floor, 5/C, 28 Bharathiar Salai, Contonment, Trichy 620 001.; **Vadodara:** First Floor-Spentha Complex, Opp. Pizza Hut, Near Ambedkar Circle, Race Course, VADODARA-390007.; **Varanasi:** 4th Floor, Kuber Complex, Rathyatra Crossing, Varanasi 221 010.; **Vijayawada:** "White House" 1st Floor, Room #2 M.G.Road, Vijayawada 520 010.; **Visakhapatnam:** 204, First Floor, Eswar Plaza, Dwarakanagar, Visakhapatnam 530016.

Collection Centres (for ongoing purchases upon re-opening): Designated branch offices of Karvy Computershare Private Limited (Karvy) and Computer Age Management Services Private Limited (CAMS). For the list of Collection Centres and their addresses, please visit the Franklin Templeton Investments website (www.franklintempletonindia.com) under section Contact Us

For any queries, our investor line is available to assist you at **1-800-425-4255** (BSNL / MTNL landlines) or **60004255** (non MTNL / BSNL landlines or mobile phones by prefixing the local city code; local call rates apply for both numbers) from 8 a.m to 9 p.m, Monday to Saturday. Alternatively, you can also e-mail us at service@templeton.com

COLLECTION BANKS DURING NFO

AXIS BANK

AGARTALA: BANK TOWER, HG BASAK ROAD, AGARTALA 799 001, TRIPURA; AGRA: GROUND FLOOR, BLOCK NO.41/4A, FRIENDS TOWER, SANJAY PLACE, AGRA - 282 002 (U.P.); AHMEDABAD: TRISHUL, OPPOSITE SAMARTHESHWAR TEMPLE, LAW GARDEN, ELLIS BRIDGE, AHMEDABAD 380 006, GUJARAT; AHMEDNAGAR: HOTEL SANKET COMPLEX, 189/6, TILAK ROAD, AHMEDNAGAR 414001, AHMEDNAGAR DISTRICT, MAHARASHTRA; AIZAWL: HOUSE NO. A/69/A, CHANMARI, AIZAWL 796 007, MIZORAM; AJMER: AMC NO.481-485/10, KUTCHERY ROAD, INDIA MOTOR CIRCLE, AJMER 305 001, RAJASTHAN; ALIGARH: OMJI COMPLEX, RAMGHAT ROAD, NIRANJAN PURI, ALIGARH 202 001, UTTAR PRADESH; ALLAHABAD: 28B, CIVIL STATION, M.G. MARG, CIVIL LINES, ALLAHABAD 211 001, UTTAR PRADESH; AMBALA: LIC OFFICE, AMBALA CANTONMENT, JEEVAN JYOTI BUILDING, LIC OFFICE, JLN MARG, JAGADRI ROAD, AMBALA CANTT.-133001, HARYANA; AMRAVATI: GROUND FLOOR, GULSHAN TOWER, MOFUSSIL PLOTS, NEAR PANCHSHEEL TALKIES, NH NO. 6, NEAR JAISTAMBH CHOWK, AMRAVATI 444 601, MAHARASHTRA; AMRELI: OM NAGNATH COMPLEX, NEAR NAGNATH TEMPLE, AMRELI 365 601, GUJARAT; AMRITSAR: 29, KENNEDY AVENUE, COURT ROAD, AMRITSAR 143001, AMRITSAR DISTRICT, PUNJAB; ANANTAPUR: NO.1946, NITHIN COMPLEX, SAPTAGIRI CIRCLE, SUBHASH ROAD, ANANTAPUR 515 001, ANDHRA PRADESH; ANGUL: SHREERAM MARKET COMPLEX, MAIN ROAD, ANGUL 759 122, ORISSA; ARNI: NO. 42/1, THATCHUR ROAD, ARNI 632 301, DIST. THIRUVANNAMALAI, TAMIL NADU; ASANSOL: PURBASHA BANQUET HALL, APURBA COMPLEX, APCAR, GARDEN, SEN RALEIGH ROAD, ASANSOL 713 304, ; ATTUR: 910, NIRESH COMPLEX, CUDDALORE MAIN ROAD, ATTUR 636102, DIST. SALEM, TAMIL NADU; ATUL: QUARTER NO. AO/5, ATUL COMPLEX, OPP. STATE BANK OF INDIA, ATUL 396 020, DIST. VALSAD; AURANGABAD: SAKAR BUILDING, ADALAT ROAD, NEAR KRANTI CHOWK, AURANGABAD 433 001, MAHARASHTRA; BALLABGARH: PLOT NO.40, SCO, SECTOR 7, BALLABHGARH, , FARID-ABAD 121 006, HARYANA; BANGA: KHASRA NO. 70/18PHAGWARA-BANGA MAIN ROAD BANGA 144 505, DIST. NAWANSHAHR, PUNJAB; BANGALORE: NO. 9, M. G. ROAD, BLOCK A, BANGALORE 560001; BANKURA: 240/A, NUTAN CHATI, PO AND DISTRICT BANKURA, PIN 722 101, WEST BENGAL; BARAMATI: PLOT NO.485, 'GUDDI' BUILDING, BHIGWAN ROAD, BARAMATI 413 102, MAHARASHTRA; BARBIL: HOTEL PRACHI, OPPOSITE BARBIL BUS STAND, PO BARBIL, DISTRICT KEONJHAR, PIN 758 035, ORISSA; BAREILLY: 148, CIVIL LINES, BAREILLY 243 001, UTTAR PRADESH; BEHARAMPUR: 3/20, K K BANERJEE ROAD, LAL DIGHI, BEHARAMPUR 742 101, WEST BENGAL, ; BELGAUM: CTS NO. 5854, CONGRESS ROAD, TILAKWADI, BELGAUM 590 006, KARNATAKA; BELLARY: DOOR/S.NO.8, MAIN ROAD, SIDDARTHA COMPLEX, PARVATHI NAGAR, BELLARY 583 103, KARNATAKA; BERHAMPUR (GANJAM): TIME WORLD, PLOT NO. 1195, WARD NO. 20 TATA BENZ SQUARE, BERHAMPUR 760 005 GANJAM DISTRICT, ORISSA; BETTIAH: SUPRIYA ROAD, OPP. KISHAN HOTEL, BETTIAH 845 438, BIHAR; BHADRAK: R. C. BEHERA MARKET COMPLEX, SALANDI BY PASS, BHADRAK 756 100, ORISSA; BHAGALPUR: 34, PATAL BABU ROAD, BHAGALPUR 812 001, BIHAR, ; BHARUCH: SHRI SAD VIDYA MANDAL INSTITUTE OF TECHNOLOGY, OLD NATIONAL HIGHWAY NO. 8, BHARUCH 392 001, GUJARAT; BHAVNAGAR: PLOT NO.6 B OPPOSITE DAKSHINAMURTHY SCHOOL, WAGHAWADI ROAD, BHAVNAGAR 364 002, BHAVNAGAR DISTRICT, GUJARAT; BHILAI: BLOCK A, PLOT NO. 5 UTTAR GANGOTRI, OFF. G E ROAD, SUPELA CHOWK, BHILAI 490 020, DURG DISTRICT, CHHATISGARH; BHILWARA: GANPATI ENCLAVE, HEERA PANNA CAMPUS, OPP. NAHAR BROTHERS PETROL PUMP, PUR ROAD, BHILWARA 311 001, RAJASTHAN; BHOPAL: STAR ARCADE, PLOT NO.165 A & 166, ZONE - I, M.P.NAGAR, , BHOPAL -462 011; BHUBANESHWAR: C/O. ARCH-BISHOP'S HOUSE, SATYANAGAR, , BHUBANESHWAR 751 007; BIKANER: SHREE GAURAV COMPLEX, DAGA MAIDAN, NEAR DAK BUNGLOW AND RAILWAY STATION, RANI BAZAR ROAD, BIKANER 334 001, RAJASTHAN; BILASPUR: RAMA TRADE CENTRE, OPPOSITE RAJIV PLAZA, NEAR NEW BUS STAND, BILASPUR, CHHATISGARH 495001; BOKARO: HOTEL BLUE DIAMOND, GROUND FLOOR, 15 D/1, WESTERN AVENUE, BOKARO STEEL CITY, BOKARO 827 001, JHARKHAND; BOLANGIR: TARA COMPLEX, BHAGARTHI CHOWK, BOLANGIR 767 001, ORISSA; BOLPUR (BOLPUR): MUNICIPAL SUPER MARKET, SHANTINIKETAN ROAD, BOLPUR 731 204, DISTRICT BIRBHUM, WEST BENGAL; BURDWAN: 37, G. T. ROAD, BURDWAN 713101, ; CALICUT (KOZHIKODE): "KARUPALLI ARCADE", YMCA CROSS ROAD, CALICUT 673 001, KERALA; CHANDIGARH: SCO 343-344, SECTOR 35-B, CHANDIGARH 160 022; CHENNAI: 82, DR.RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI 600004; CHILLAKALLU: SURVEY NO. RS 47, MAIN BAZAAR, JAGGAYAPETA ROAD, CHILLAKALLU 521 178, DIST. KRISHNA, ANDHRA PRADESH; CHINNAMIRAM: 7-132, J P ROAD, VENKATRAJUNAGAR, CHINNAMIRAM 534 204, WEST GODAVARI DISTRICT, ANDHRA PRADESH; CHITTOOR: 18-1024, 'SINDHU TOWERS', PRAKASAM HIGH ROAD, CHITTOOR 517 001, ANDHRA PRADESH ; COCHIN (KOCHI): 41/419, GROUND FLOOR, , CHICAGO PLAZA, RAJAJI ROAD, ERNAKULUM, KOCHI - 682 035; COIMBATORE: VIGNESWAR CRESTA, NO.1095, AVINASHI ROAD, PAPPANAICKENPALAYAM,, COIMBATORE - 641 037; CONTAI: PLOT NO. 232, WARD NO. II, SERPUR ETWARIBAR, PO + PS CONTAI, DISTRICT PURBA MEDINIPUR, PIN 721 401, WEST BENGAL; CUDDALORE: NO. 1, NETHAJI ROAD, MANJAKUPPAM, CUDDALORE, TAMIL NADU, PIN 607001; CUTTACK: JAYASHREE PLAZA,, 34, DOLAMONDAI, BADAMBADI, CUTTACK 753 009; DARJEELING: MARYLAND RESORTS LTD., RINK MALL, 16-22, LADEN LA ROAD, OPPOSITE GENERAL POST OFFICE, DARJEELING 734 101, WEST BENGAL; DAVANAGERE: NO. 821, RENUKA EXTENSION, ONKARAPPA LANE, PB. ROAD, DAVAN-

GERE 577 002, KARNATAKA; DEHRADUN: 56, RAIPUR ROAD, DEHRADUN – 248 001, DEWAS: LIC OF INDIA, DEWAS, BRANCH OFFICE NO. 1, MOTI BUNGALOW, A. B. ROAD, DEWAS 455 001, MADHYA PRADESH; DHANBAD: SHRI RAM PLAZA, , 1ST FLOOR, BANK MORE, DHANBAD 826 001, JHARKHAND; DHENKANAL: PLOT NO. 2868, MAHABIRBAZAR, DHENKANAL 759 001, ORISSA; DIMAPUR: CIRCULAR ROAD, NEAR CITY TOWER, DIMAPUR 797 112, NAGALAND; DINDIGUL: 'SPENCERS' COMPOUND', SALAI ROAD, DINDIGUL 624 001, TAMIL NADU; DUMKA: BHAGALPUR ROAD, AT & PO: DUMKA, PIN 814101, JHARKHAND; DURGAPUR: NO. 101/N, SAHID KHUHIRAM SARANI, CITY CENTER, DURGAPUR 713 216, DISTRICT BARDDHAMAN, WEST BENGAL; ERODE: R.S. NO. 418/2, ADJOINING SUDHA NURSING HOME, PERUNDURAI RD., VEERAPPAN CHATHIRAM PANCHAYAT, ERODE 638 011, TAMIL NADU; FAIZABAD: PLOT NO. 2/1/6, OPPOSITE CIRCUIT HOUSE, CIVIL LINES, FAIZABAD 224 001, UTTAR PRADESH.; FARIDKOT: B-VI/65, CIRCULAR ROAD, FARIDKOT 151 203, PUNJAB; FERROZPUR: ES-30/3, HARI NIWAS, 1-THE MALL, FERROZPUR CITY 152 002, PUNJAB; FIROZABAD: BUILDING NO. 68, VIMALA TOWER, OPP BUS STAND, AGRA ROAD, FIROZABAD 283 203, UTTAR PRADESH; GADAG: CEEKAY TOWERS, J. T. MUTT ROAD, NEAR GENERAL HOSPITAL, GADAG 582 101, KARNATAKA; GANDHIDHAM: PLOT NO.349, SECTOR 12/B, GANDHIDHAM 370201, KACHCHH DISTRICT, GUJARAT; GANAGANAGAR (SRIGANGANAGAR): 4-B-22, JAWAHAR NAGAR, ADJACENT TO GUPTA NURSING HOME, GANAGANAGAR 335001, SRIGANGANAGAR DISTRICT, RAJASTHAN; GANGTOK: NEW MARKET, M.G. ROAD, OPP HOTEL TASHE DELEK, GANGTOK 737 101, SIKKIM; ; GHAZIABAD: PLOT NO. III, N/30, AMBEDKAR ROAD, NEHRU NAGAR, GHAZIABAD 201001, UTTAR PRADESH; GIRIDIH: RAJA BANGLA., MAIN ROAD, GIRIDIH 815 301, JHARKHAND; GORAKHPUR: PLOT NO. 560, MOHALLA PURDILPUR, AD CHOWK, BANK ROAD, GORAKHPUR 273 001, UTTAR PRADESH; GUDIVADA: D.NO.10/156, ELURU ROAD, GUDIVADA 521 301, DISTRICT KRISHNA, ANDHRA PRADESH; GULBARGA: JAWALI COMPLEX, SUPER MARKET, GULBARGA 585 101, KARNATAKA; GUNTUR: 1ST FLOOR, P. R. RAJU PLAZA, 11-1-1, NAAZ CENTRE, GUNTUR 522 001; ; GURGAON: SCO-29, SECTOR-14, NEAR HUDA OFFICE, OLD DELHI-GURGAON ROAD, GURGAON-122001, HARYANA; GUWAHATI: GROUND FLOOR, CHIBBER HOUSE, G.S. ROAD, DISPUR, GUWAHATI 781 005, ASSAM; GWALIOR: GROUND FLOOR, KANWAL COMPLEX, SHRIMANT MADHAVRAO, SCINDIA MARG, GWALIOR 474002, MADHYA PRADESH; HALDIA: AKASH GANGA COMMERCIAL COMPLEX, BASUDEVPUR, P.O. HALDIA, DISTRICT PURBA MEDINIPUR, PIN 721 602; HARIDWAR: 6, HARI NAGAR, OPPOSITE HOTEL CLASSIC RESIDENCY, MAIN HARIDWAR-DELHI ROAD, HARIDWAR 249 407, UTTARANCHAL; HASSAN: GROUND FLOOR, LALITHA KRUPA, B M ROAD, HASSAN 573 201, HASSAN DISTRICT, KARNATAKA; HISSAR: SCO NO. 177, COMMERCIAL URBAN ESTATE, NO.1, HISSAR 125 001, HARYANA; HOSPET: D.NO.167 & 168, COLLEGE ROAD, OPP JAYARAM HOSPITAL, HOSPET 583 201, DIST. BELLARY, KARNATAKA; HOSUR: PALANIAPPA BUILDING, 10-77-28, BYE PASS ROAD, OPP BUS STAND, HOSUR 635 109, TAMIL NADU; HUBLI: KALBURGI PLAZA, 163/20A, MAIN ROAD, DESHPANDEENAGAR, HUBLI 580 029, KARNATAKA; HYDERABAD: 6-3-879/B, G. PULLA REDDY BLDG., FIRST FLOOR, BEGUMPET ROAD, HYDERABAD 500 016; ILANJI: PLOT NO.20 & 21, MEENATCHI NAGAR, KURTALAM MADURAI ROAD, ILANJI 627 805, DIST., TIRUNELVELI, TAMIL NADU; INDORE: KAMAL PALACE, 1, YESHWANT COLONY, Y N ROAD, INDORE 452003; ITANAGAR: TELI PLAZA, NEAR MLA COTTAGE, E SECTOR, NATIONAL HIGHWAY 52A, ITANAGAR 791 111, ARUNACHAL PRADESH; JABALPUR: 124, NAPIER TOWN, COMMERCIAL AUTOMOBILES BUILDING, SHASTRI BRIDGE CHOWK, JABALPUR 482001, MADHYA PRADESH; JAIPUR: O-15, GREEN HOUSE, ASHOK MARG, C-SCHEME, JAIPUR 302 001; JALGAON: PATEL PLAZA., C S NO. 2683, A1/17, M G ROAD, JALGAON 425 001, MAHARASHTRA; JALLANDAR (JALANDHAR): 50, BADRI DASS COLONY, MAHAVIR MARG, NEAR BMC CHOWK, JALANDHAR 144 001, PUNJAB; JALNA: HEAD POST OFFICE ROAD, JALNA 431 203, MAHARASHTRA.; JALPAIGURI: A C COLLEGE OF COMMERCE, JALPAIGURI, BDC ROAD, JALPAIGURI 735 101, WEST BENGAL; JAMMU: GROUND FLOOR, HIGHLAND TOWER, RAIL HEAD COMPLEX, JAMMU 180 004, J & K STATE; JAMNAGAR: MATRU ASHISH, OPPOSITE ST. ANNE'S SCHOOL, PANDIT NEHRU MARG, JAMNAGAR 361 008, GUJARAT; JAMSHEDPUR: VOLTAS HOUSE, NEAR RAM MANDIR, BISTUPUR, JAMSHEDPUR 831 001; JATNI: NANGALIA COMPLEX, JATNI, DIST. KHURDA, ORISSA 752050; JAUNPUR: KHASRA NO 87/1 AND 87/2, OLD MUNICIPAL NO. 339, SARAI KAJI KADAM MIYAPUR, KUTCHERY ROAD, CIVIL LINES, JAUNPUR 222 002, UTTAR PRADESH; JHANS: CITY PLAZA BUILDING, NATRAJ CINEMA COMPLEX, CIVIL LINES, JHANSI 284 001, UTTAR PRADESH; JHARSUGUDA: OPP. HOTEL ARYAN, BY PASS ROAD, PO AND DIST. JHARSUGUDA, PIN 768 201, ORISSA; JODHPUR: SHOWROOM NO.4, PANCHRATAN APARTMENTS, 818, CHOPASNI ROAD, JODHPUR 342 001; KAKINADA: 1ST FLOOR, G R R BUILDINGS., 13-1-15, SUBHASH ROAD, SURYARAOPETA, KAKINADA 533 001, ANDHRA PRADESH; KANCHEEPURAM: S. NO. 60A, GANDHI ROAD, KANCHEEPURAM 631 501, TAMIL NADU; KANNUR (CANNANORE): PEEKAY COMMERCIAL COMPLEX, NR. POTHEERY NURSING HOME, MUNNEESWARANKOIL ROAD, KANNUR 670 001, KERALA; KANPUR: 18/179, THE MALL., OPP PHOOL BAGH, KANPUR 208 001, DIST-KANPUR, UTTAR PRADESH; KAPURTHALA: 1ST FLOOR, NANHA COMPLEX, MALL ROAD, KAPURTHALA, PUNJAB 144 601; ; KARIMNAGAR: BUSINESS TOWERS, MUKAR RUMPURA, KARIMNAGAR 505 002, ANDHRA PRADESH; ; KARNAL: 3/250, 1-SHAKTI COLONY, MALL ROAD, KARNAL 132 001, HARYANA; KARUR: VP TOWERS, NO. 126, KOVAI ROAD NORTH, OPP. AKC PETROL BUNK, KARUR 639 002, TAMIL NADU; KARWAR: SHAAN COMPLEX, 453, GREEN STREET, KARWAR 581 301, KARNATAKA; KASARGOD: D. NO. 442-AARAMANA ARCADE, BANK ROAD, KASARGOD 671 121, KERALA; ; KATIHAH: BASEMENT & GROUND FLOOR, GANGA VENTURES PVT. LTD., SHAHEED CHOWK, KATIHAH, BIHAR, PIN 854105; KEONJHAR: PATTNAIK ESTATE, COLLEGE SQUARE, KEONJHAR 758001, ORISSA; ; KHAMMAM: 11-4-16 & 17, SRI HARSHA COMPLEX, VYRA ROAD, KHAMMAM 507 002, ANDHRA PRADESH; KHARAGPUR: 180/1, MALANCHA ROAD, KHARAGPUR 721 304, PASCHIM MEDINIPUR DISTRICT, WEST BENGAL; KOLHAPUR: GROUND FLOOR, HOTEL 'PANCHSHIL' BUILDING, 517, SHIVAJI PARK, STATION ROAD, KOLHAPUR 416 001, MAHARASHTRA; KOLKATA: GROUND & FIRST FLOORS, 7, SHAKESPEARE SARANI, KOLKATA 700 071; KOLLAM (QUILON): VAIDYA COMMERCIAL ARCADE, ASRAMAM ROAD, CHINNAKADA, KOLLAM 691 008, KERALA; KORBA: HINDUSTAN HOSIERY, POWER HOUSE ROAD, KORBA 495 677, CHATTISGARH; KOTA: 414, SHOPPING CENTRE, KOTA 324 007, RAJASTHAN; ; KOTTAYAM: NO.IX - 311, A/ 2, CENTURY TOWERS, NEAR WYCA, M.C.ROAD, KOTTAYAM - 686 001; KRISHNANAGAR (WB): 12, M.M. GHOSH STREET, OPPOSITE TOWN HALL, NEAR MAIN POST OFFICE, PO. KRISHNANAGAR, DISTRICT NADIA, PIN 741 101, WEST BENGAL; KUMBakonam: RAMAN & RAMAN BUILDING, NO.87/48, NAGESHWARAN NORTH STREET, KUMBakonam 612 001, DIST. THANJAVUR, TAMIL NADU; KURNOOL: 40/581, S.V. COMPLEX, R.S. ROAD, KURNOOL 518 004, ANDHRA PRADESH; ; LUCKNOW: HALWASIYA HOUSE, 11, M. G. ROAD, HAZRATGANJ, LUCKNOW - 226 001; LUDHIANA: SHOP NO.3, LGF, SURYA TOWERS, 108, THE MALL, LUDHIANA (PUNJAB) 141 001; MACHILIPATNAM: NO.25/305, KENNADY ROAD, BESIDES DURGA MAHAL, JAGANNADHAPURAM, MACHILIPATNAM 521 001, DISTRICT KRISHNA, ANDHRA PRADESH; MADURAI: DOOR NO. 4, GOODS SHED STREET, MADURAI 625 001, TAMIL NADU; MALAPPURAM: MALAPPURAM – PEEKAY'S ARCADE, DOWN HILL, MALAPPURAM, KERALA 676 519; MALDA: MALDA MUSLIM INSTITUTE, 1 K J SANYAL ROAD, PO. AND DIST. MALDA, PIN 732 101, WEST BENGAL; MALOUT: KHASRA NO.1792, KHATOUNI NO.960, KHEWAT NO.689., G T, ROAD, MALOUT 152107 MUKTASAR DISTRICT, PUNJAB; MANGALORE: ESSEL TOWERS, BUNTS HOSTEL CIRCLE, MANGALORE - 575 003; ; MAPUSA: EDEAN CENTER, NEAR ALDONA BUS STAND, ANGOD MAPUSA 403507; MARGAO: SHOP NO. 1, 2,3, GARDEN VIEW, PADRE MIRANDA ROAD, MARGAO, SALCETE, GOA 403 601; MAYILADUTHURAI: NEW DOOR NO.144 (OLD NO. 75), T S NO. 300/WARD NO. 2, MAHADHANA STREET, MAYILADUTHURAI 609 001, DIST. NAGAPATTINAM, TAMIL NADU; MEERUT: HOTEL CRYSTAL PLAZA, G -247, CIVIL LINES BOUNDARY ROAD, MEERUT 250 001, MEERUT DISTRICT UTTRA PRADESH; MEHSANA: SHOP NO. 1 TO 5 (GROUND FLOOR), SAKAR CENTRE POINT, NEAR NAGALPUR COLLEGE, HIGHWAY ROAD, MEHSANA, GUJARAT 384 002; MIDNAPUR: 37/3, STATION ROAD, MIDNAPUR 721 101, DISTRICT PASCHIM MIDNAPUR, WEST BENGAL; MIRYALGUDA: OPP. APSRTC BUS STAND, SAGAR ROAD, MIRYALGUDA 508 207, NALGONDA DISTRICT, ANDHRA PRADESH; MOHALI: SCF 113 & SCF 114, PHASE-VII, SECTOR 61, S A S NAGAR, MOHALI 160 062, PUNJAB; MORADABAD: NO.8/10/6, SARAI KHALSA, CIVIL LINES, NEAR HEAD POST OFFICE, MORADABAD 244 001, UTTAR PRADESH; MUMBAI: UNIVERSAL INSURANCE BLDG., GROUND FLOOR, SIR. P. M. ROAD, FORT, MUMBAI 400 001; MUSSOORIE: GARHWAL MANDAL VIHAS NIGAM LTD (GMVN), HOTEL GARHWAL TERRACE, THE MALL ROAD, MUSSOORIE 248 179, UTTARANCHAL; MUZAFFARPUR: RD COMPLEX, CLUB ROAD, KALYANI, MUZAFFARPUR 842 001, BIHAR; MYSORE: HARIPRIYA COMPLEX, TEMPLE ROAD, V V MOHALLA, MYSORE 570 002; ; NADIAD: SHETH MAHAGUJARAT HOSPITAL, COLLEGE ROAD, NADIAD - 387001; ; NAGERCOIL: THAYAMMAL HARRIS TOWERS, NO. 42, COURT ROAD, NAGERCOIL 629 001, KANYAKUMARI DISTRICT; NAGPUR: 1ST FLOOR, SANSKRUTIK SANKUL, JHANSI RANI SQUARE, SITABULDI, NAGPUR - 440 012; NASED: "NIKHIL HEIGHTS", VAZIRABAD - BUS STAND ROAD, NANDED 431 601, MAHARASHTRA; NARASARAOPET: D. NO. 9-9-9 & 9-9-10, BANK STREET, ARUNDEL PET, NARASARAOPET 522 001, ANDHRA PRADESH; NASKI: MALPANI PRIDE, BEHIND RAYMOND RETAIL SHOP, NEW PANDIT COLONY, SHARANPUR ROAD, NASHIK 422 005, MAHARASHTRA; NAVSARI: BUILDING 'A', PREM ANAND CO-OP HOUSING SOCIETY LTD., NEAR LUNSIKUI GROUND, NAVSARI GANDEVI ROAD, NAVSARI, GUJARAT 396 445; NELLORE: DOOR NO.22/1223/A-1, G T ROAD, NEAR RTC DEPOT, NELLORE 524 003, ANDHRA PRADESH; ; NEW DELHI: "STATESMAN HOUSE", 148, BARAKHAMBHA ROAD, NEW DELHI 110 001; NIZAMABAD: 5-6570/3C, C/O. SHAM AGENCIES, HYDERABAD ROAD, NIZAMABAD 503 003, ANDHRA PRADESH; NOIDA: B2-B3, SECTOR 16, NOIDA, U.P. - 201 301; ; ONGOLE: DOOR NO.37-1-406/10, TRUNK ROAD, (OPP LIC OF INDIA), BHAGYA NAGAR, ONGOLE 523 001, ANDHRA PRADESH; OOTY: LINGADEVI COMPLEX, 421, ETTINES ROAD, OOTY (OOTACAMUND) 643 001, TAMIL NADU; ; PAIDIPARRU: RS NO. 12/5, V. SOMASUNDARARAO MANSION, OPPOSITE HERO HONDA SHOWROOM, TADEPALLIGUDEM ROAD, PAIDIPARRU 534 211; PALAI: PUTHUMANA ARCADE, NEAR MUNICIPAL BUS STAND, PALAI 686 575, DIST. KOTTAYAM, KERALA; ; PALAKKAD: CITY CENTRE, ENGLISH CHURCH ROAD, PALAKKAD 678 014, KERALA; ; PANIPAT: 515-515B, WARD NO. 8, GAYLORD HOTEL BUILDING, G.T. ROAD, PANIPAT 132 103, HARYANA; PANJIM: ATMARAM COMMERCIAL COMPLEX, DR. ATMARAM, BORKAR ROAD, OPP. HOTEL NOVA GOA, PANJIM- 403 001; PANVEL: RAJEE COMPLEX, PLOT NO 198 A, SHIVAJI CHOWK, PANVEL 410206; PATAN: SHRIDEV COMPLEX, OPPOSITE GPO, STATION ROAD, PATAN 384 265, GUJARAT; PATHANAMTHITTA: KUNNITHOTTATHIL PLAZA, GENERAL HOSPITAL ROAD, PATHANAMTHITTA 689 645, KERALA; PATIALA: 4464/5, RAJWARA ROAD, OPPOSITE HEAD POST OFFICE, THE MALL ROAD, PATIALA 147 001, PATIALA DISTRICT, PUNJAB; PATNA: SAKET TOWERS, S.P. VERMA ROAD, PATNA 800 001, BIHAR; ; POLLACHI: 39, KOVAI ROAD, POLLACHI 642 001, TAMIL NADU; ; PONDICHERRY: NO.164, BUSSY STREET, PONDICHERRY 605 001; POOLAPALLE: 1-103, PALAKOLE-BHIMAVARAM ROAD, NEAR PALAKOLE, POOLA-PALLE 534 261, WEST GODAVARI DISTRICT, ANDHRA PRADESH; PORBANDAR: BUILDING OF P H WADIA & SONS, GROUND FLOOR, M.G. ROAD, OPPOSITE STATE BANK OF INDIA, PORBANDAR 360 575, GUJARAT; PUNE: STERLING PLAZA, PLOT NO.1262/B, JANGLI MAHARAJ ROAD, NEAR DECCAN GYMKNAGA, PUNE 411004; PURI: TRIMURTI HEIGHTS, BADASANKHA, GRAND ROAD, PURI 752 002, ORISSA; PURNIA: KALI BARI CHOWK, BHATTA BAZAR, PURNIA 854 301, BIHAR, BIHAR; RAICHUR: MPL NO. 1-10-151 & 152/1, KUBERA PALACE, STATION ROAD, RAICHUR 584 101, KARNATAKA; RAIPUR: OPP. NEW BUS STAND, JEEVAN BIMA MARG, PANDRI, RAIPUR (C.G.) 492 004, CHATTISGARH; ; RAJAHMUNDRY: D. NO. 7-27-8, VYGRAM ROAD, T. NAGAR, RAJAHMUNDRY 533 101, ANDHRA PRADESH; RAJAPALAYAM: DOOR NO. 662, WARD NO. 33., TS NO. 74, BLOCK 12, WARD D, TENKASI ROAD, RAJAPALAYAM 626 117, DIST.VIRUDHUNAGAR, TAMIL NADU; RAJKOT: ARADHANA, NR. BANK OF BARODA, KALAWAD ROAD, RAJKOT - 360 001; RANCHI: NO. 4, 5 A, 5B, WARD NO. 15, GROUND FLOOR, BELOW BATA SHOWROOM, MAIN ROAD, ALBERT EKKA CHOWK, RANCHI 834001, JHARKHAND; RANIBENNUR: #88, R S NO. 821, P B ROAD, RANIBENNUR, DIST. HAVERI, KARNATAKA, PIN 581115; RASIPURAM: DOOR NO.47, 48, 48A, AARINGAR ANNA SALALATTUR ROAD, RASIPURAM 637 408, DIST. NAMAKKAL, TAMIL NADU; RATNAGIRI: GROUND FLOOR, HOTEL VIHAR DELUXE, MAL-NAKA, M.D. NAIK ROAD, RATNAGIRI 415 612, MAHARASHTRA; RISHIKESH: BHARAT BAZAAR, 16, ADARSH GRAM, DEHRADUN ROAD, RISHIKESH 249 201; ROHTAK: SHOP NO. 1., MUNJAL COMPLEX, DELHI ROAD, ROHTAK 124 001, HARYANA; ROORKEE: 343/29, CIVIL LINES, ROORKEE 247 667, UTTARANCHAL; ROURKELA: GROUND FLOOR, MANGAL KUNJ, KACHERY ROAD, ROURKELA 769 012, ORISSA; SALEM: DOOR NO. 115-1A, SHARP-TRONICS SHOPPING COMPLEX, OPPOSITE TVS, OMALUR MAIN ROAD, SALEM 636 009, TAMIL NADU; SANGLI: CITY SURVEY NO. 32/A, AMBRAI ROAD, AZAD CHOWK, SANGLI 416 416, MAHARASHTRA; SATARA: ABAN-JANI, S NO. 257, PLOT NO.2, BHOSALE MALA, G D TAPASE MARG, SATARA 415 009, MAHARASHTRA; SATNA: UPPER GROUND FLOOR, TIWARI TOWERS, REWA ROAD, SATNA 485 001, SATNA DISTRICT, MADHYA PRADESH; SHILLONG: O.B. SHOPPING MALLM, POLICE BAZAR JUNCTION, JAIL ROAD, SHILLONG 793 001, MEGHALAYA; SHIMLA: G/F/GF, DURGA COTTAGE, COMMERCIAL COMPLEX, KANMUTTI, SHIMLA - 171 009; SHIMOGA: G.R. PRABHU ARCADE, JPN ROAD, 1ST CROSS, SHIMOGA 577 201, KARNATAKA; SILCHAR: "CHOWCHAKRA COMPLEX", SHYAMA PRASAD ROAD, SHILLONG PATTY, SILCHAR 788 001, ASSAM; SILIGURI: SPEC-

TRUM HOUSE, SEVOKE ROAD, SILIGURI 734 401, WEST BENGAL; SIRSA: PLOT NO 17/339 & PLOT NO. 17/340, SANGWAN NURSING HOME COMPLEX, SANGWAN CHOWK, DABWALI ROADSIRSA 125 055, HARYANA ;SIRSI: GROUND FLOOR, KAMAT CHAMBERS, HUBLI ROAD, SIRSI 581401, DIST. UTTAR KANNAD, KARNATAKA; SIVAKASI: # 64, N R K R, RAJARATHNAM STREET, SIVAKASI 626 123,TAMIL NADU ; ; SOLAPUR: GROUND FLOOR, KANALE KALYAN MANDAP, DUFFERIN CHOWK, RAILWAY LINES, SOLAPUR 413 001, MAHARASHTRA; SRIKAKULAM: NO. 91/P, PALAKONDA ROAD, NEAR KRISHNA PARK, NEXT TO KODANDARAMASAMY KALYANA MANDAPAM, SRIKAKULAM 532 001, ANDHRA PRADESH; SURAT: DIGVIJAY TOWERS, OPP ST. XAVIER'S SCHOOL, GHOD DOD ROAD, SURAT - 395 001; SURENDRANAGAR: AJMERA CHAMBERS, S. T. ROAD, SURENDRANAGAR 363 002, GUJARAT; TENALI: ANNABATHUNI SATYANARAYANA DEGREE COLLEGE, PRAKASAM ROAD, TENALI 522 201, GUNTUR DISTRICT, ANDHRA PRADESH; THANJAVUR: C/O. LIFE INSURANCE CORPORATION OF INDIA, THANJAVUR MAIN BRANCH, JEEVAN CHOLA BUILDING, TRICHY ROAD, THANJAVUR 613 007, TAMIL NADU; THIRUVANANTHAPURAM (TRIVANDRUM): 2/2421, CONDOR PLAZA, M.G. ROAD, PATTOM, THIRUVANANTHAPURAM 695 004, KERALA; THRISSUR (TRICHUR): CITY CENTRE, XXV/1130, ROUND WEST, THRISSUR - 680 001; TIRUNELVELI: 12, EAST CAR STREET, TIRUNELVELI 627 006, TAMIL NADU; TIRUPUR: 3, COURT STREET, TIRUPUR 641 601, COIMBATORE DISTRICT, TAMIL NADU; TIRUVALLA: 1ST FLOOR, MAR THOMA BUILDING, M.C. ROAD, TIRUVALLA 689 101, KERALA; ; TRICHY (TIRUCHIRAPPALLI): NO.75 E/1, SALAI ROAD, NEAR THILLAI NAGAR ARCH, THILLAI NAGAR, TIRUCHIRAPPALLI 620 018, TAMIL NADU; TUTICORIN: "V.V.D. MAHAAL", 181, PALAYAMKOTTAI ROAD, TUTICORIN 628003, TAMIL NADU; UDAIPUR: 151-152, GROUND FLOOR, PARIHAR BHAWAN, CHETAK MARG, UDAIPUR, RAJASTHAN 313 001; UJJAIN: GROUND FLOOR, HOTEL ASHRAV, 77, DEWAS ROAD, UJJAIN 456 010, MADHYA PRADESH; VADODARA: VARDHAMAN COMPLEX, OPP GB CIRCLE, NEAR PIZZA HUT , RACE COURSE CIRCLE (SOUTH), VADODARA 390 015; VALLABH VIDYANAGAR (ANAND): SHIV SHALIN COMPLEX, OPP. CHEMISTRY DEPARTMENT, NEAR H. M. PATELHOUSE, DSIT : ANAND, GUJARAT, VALLABH VIDYANAGAR - 388 120; VALSAD: SHOP NOS. 1, 2 & 4, HALAR ROAD, VALSAD - 396 001, GUJARAT ; VAPI: HOTEL FORTUNE GALAXY COMPLEX, COMMERCIAL PLOT NO. C7/67, P.N.H. NO. 8, NEAR KOPARLI ROAD, G.I.D.C. VAPI 396 195, DISTRICT VALSAD, GUJARAT; VARANASI: C-19/134, M-B, GROUND & FIRST FLOOR, SHASTRI NAGAR, SIGRA, VARANASI 221 002, UTTAR PRADESH; VASCO: HERITAGE, GROUND FLOOR, SWATANTRA PATH, OPPOSITE SAPNA TERRACES, VVASCO-DA-GAMA 403 802, MARMAGOA, GOA; VELLORE: NO.15/2, NEW DOOR NO.30, OFFICERS LINE, VELLORE 632 001, TAMIL NADU ; VIJAYWADA: GROUND FLOOR, D NO. 59A 1-7, MATHA TOWERS, RING ROAD, NEAR BENZ CIRCLE, VIJAYAWADA 520008; VISHAKHAPATNAM: NO.47-10-24/25, DWARAKA NAGAR, VISAKHAPATNAM 530 016, NO.47-10-24/25, DWARAKA NAGAR, VISAKHAPATNAM 530 016, ANDHRA PRADESH; VISHAKHAPATNAM (GAJUWAKA): ARJUN ARCADE, NH-5, OLD GAJUWAKA, VISHAKHAPATNAM - 530 026, ; VIZIANAGARAM: 'SITARAMA COMPLEX', D.NO: 5-1-11A, M G ROAD, VIZIANAGARAM 535 001, ANDHRA PRADESH; YAMUNA NAGAR: MUNICIPAL NO. B-V282, MODEL TOWN, MELA SINGH CHOWK, SARDAR MELA SINGH KE KOTHI, YAMUNA NAGAR 135 001, HARYANA; YAVATMAL: GROUND FLOOR, NAGAR PARISHAD COMMERCIAL COMPLEX, AZAD MAIDAN ROAD, YAVATMAL 445 001,, MAHARASHTRA ;

CITIBANK

AHMEDABAD: 3RD FLR,"REMBRANDT" C.G ROAD, NEAR PANCHVATI CIRCLE, 380 006; AKOLA: CITIBANK N.A YAMUNA TARANG COMPLEX, PLOT NO 2, NATIONAL HIGHWAY - 6, 444004; AURANGABAD: CTS NO 498, NIRALA BAZAAR, OPP. S.B. COLLEGE BUS STOP, 431001; BANGALORE: 506,5TH FLR,PRESTIGE MERIDIAN 2, 30 MAHATMA GANDHI ROAD,, 560 001; BHOPAL: 133 ZONE1 KAYKAY BUSINESS CENTRE,M P NAGAR,OPP HOTEL RESIDENCY, 462011; BHUBANESHWAR: UNIT 3 , 98 JANPATH STATION SQUARE, 751001; CHANDIGARH: SCO132/133,SECTOR 9C,MADHYA MARG, 160 017; CHENNAI: NO.2 CLUB HOUSE ROAD, 3RD FLOOR, , 600 002; COIMBATORE: 1ST FLR, TRISTAR TOWERS, 657 AVANASHI ROAD , 641 037; HYDERABAD: CITIBANK N.A , QUEENS PLAZA, S.P. ROAD, BEGUMPET, SECUNDERABAD - : 500003, 500003; INDORE: UG 1, APOLLO SQUARE,7/2 RACE COURSE ROAD,OPP NARAYAN KOTHI,SAWARKAR PRATIMA CHOWK, 452007; JAIPUR: 2ND FLR,BHAGWATI BHAWAN, GOVT HOSTEL CROSSING,MI ROAD, 2ND FLOOR, 302 001; JALANDHAR: 36 GOB-IND NIWAS,G T ROAD, 144001; KOCHI: 1ST FLOOR RAVI'S ARCHADE, DOOR NO.,38/1581,PADMA JUNCTION,M G ROAD, 682 035; KOLKATA: KANAK BLDG, 1ST FLOOR, 41,CHOWRINGHEE ROAD,, 700 071; LUCKNOW: 17/1, AMREN HOUSE, ASHOK MARG,OPP-SIDBI, 226001; LUDHIANA: LUDHIANA STOCK EXCHANGE BUILDING, GROUND FLR ,FIROZ GANDHI MARKET,, 141 001; MUMBAI: 4TH FLR, 224, D.N. ROAD,FORT HOUSE, FORT, 400 001; NASIK: RISHURAJ PRESIDENCY,PLOT NO.52 & 53,D'SOUZA COLONY, COLLEGE ROAD, 422005; NEW DELHI: 4TH FLR ,JEEVAN BHARTI BLDG 124, CONNAUGHT PLACE, 110 001; PONDICHERY: NO.22,RUE BUSSY STREET,LAL BAHADUR SHASTRI STREET, 605001; PUNE: 2413, PAMAR HOUSE, EAST STREET, 411001; SURAT: 1ST FLOOR, 14 ADARSH SOCIETY, GHODDOD RD.,OPP.KAKADIA COMPLEX,, 395007; VADODARA: PELICAN, 1ST FLOOR, OPPOSITE RACE COURSE TOWERS,GOTRI RD,, 390007; VAPI: THE EMPEROR, 1ST FLOOR, VAPI-DAMAN ROAD;CHALA, 396191

HDFC

AGRA: SHOP NO F3,F3-A, 1ST FLOOR , FRIEND'S PLAZA , SANJAY PLACE , 282 002; AHMEDABAD: ASTRAL BUILDING , NEXT TO HDFC HOUSE, OPPOSITE RELIANCE GENERAL INSURANCE BUILDING, NEAR MITHAKHALI SIX ROADS, NAVRANGPURA, 380 009; AHMEDNAGAR: AMBER PLAZA, STATION ROAD, OPP ADCC BANK SAHAKAR GRUH, 414 001; AJMER: AMC NO - 13/10 & 14/10, NEAR SUCHMA KENDRA , ADJACENT TO SWAMI COMPLEX, 305 001; AKOLA: SETHI HEIGHTS , OPP TO COLLECTOR OFFICE, Z P ROAD, 444 001; ALIGARH: 3-316 RAMGHAT ROAD, NEAR DEVI TRAY HOSPITAL , 202 001; ALLAHABAD: 2ND FLOOR , ABOVE HONDA SHOWROOM, 58, SARDAR PATEL MARG , CIVIL LINES , 211 001; ALWAR: BHAGAT SINGH CIRCLE, ROAD NO 2 , 301 001; AMBALA: SHINGLAR PALACE COMPLEX, NICHOLSON ROAD, 133 001; AMRAVATI: C/O RASIK PLAZA , JAISTAMBH CHOWK, MORSHI ROAD, 444 601; AMRELI: 2 MANEKPURA, STATION ROAD, 365 601; AMRITSAR: 1ST FLOOR , 26 KENNEDY AVENUE, COURT ROAD, 143 001; ANAND: 1ST FLOOR , SANKET TOWERS, OPP ANAND ARTS COLLEGE , GRID ROAD, 388 001; ANKLESHWAR: COMMERCIAL PLOT - 73 / P ,, GIDC ESTATE ,S A MOTORS BUILDING, 395 002; ASANSOL: CMS DEPT, P C CHATTERJEE MARKET , G.T ROAD , RAMBHANDU TALA, 713 303; AURANGABAD: SHIVANI CHAMBERS, MANJEET NAGAR, JALNA ROAD , OPP AKASHWANI, 431 001; BAGALKOT: CTS NO 121 , B.S NO 39, WARD X , OPPOSITE RAILWAY STATION, 587 102; BALASORE: C/O BHARAT MOTORS, EM CIRCLE, 756 001; BANGALORE: NO 8 / 24 SALCO CENTRE, RICHMOND ROAD, 560 025; BARDOLI: SHREE AMBIKA NIKETAN TEMPLE, SHREE AMBIKA NIKETAN TEMPLE, 394 601; BARIELLY: 154 , KRISHNA PALACE, CIVIL LINES, 243 001; BARODA: 5TH FLOOR , MIDWAY HEIGHTS, NEXT TO PANCHMUKHI HANUMAN TEMPLE , LOKMANYA TILAK ROAD ,KIRTI MANDIR ,NEAR KALA GHODA , RAOPIRA BARODA - 390 001, 390 001; BATALA: SCF 173-174 JALANDHAR ROAD BATALA , 143 505; BEGUSARAI: KACHARI CHOWK , 851 101; BELGAUM: 3 RD FLOOR , KHMJIBHAI COMPLEX , 590 006; BHAGALPUR: KHALIFA BAGH CHOWK , TRIVENI APARTMENTS , DR R P ROAD , 812 002; BHARUCH: NEAR OCTROI NAKA LINK ROAD, NEAR OCTROI NAKA , LINK ROAD, 392 001; BHATINDA: 3027 - B GURU KANSHI MARG , 151 001; BHAVNAGAR: 1ST FLOOR , GOPI ARCADE, OPP TAKHTESHWAR POST OFFICE , WAGHAWADI ROAD, 364 001; BHILAI: CHAUHAN ESTATE, G.E ROAD , SUPELA, 490 023; BHILWARA: 2-3-4 , S.K PLAZA COMPLEX, PUR ROAD , 311 001; BHIWADI: SP 54 ASHIANA ARCADE, RIICO INDUSTRIAL AREA, 301 019; BHIWANI: S 175 D MEHAM CHOWK , 127 201; BHOPAL: SERVICE BRANCH , 1ST FLOOR , Z-1 , ZONE 1, M P NAGAR, 462 011; BHUBANESHWAR: BUSINESS PARK, FIRST FLOOR , C111 , SAHEEDNAGAR, 751 007; BHUJ: 101 & 102 SUNRISE TOWER, 11 - VIJAYNAGAR SOCIETY , HOSPITAL ROAD, 370 001; BHUSAVAL: MANSINGH COMPLEX , C.T.S NO 3294, H NO 4 / 285 , JAMNER ROAD, OPPOSITE CSM COMPLEX , 425 201; BIKANER: ROSHAN PLAZA, RANI BAZAR, 334 001; BILASPUR: A - 99 LINK ROAD, NEAR AGRASEN CHOWK , BILASPUR C.G, 495 001; BOKARO: B-9 CITY CENTRE , SECTOR IV B - 9 , CITY CENTER , SECTOR IV , BOKARO STEEL CITY, 827 004; BURDWAN: 45 G.T ROAD, BIRHATA , 713 001; CALICUT: 3RD FLOOR , SIMAX TOWER, KANNUR ROAD , NADAKKAVU , 673 013; CHANDIGARH: SCO 371 / 372, SECTOR 35 - B, 160 034; CHANGANACHERRY: CMS DEPT , GOLDEN TOWER, GOLDEN TOWER , M C ROAD , VEZHAKATTIUCHIRA , 686 101; CHENGANNUR: GOVT HOSPITAL JUNCTION , 689 121; CHENNAI: MARIAM CENTRE , GROUND FLOOR, 751 B , ANNA SALAI, 600 002; COCHIN: 1ST FLOOR, SL PLAZA, PALARIVATTOM, 682 025; COIMBATORE: 1635 CLASSIC TOWER, TRICHY ROAD, 641 018; CUDDAPAH: 72 - 1A , DWARKA NAGAR , BESIDE SANDHYA THEATRE , NAGARAJU , PALLI VILLAGE, 516 001; CURCHOREM: CMS DEPT, MOPKAR CHAMUNDA , GROUND FLOOR ,NEAR POST OFFICE , CURCHOREM - SANGUEM ROAD , 403 706; CUTTACK: BAJRAKBAI ROAD , 753 001; DAHANU: NEAR GANTA GHAR, K.P ROAD, 823 001; GONDAL: GROUND AND FIRST FLOOR, COLLEGE CHOWK , NEXT TO CENTRAL BANK OF INDIA , 363 031; GORAKHPUR: CMS DEPT , PRAHLAD RAI TRADE CENTRE, AYODHYA CROSSING , BANK ROAD, 273 001; GUNTUR: 87-90 , MAIN ROAD, LAKSHMIPURAM, 52 2007 ; GURDASPUR: CMS DEPT , SCF-1& 2 SHOPPING COMPLEX,, IMPROVEMENT TRUST MARKET, HANUMAN CHOWK, 143 521; GUWAHATI: FANCY BAZAR BRANCH - WBO, MISHRA COMPLEX JAIL ROAD, 781 001; GWALIOR: BLOCK G1 , PLOT NO. 43, ANAND DEEP BUILDING, CITY CENTRE, 474 011; HAJIPUR: VIMAL COMPLEX, DAK BANGLOW COMPLEX , OPP T V S SHOWROOM, 844 101; HALDWANI: 8/6 , NAINITAL ROAD, BHOTIA PRAO , 263 141; HAMIRPUR: HOTEL PARADISE NEW ROAD NATIONAL HIGHWAY - 88 , 177 001; HAZARIBAGH: ANNADA CHOWK, GURU GOBIND SINGH ROAD, 825 301; HIMMATNAGAR: G.F SHOP NO 5-8 & FIRST FLOOR 4 - 9, KUMAR HOUSE , DURGA OIL MILL COMPOUND, 383 001; HISAR: PLOT NO 3 - 4, MCA AREA RAILWAY ROAD HISAR, 125 001; HOSHIBAR: SCO 1-2-3 , SCHEME NO 11 , IMPROVEMENT TRUST MARKET CHANDIGARH ROAD, 146 001; HOSUR: NO. 24 & 25, MARUTHI NAGAR, NEAR DHARGA, SIPCOT PO, 635 126; HUBLI: T B REVANKAR COMPLEX, VIVEKANAND HOSPITAL ROAD, 580 029; HYDERABAD: 1-10-60/3, I & III FLOOR, SURYODAYA , BEGUMPET, 500 016; ICHALKARANJI: HOUSE NO 7 - 55 , MAIN ROAD , JANATA CHOWK, 416 115; INDORE: 1ST FLOOR , SCHEME NO 94 - SECTOR B, BEHIND BOMBAY HOSPITAL , RING ROAD, 452 010; JABALPUR: 1702 , NAIPER TOWN , MODEL ROAD, 482 002; JAGADHRI: FIRST FLOOR , PLOT NO 1, RAJESH NAGAR COLONY , AMBALA ROAD, 135 003; JAGRAON: 368 B , KAPOOR BUILDING, TEHSIL ROAD, 142 026; JAIPUR: 1ST FLOOR , O - 10 , ASHOK MARG, AHIMSA CIRCLE , C SCHEME, 302 001; JALANDHAR: 911 , NEAR NARINDER CINEMA , G T ROAD, 144 001; JALGAON: PLOT NO 134 / 135 , DSP CHOWK , FACING MAHAL ROAD, 425 001; JAMMU: CB 13 , RAILHEAD COMPLEX, GANDHI NAGAR , JAMMU TAWI, 180 001; JAMNAGAR: PLOT NO 6 , PARK COLONY, ST ANN'S SCHOOL , BEDI BUNDER ROAD, 361 008; JAMSHEDPUR: C/O MITHILA MOTORS LTD , NEAR RAM MANDIR , BISTUPUR, 831 001; JHANSI: DAMROO CINEMA COMPLEX, CIVIL LINES, 284 001; JIND: SCF - 5 NEAR RANI TALAB , , 126 102; JODHPUR: PLOT NO 57 / B , 9TH CHOPASANI ROAD, 342 003; JUNAGADH: MOTI PALACE , GROUND FLOOR, OPP RAJJINAGAR, 362 001; KADI: RADHASWAMI COMPLEX , R.S NO 242 , NR N.C. DESAI PETROL PUMP , HIGHWAY CHAR RASTHA, 382 715; KAITHAL: 1450-1451-A/4 AMBALA ROAD, NEAR PEHOWA CHOWK, 136 027; KANGRA: OPP GOVERNMENT POLYTECHNIC , 176 001; KANNUR: CMS DEPT, K V R TOWERS, SOUTH BAZAR ROAD , 670 002; KANPUR: NAVIN MARKET BRANCH, 15/46 CIVIL LINES , 280 001; KAPURTHALA: MGN SCHOOL, MALL ROAD, 144 601; KARAD: NEAR HOTEL SANGAM, PUNE BANGALORE HIGHWAY, 415 110; KARNAL: SCO 778-779, OPP MAHABIR DAL HOSPITAL , KANJPURA ROAD, 132 001; KARUR: 126 / D / E , ANNA PLAZA , KOVAI ROAD, 639 002; KHANNA: SECOND FLOOR , RAVINDRA COMPLEX, G.T ROAD , OPPOSITE BUS STAND , 141 401; KOLHAPUR: GEM STONE , RAOSAHEB VICHARE COMPLEX, 517 , E WARD , NEW SHAHUPURI , NEAR CENTRAL BUS STAND AND PARIKH POOL , 416 001; KOLKATA: ABHILASHA II , 6 , 1ST FLOOR, 6 ROYD STREET, 700 016; KOTA: SHOW ROOM NO 13 - 14, MAIN JHALAWAR ROAD, 324 007; KOTKAPURA: B -X/740 FARIDKOT ROAD , , 151 204; KOTTAYAM: 3RD FLOOR , UNITY BUILDING , OPP MDC CENTRE, K K ROAD, 686 002; KURUKSHETRA: CMS DEPT , SHOP NO 1 TO

5, KALAWATI MARKET, RAILWAY ROAD, 136 118; LATUR: SHRI PRABHA ARCADE , SHOP NO 3-6, M.G ROAD , NEAR NAGAR PARISHAD , OPP TOWN HALL, 413 512; LUCKNOW: PRANAY TOWER,DARBARI LAL SHARMA MARG, BESIDE PRATIBHA CINEMA , 226 001; LUDHIANA: CMS DEPT , 5TH FLOOR, MALL ROAD, 141 001; MADURAI: NITHTYA KALYANI TOWERS , NO 34, KRISHNAYAR TANK STREET, NO . 8 , NORTH VELI STREET, 625 001; MANDI GOBINDGARH: HUKUM CHAND BANSAL BUILDING, MAIN POST OFFICE RODA, 147 301; MANGALORE: M.N TOWERS, KADRI, 575 002; MANJERI: CMS DEPT. KURIKAL PLAZA, BLDG #201245 KACHERI-PADY, MALAPURRAM ROAD, 676 121; MAPUCA: 5 1 / 2 GROUND FLOOR , COSMOS TOWERS, NEAR GOVT BLDG COMPLEX, 403 507; MARGOA: RANGHAVI BUILDING ,OPP MUNICIPALITY GARDEN, DR GEORGE BARETTE ROAD, 403 601; MATHURA: CMS DEPT, OPS BSA COLLEGE, GAUSHALA RAOD, 281 001; MEERUT: 1ST FLOOR, 381 WESTERN KUTCHERY ROAD , , 250 001; MEHSANA: PRABHU COMPLEX , NEAR RAJ KAMAL PETROL PUMP, ABHU HIGHWAY, 384 002; MOGA: G.T ROAD, OPP D.C OFFICE, 141 001; MORADABAD: CHADDHA SHOPPING COMPLEX, GMD ROAD, 244 001; MORVI: OM SHOPPING CENTER, REVAPUR MAIN ROAD, 363 641; MUMBAI: MANECKJIWADIA BUILDING, NANIK MOTWANI MARG, 400 023; MUZZAFARNAGAR: 53/4 -A BHAG KAMBAL WALA, JANSAT ROAD , NEW MANDI, 251 001; MUZZAFARPUR: ABOVE MARUTI SHOW-ROOM, CHOTI SARIA GANJ, 842 001; MYSORE: MYTHIRI ARCADE, 1ST MAIN , SARASWATHIPURAM, 570 009; NABHA: SCO 14-15, PATIALA GATE, 147 201; NADIAD: SHOOT OUT BUILDING , NADIAD ICE FACTORY COM-POUND, COLLEGE ROAD, 387 001; NAGPUR: 303 & 304 3RDFLOOR , WARDH ROAD, 12, MILESTONE, NEAR LOKMAT SQUARE , , 440 010; NARNAUL : OPP S P RESIDENCE MAHINDER GARH ROAD , , 123 001; NASIK: ARCHIT CENTRE , 3RD FLOOR , CHANDAK CIRCLE LINK ROAD, OPP SANDEEP HOTEL , NEAR MAHAMARG BUS STAND, 422 002; NAVSARI: NANDINI COMPLEX , GROUND FLOOR, STATION ROAD , SANDH KUVA, 396 445; NAWANSHAHAR: B 1 / 48, BANGA ROAD, 144 514; NELLORE: G.T ROAD , , 524 001; PALAKKAD: 8 / 246, CHANDRA NAGAR, 678 007; PALANPUR: PARTH COMPLEX , NEAR COZY TOWER, OPP JORAVAR PALACE, 385 001; PANIPAT: 801 / 4 , G.T ROAD , , 132 103; PANJIM: SWAMI VIVEKANAND ROAD, 301 , MILROC LAR MENEZES,OPP GOMANTAK MARATHA SAMAZ, 403 001; PATHANAMTHITTA: CMS DEPT , ABAN ARCADE WARD # 9/1128, PATHANATHITTA-KUMBHAZHA ROAD , , 689 645; PATIALA: S.C.O 1150 , FIRST FLOOR , LEELA BHAWAN , 147 001; PATNA: RAJENDRA RAM PLAZA, EXHIBITION ROAD, 800 001; PERINTHALMANNA : CALICUT ROAD, PERINTHALMANNA , MALAPPURA DIST, 679 322; PHAGWARA: KALRA ROAD , OPP HANUMAN GARHI MANDIR, G.T ROAD, 144 401; PONDA: ROYAL CHAMBERS , GD1 -GD4, TISK, 403 401; PONDICHERRY: TS NO 6 , 100 FEET ROAD, ELLAIPILLAICHAVADY, 605 005; PORBANDAR: OM SHIV SAKTHI, R D CHAMBER, 360 575; PUNE: FORTUNE SQUARE, MODEL COLONY , 411 016; QUILON: VGP BUILDINGS , DOOR NO XVI / 1539 (1320A), VADAKUMBHAGOM WARD , IRUMPUPALAM, 691 001; RAIPUR: CHAWLA TOWER, NEAR BOTTLE HOUSE, SHANKAR NAGAR, 492 001; RAJAMUNDRY: H.NO : 46-17-20, MAIN ROAD, DANAVAIPEET, 533 103; RAJAPALAYAM: NO 251 , THENKASI ROAD, KADAMBANKULAM, 626 117; RAJKOT: OPP ALFRED HIGH SCHOOL, 2ND FLOOR , PANCHRATNA BLDG , JAWAHAR ROAD, 360 001; RAJPURA: 11 - 12 BLOCK B, CHANDIGARH PATIALA ROAD, 140 401; RAMGANJMANDI: SHANTI SADAN , OPPOSITE SBBJ , BAZAR NO - 1, RAMGANJ MANDI, 325 519; RAMGARH: NH - 33 , MAIN ROAD, RAMGARH CANTONMENT , 829 122; RANCHI: ROHINI 1ST FLOOR , 56 CIRCULAR ROAD, 834 001; RANIGANJ: NSB ROAD , PLOT NO 408, 713 347; RATLAM: 90 , STATION ROAD , , 475 001; REWARI: L-203. OLD COURT ROAD, MODEL TOWN, 123 401; RISHIKESH: M NO 53 , M J MALL , RAILWAY ROAD, 249 201; ROHATAK: JAWAHAR MARKET , OPPOSITE D PARK, DELHI ROHTAK ROAD, 124 001; ROORKEE: 313 / 8 , CIVIL LINES , , 247 667; ROPAR: SOHANA CHANDIGARH RD , COLLEGE ROAD , 141 001; ROURKELA: BISRA ROAD , DWIVEDI BHAWAN, DWIVEDI SQUARE, 769 001; RUDRAPUR: PLOT NO1&2,NANITAL ROAD , PLOT NO1&2,NANITAL ROAD , 263 153; SAHARANPUR: MISSION COMPOUND, COURT ROAD, ADJOINING TOP SHOP, 247 001; SALEM: 5 / 241 - F , RATHNA ARCADE, OMALUR MAIN ROAD, 636 004; SAMBALPUR: NAYAPARA, GOLBAZAR CHOWK, 768 001; SANGAMNER: SHOP NO 1 , JANAK PLAZA, OPPOSITE KUBERA SANKUL , NEW NAGAR ROAD, 422 605; SANGLI: 640 , VENKATESH SENATE, MIRAJ ROAD, 414 416; SANGRUR: SHOP NO. 1-2-3 KAULA PARK MARKET, SHOP NO. 1-2-3 KAULA PARK MARKET, 148 001; SHILLONG: POLICE BAZAR , 793 001; SHIMLA: JANKIDAS BUILDING , 3, THE MALL , 171 001; SHIMOGA: NO 447 , SHARAVATHI COMPLEX, SAVERLANE ROAD, 577 201; SILIGURI: 3 NO , RAMKRISHNA SAMITY BUILD-ING, SEVOKE ROAD, PANI TANKI MORE , , 734 401; SILVASSA: 1-16 JAYPEE HOUSE , OPP PATEL PETROL PUMP, VAPI SILVASSA ROAD, 396 230; SINDHANUR:R.K COMPLEX , KUSHTAGI ROAD, 584 128; SOLAN: ANAND BHAVAN, NEAR DC OFFICE , RAJGARH ROAD, 173 212; SOLAPUR: SUN PLAZA , 1ST FLOOR , 8516 / 11, MURARJI PETH , LUCKY CHOWK , 413 007; SRINAGAR: M.S SHOPPING MALL , , RESIDENCY ROAD, 190 001; SURAT: 7TH FLOOR, KASHI PLAZA, NEXT TO DR BIPIN DESAI CHILDREN HOSPITAL , MAJURA GATE, 395 002; SURENDRANAGAR: MIDDLE POINT , NEAR MILAN CINEMA, 363 002; THALASSERY: AVK NAIR ROAD , , 670 001; THENI: NO 422 - A , PERIYAKULAM ROAD, OPPOSITE CONVENT , THENI ALLNAGARAM, 625 531; THIRUVALLA: ILLAMPALLIL BUILDINGS, 26/149(1&2), MC ROAD, 689 101; TIRUNELVELI: 12 ,13 TRIVANDRUM HIGH ROAD, VANNARPET , PALAYAMKOTTAI, 627 002; TIRUPATHI: H.NO 10 - 14 - 575 / A3, MOSQUE ROAD , VV MAHAL ROAD, 517 501; TIRUPUR: 2ND FLOOR , 169 ,CHIDAMBARAM COMPLEX, KUMARAN ROAD, 641 604; TIRUR: KMS TOWER , THAZEPALAM , , 676 101; TRICHUR: GLOBAL CENTRE, M G ROAD, 680 004; TRICHY: A - 10 , LAKSHMI ARCADE, 11TH CROSS MAIN ROAD , THILLAINAGAR, 620 018; TRIVANDRUM: KENTON TOW-ERS, VAZHUTHACAUD, 695 014; UDAIPUR: 358 POST OFFICE ROAD, CHETAK CIRCLE , ADJACENT TO CHETAK CINEMA, 313 001; UDUPI: PANDURAN TOWERS , COURT ROAD , DIANA CIRCLE, 576 101; UNJHA: SUVIDHI COMPLEX, 1 ST FLOOR, NR. RADHA KRISHNA TEMPLE , , STATION ROAD, 382 170 ; VALSAD: 1ST FLOOR ,EKTA APPT , NEAR R J J HIGH SCHOOL, THITHAL ROAD, 396 001; VAPI: 1ST FLOOR , KANTA TRADE CENTRE, BEHIND ASOPALAV HOTEL,GIDC CHAR NASTA, 396 195; VARANASI: D 58 / 2 KUBER COMPLEX, RATHYATHRA CROSSING, 221 010; VASCO: GROUND FLOOR , DAMODAR BUILDING, SWAATANTRA PATH, 403 802; VELLORE: NO 73 , OFFICERS LINE, KRISHNA NAGAR, 632 001; VERAVAL: AMRUTDEEP , OPP PUBLIC GARDEN, RAJAMAHAL ROAD, 362 265; VIJAYWADA: 40 - 1 -48 - 2 , M.G ROAD, LABBIPET, 520 010; VISHAKHAPAT-NAM: 1ST FLOOR , PODURI CASTLE, ABOVE RAYOMOND SHOWROOM DWARKA NAGAR, 530 016; WARANGAL: NO 1-8-605 / 1 NAKKALGUTTA, HANAMKONDA, 506 002;

IDBI BANK

AHMEDABAD: IDBI COMPLEX, LAL BUNGALOWS OFF C.G. ROAD, AHMEDABAD - 380006; AHMEDNAGAR: CMS DESK,210, PALASHIKAR BUILDING,NEAR SHAMI GANPATI,DELHI GATE,AHMEDNAGAR-414001 ; AKOLA: ALSI COMPLEX, OPP OPEN THEATRE, PB.NO. 66, TAJNA PETH, AKOLA - 444001; AMRAVATI: TANK PLAZA, 1ST FLOOR, AMBADEVI ROAD, AMRAWATI - 444601; ANKLESHWAR: IDBI BANK LTD., CMS DESK, GANESH AGENCY BUILDING, NEAR KANMAL SHOPPING, OLD NH-8, ANKLESHWAR - 393 002, GUJARAT ; AURANGABAD: RAGHBIR CHAMBERS, VIDYA NAGAR JALNA ROAD AURANGABAD - 431003; BANGALORE: IDBI HOUSE, 58 MISSION ROAD, BANGALORE - 560027; BARAMATI: CMS DESK,VAIDYA PRATISHTAN BLDG,CINEMA ROAD,INDAPUR CHOWK P B NO.19,PUNE,MAHARASHTRA,BARAMATI - 413102 ; BARODA: CONCORDE, R.C. DUTT ROAD, ALKAPURI, BARODA - 390007; BELGAUM: 3493/JB COLLEGE ROAD BELGAUM - , BHAVNAGAR: RADHESHYAM COMPLEX, WAGHAWADI ROAD, BHAVNAGAR - 364001; BHILAI: NEW ERA, 19 PRIYADARSHINI PARISAR, NEHRU NAGAR SQUARE, BHILAI - 490020; BHOPAL: PLOT NO. 43, OPPOSITE RANG MAHAL NEW MARKET T. T. NAGAR BHOPAL - 462003; BHUBANESWAR (HIGH VALUE CLG THROUGH RTGS ONLY FROM 09.03.2009 ONWARDS) : IDBI HOUSE, JANPATH, UNIT IX, BHUBANESHWAR - 751022; CALICUT (KOZHIKODE): CTY PLAZA YMCA CROSS ROAD KOZHIKODE - ; CHANDIGARH: SCO 55-56-57, MADHYA MARG, SEC-TOR 8, CHANDIGARH - 160018; CHENNAI: RPU MURUGESA NAICKER COMP 3 RD FLOOR 68 GREAMS RD CHENNAI - 600006; CHITTORGARH: B-1 MEERA MARKET CHITTORGARH - ; COIMBATORE: 1078, VISCOSE TOWERS, 1078, AVINASHI ROAD, COIMBATORE - 641018; DEHRADUN: 594, RAJPUR ROAD, DEHRADUN - 248 001; DELHI -RPU / GURGAON: RPU - NORTH, 11 B / 8 BASEMENT, TEWARI HOUSE, OPPO. METRO PIL-LAR 136, PUSA ROAD, RAJENDAR PALACE, NEW DELHI - 110060; DEWAS: CMS DESK, UG, SHOP NO. 6 & 7, DIAMOND TOWERS, A.B ROAD, DEWAS - 455 001, MADHYA PRADESH; DHULE: 2078,DIAMA BLDG., GALLI NO. 6, DHULE - 424001; ERODE: 66, AANOR AMMAN COMPLEX SATHY MAIN ROAD ERODE - ; FARIDABAD: RPU 65 MM ROADNEW DELHI - 110055; GWALIOR: CHAMBER BHAVAN SDM ROAD, GWALIOR - 474009; HIMMATNAGAR , SHREEJI COMPLEX, OPP: CIVIL HOSPITAL, SABARKANTHA DISTRICT, HIMMATNAGAR, HYDERABAD: MAHAVIR HOUSE, BASHEERBAGH SQUARE, HYDERABAD - 500029; GUJARAT - - 383001; HUBLI: GIRIRAJ ANNEXE , TRAVELLERS BUNGLOW ROAD, HUBLI - 580029; ICHALKARANJII: MUKTA SAINIK VASAHAT,WARD NO.9, THORAT CHOWK, DIST. KOLHAPUR. ICHALKARANJI - 416115.; INDORE: ALANKAR CHAM-BERS, RATLAM KOTHI, A. B. ROAD, INDORE - 452001; JABALPUR: SHUKLA BHAWAN 1415,WRIGHT TOWN JABALPUR - 482002; JAIPUR (HIGH VALUE CLG THROUGH RTGS ONLY FROM 15.11.2008 ONWARDS) : D-24 DURLAB NIWAS, PRITHVIRAJ ROAD,C SCHEME , JAIPUR - 302001; JALGAON: KHANDESH MILLS COMPLEX, NEHRU CHOWK, PB.NO 7, JALGAON - 425001 ; JALNA: CMS DESK,SHITAL PLAZA NEAR ALANKAR,M.G.ROAD, NEW JALNA,P B NO. 74,JALNA -431203; JULLANDHAR: BOMBAY PALACE, 136, JAWAHAR NAGARCOOL ROAD JALANDHAR - 144001; JUNAGADH: , CMS DESK, MARY GOLD-2 COMPLEX, OPP BAHHAUDIN COLLEGE, COLLEGE ROAD, JUNAGADH GUJARAT - - 362001; KAKINADA: 43-1-28 MAIN ROAD KAKINADA - ; KANPUR: JEEVAN VIKAS M.G. ROAD, NEAR STATUE JUNCTION KANPUR - 208 001; KARAD: CMS DESK,223/11, WANKAR BLDG,SHANWAR PETH,TALUKA - KARAD,DIST : SATARA - 415 110 MAHARASHTRA; KATNI: IDBI BANK LTD., CMS DESK, SAROJINI MANSION, HANUMAN GANJ, RAMLEELA GROUND, GHAN-TA GHAR, KATNI - 483501, MADHYA PRADESH; KISHANGARH: KABRA SADAN, AJMER - JAIPUR ROAD, MADANGANJ, KISHANGARH - 305801; KOCHI: DHANWATARI BUILDING, NEAR PADMA THEATER M.G. ROAD, COCHIN - 682035; KOLHAPUR: S-3 TO 7, ROYAL HERITAGE BLDG OPPBASANT BAHAR THEATRE,ASSEMBLY ROAD KOLHAPUR - ; KOLKATA : REGIONAL PROCESSING UNIT (EAST), CMS OPERATIONS DEPARTMENT, 6, ROYD STREET, ABHILASHA ANNEX, FIRST FLOOR, BESIDE RBI NCC, KOLKATA - 700016; KOTTAYAM: THEKKEKARAYAN TOWERS MUTTAMBALAM POSTKANJIKUZHY KOTTAYAM - 686004; LATUR: CMS DESK,KAM-DAR ROAD,ASHA SADAN,HANUMAN CHOWK P B NO 4,LATUR -413512; LUCKNOW: DHAN COMPLEX, 15, ASHOKA MARG, LUCKNOW - 226001; LUDHIANA: 107, THE MALL ROAD, LUDHIANA - 141001; MADURAI: KARTHIK RAJA COMPLEX 1/I VINAYAGA NAGARMELUR ROAD, K. K. NAGAR, MADURAI - 625020; MANGALORE: METALCO PLAZA, HIGHLAND ROAD,FALNIR,KANKANADY, MANGALORE - 575001; MHOW: RED CROSS HOSPITAL PREMISES, PLOWDEN ROAD, MHOW - 453441; NARIMAN POINT: MITTAL TOWER, 'C' WING, GROUND FLOOR,NARIMAN POINT, MUMBAI - 400021;NAGPUR: GUPTA HOUSE PLOT NO. 1, RAVINDRA NATH TAGORE MARGCIVIL LINES NAGPUR - 440001; NASIK: PRATHAMESH APARTMENT THATTENAGARGANGAPUR NASHIK - ; NAVSARI: HAREKRISHNA COMPLEX, CHIMNABAI ROAD,NEAR VASANT TALKIES, NAVSARI - 396445; NEEMUCH: IDBI BANK LTD., CMS DESK, MADHAV VILLA, BUNGALOW NO.7, LIC ROAD, NEAR TEACHERS COLONY, NEEMUCH - MADHYA PRADESH ; PANDHARPUR: IDBI BANK LTD., CMS DESK, 1187 , NAVI PETH, KHAVA BAZAR, PANDHARPUR , DIST.SOLAPUR, MAHARASHTRA - 413304; PANJIM: ALFRAN PLAZA, M G ROAD PANJIM - ; PATIALA: 10.CHOTTI BARADARI, THE MALL, PATIALA - 147001; PATNA: KASHI PALACE COMPLEX, DAK BUNGALOW ROAD,OPP. HEERA PALACE, PATNA - 800001; PUNE: DYNANESHWAR PADUKA CHOWK, FERGUSSON COLLEGE ROAD, PUNE - 411004;RAIPUR: SINGHANIA HOUSE CIVIL LINES,OPP. MUSE-UM, RAIPUR - 492001; RAJKOT: "SHIVDARSHAN" NR.KATHIAWAD GYMKHANADR.RADHAKRISHNAN ROAD RAJKOT - ; RATLAM: IDBI BANK LTD., CMS DESK, SHASHVAT 127, BIHARILAL MARG, OLD COURT ROAD, RAT-LAM - 457001, MADHYA PRADESH; RATNAGIRI: PLOT NO 1566, KARMARKAR BLDG. DR B N SAWANT RD, RATNAGIRI - 415612; RENUKOOT: BIRLA MARKET RENUKOOTSONBHADRA DISTRICT RENUKOOT - 231217; SALEM: IDBI BANK LTD., CMS DESK K.T.TOWERS, GR FLOOR, NO.111 OMALLUR MAIN ROAD,FOUR ROAD SALEM, TAMIL NADU - 636007; SANGLI: VYANKATESH EMBASSY, OPPSANGLI ZILLHA PARASHID, SANGLI - 416416; SATARA: CMS DESK,143/146, BHAWANI PETH,CHIRMULE NIKETAN, RAJPATH,SATARA CITY,SATARA - 415002 MAHARASHTRA; SHOLAPUR-WAVIPETH: SOLAPUR - PUNE HIGHWAY OPP OCTROI NAKA, KEGAON - SOLAPUR.; SILVASSA: , CMS DESK, PLOT NO. 1, AMLI, SILVASSA VAPI ROAD,SILVASSA DADRA & NAGAR HAVELI - 396230; SURAT (HIGH VALUE CLEARING THROUGH RTGS ONLY FROM 18.05.2009 ONWARDS): ESS EN HOUSE, GHOD DOD ROAD, SURAT - 395001; SURENDRANAGAR: IDBI BANK LTD., CMS DESK, GROUND FLOOR, MEGA MALL, NEAR MILAN CINEMA, SURENDRANAGAR - 363 002, GUJARAT ; THIRUVALLA: WARB-HA CENTRE RAMANCHIRA, M. C. ROAD TIRUVALLA - 689101; TIRUPUR: BALAMURUGAN COMPLEX 266, AVINASHI ROAD TIRUPUR - ; TRICHI: DUKES COMPLEX, 120, BHARATHIAR SALAI,CANTONMENT, TRICHY - 620001; VALLABH VIDYANAGAR: NANA BAZAR, VALLABH VIDYANAGAR - 388120; VAPI: C-1, ADVANCE COMPLEX, NATIONAL HIGHWAY NO. 8, NEAR HOTEL GREEN VIEW, P B 85, VAPI -396191.; VARANASI: ARIHANT COMPLEX, NAGAR NIGAM ROAD,SIGRA VARANASI - 221002; VIJAYAWADA: BSR PLAZA NR. MARIS STELLA COLLEGE,RING ROAD VIJAYAWADA - 520008; VISHAKHAPATNAM: BALAJI'S MANGALGIRI CHAMBERS, 9/29/6-

1,SIRIPURAM, VISHAKHAPATNAM - 530003; WARDHA: SAHU BLDG, ANAJ LINE, WARDHA - 442001;

KOTAK MAHINDRA BANK

AGRA: SHRIRAM HOSPITAL, M.G.ROAD, , AGRA, , 282003; AHMEDABAD: GROUND FLOOR,CHANDAN HOUSE, OPP. ABHIJEET III, , NEAR MITHAKALI SIX ROADS,NAVRANGPURA, , 380006; AHMEDNAGAR: GROUND FLOOR OF HOTEL OBEROI, NAGAR MANMAD ROAD, SAVEDI, AHMEDNAGAR, 414003; ALLAHABAD: 2. SARDAR PATEL MARG, CIVIL LINES, ALLAHABAD, 211001; AMRITSAR: 10 , KENNEDY AVENUE, THE MAIN MALL ROAD, AMRITSAR, 143001; ANAND: P.M.CHAMBERS, MOTA BAZAR, VALLAB VIDYA NAGAR, , 388120; ANKLESHWAR: SHOP # 11,12 , 12 A , NARMADA ARCADE, OLD NAITONAL HIGHWAY NO 8, 393002; AURANGABAD: CTS NO 12995 , KANDI TOWERS, NEAR ROKADIYA HANUMAN COLONY, JALNA ROAD, , 431001; BANGALORE: 10/7 , UMIYA LAND MARK, NEXT TO CHANCERY HOTEL, LAVELLE ROAD , 560001; BARBIL: GROUND & FIRST FLOOR, BARBIL TRADE CENTER, MAIN ROAD , NEAR KALI MANDIR, , 758035; BARDOLI: PITRU CHAYA, STATION ROAD, BARDOLI , , 394601; BARODA: PANORAMA BUILDING , , R.C. DUTT ROAD, ALKAPURI,, 390015; BHARUCH: SHOP NO G-10 ON GROUND FLOOR, SHOP NO 6,7,8,9,11, YASH KAMAL COMPLEX, LINKING ROAD CROSSING, 392001; BHAVNAGAR: BHAVNA CONSTRUCTION COMPANY, PLOT NO 2108 /A, G.R.STERLING CENTRE, WAGHWADI ROAD, , 364001; BHOPAL: 214, BHAGWAN COMPLEX,, ZONE 1 , M P NAGAR, BHOPAL, , 462016; BHUBANESHWAR: 184, GROUND FLOOR,, JANPATH , BHUBANESWAR, , 751001; BODELI: FIRST FLOOR, SHOP NO 9,10,11, GAJANAND PLAZA,, OPP S T DEPOT, HALOL RD., 39115; CHANDIGARH: SCO 153-154-155, MADHYA MARG, SECTOR 9 -C, 160009; CHENNAI: CAPITALE,GROUND FLOOR, , 555, ANNA SALAL,, CHENNAI,, 600018; COCHIN: GROUND FLOOR,, KUMARAPILLAI ESTATE, M G ROAD, 682031; COIMBATORE: 727, AVINASHI ROAD, SKANDA SQUARE, COIMBATORE, 641018; DAHANU: SHOP NO 2,3 & 4 , , FIRST FLOOR,JANARDHAN ARCADE MAIN ROAD,, DAHANU ROAD, 401602; DAHOD: GROUND FLOOR,CENTRAL PARK , DURGA MILLS COMPOUND , GADI ROAD, , 389151; DEESA: SHOP NO 63-66, ADITYA COMPLEX, NEAR JALARAM MANDIR, 385573; DHANBAD: GROUND FLOOR, WARD NO. 18,, RAMSON ARCADE, , SHASTRI NAGAR,, 826001; GANDHIDHAM: OFFICE NO -1, GROUND FLOOR, SINDHU - 1, SRC PLOT NO 309, GANDHIDHAM, , 370201; GURDASPUR: HOUSE NO 498 , WARD NO 6, GIAN SINGH TRANSPORTER, TIBRI ROAD, , 143521; GUWAHATI: 4TH FLOOR, GANAPATI ENCLAVE, G S ROAD, ULUVARI, OPP BURA SERVICE STATION, 781007; HIMMATNAGAR: GR FLOOR, DODIYA HOUSE, OPP GOVT GODOWN, NR.CIVIL CIRCLE, 383001; HYDERABAD: PAVANI JEWEL TOWER,, GROUND FLOOR,, SOMAJIGUDA,, 500089; INDORE: 580 , M.G.ROAD,, INDORE, INDORE, 452001; JAIPUR: 57, KRISHNA TOWER , , SARDAR PATEL MARG,, C-SCHEME, 302001; JALANDHAR: MIDAS CORPORATE PARK, G T ROAD, JALANDHAR, 144001; JAMSHEDPUR: GAYATRI ENCLAVE, , K. ROAD, S TOWN , BISTUPUR, , 831001; JODHPUR: BOMBAY MOTOR BUILDING , , BOMBAY MOTOR CIRCLE, 87/8-2, CHOPASANI ROAD, , 342003; JORHAT: DR KC DEY'S BUILDING, GAR ALI ROAD, JUNCTION OF RUPAHI ALI AND GAR ALI ROAD, 785001; KADI: 2, KUNAL COMPLEX , , OPP J.K PETROL PUMP, KADI , 382715;KANPUR: 17/03, THE MALL, MEGHDOOT HOTEL BUILDING, KANPUR, 208001; KAPURTHALA: GROUND FLOOR, SIMI PLAZA, PLOT NO 51 , MALL ROAD, KAPURTHALA, , 144601; KOLHAPUR: SHOP NO B4-B8, ROYAL PRESTIGE, SAI EXTENSION, CITY SURVEY NO 11127, E WARD, RAJA RAMPURI ROAD, , 416001; KOLKATA: APEEJAY HOUSE, 15,PARKSTREET , , KOLKATA, 700016; KOTTAYAM: CHERUKARA TOWERS, OPP TO COLLECTORATE, KOTTAYAM, 686001; LUCKNOW: 3GF, SPEED BUILDING, SHAHANAZAF ROAD, LUCKNOW, 226001; LUDHIANA: SCO 120 , , GROUND FLOOR, , FERROZE GANDHI MARKET, , 141001; MADURAI: 1-A, WEST PERUMAL MAISTRY STREET, MADURAI , 625001; MATHURA: GE TERA TOWERS (RIGHT PORTION),, PLOT NO. 217/371, BHUTESHWAR ROAD, MATHURA, 281004; MEERUT: 179/1, UNIVERSITY ROAD,, MANGAL PANDEY NAGAR, MEERUT. 250004; MEHSANA: RAJENDRA ESTATE, , OPP GAYATRI TEMPLE,, STATE HIGHWAY , , 384002; MORADABAD: SRI GANAPATI COMPLEX,, NEAR EKTA DWAR, OPP MISSION SCHOOL, CIVIL LINES, , 244001; MORBI: SHOP NO 5-8 , GROUND FLOOR, SILVER PLAZA, RAM CHOWK, SAVSAR PLOT, 363641; MUMBAI: 5 C / II, MITTAL COURT, 224, NARIMAN POINT, , MUMBAI, , 400001; MYSORE: PLOT NO 2912/1, KANTHARAJ URS ROAD, SARASWATIPURAM, , 570009; NAGPUR: GROUND FLOOR, 345, SHREE MOHINI COMPLEX , , KINGSWAY , 440001; NAKODAR: GROUND FLOOR, AMRIK CHAMBERS,, NURMAHAL ROAD, , 144040; NAMAKKAL: SKK COMPLEX,9-1 A & B, MOHANUR ROAD, NAMAKKAL, 637001; NASHIK: SHOP NO.1, PAYAS,, OPP B Y K COLLEGE,, THATTE NAGAR ROAD, , 422005; NAVSARI: UGF, PARADISE TOWERS, OPP. CIVIL HOSPITAL, STATION ROAD, , 396445; NEW DELHI: GROUND FLOOR, AMBADEEP, 14, K.G. MARG,, NEW DELHI-110001, 110001; PALANPUR: GROUND FLOOR, , AGRAWAL COMPLEX , PALACE ROAD, 385001; PANJIM: GROUND FLOOR, , HOTEL PARK PLAZA, OPP AZAD MAIDAN , , 403001; PATIALA: GROUND FLOOR, SCO 116-119, NEW LEELA BHAVAN , , 147001; PATNA: SHOP NO 3,4,5, AHMAD HUSAIN COMPLEX, EXHIBITION ROAD , GANDHI MAIDAN, 800001; PHAGWARA: UGF MILAP TOWER, G T ROAD, PHAGWARA , 144401; PUNE: BAKRE AVENUE, FP NO 226/3 , , BHANDARKAR ROAD, 411004; RAIPUR: CIVIL LINES, OPP RAJ BHAVAN, RAIPUR, 492002; RAJKOT: NATH COMPLEX, GROUND FLOOR, NEAR RACE COURSE, DR. YAGNIK ROAD, 360007; RAJPURA: D9,D10, CALIBER MARKET, PATIALA ROAD, , 140401; RUDRAPUR: COMMERCIAL PLOT NO. 4,, GND &1ST FLOOR AWAS VIKAS COLONY, NAINITAL ROAD, , 263153; SALEM: PLOT NO 12 , S NO 98, BHARATHI STREET, ALAGAPURAM, , 636001; SANGRUR: SCF 9-10, KAULA PARK, SANGRUR. 148001; SANKARI: 17-NEW EDAPPADI ROAD, SANKARI,, SANKARI,, 637 301 ; SILVASSA: SHOP NO 1 -5, ROHAN AVENUE, SILVASSA- VAPI MAIN ROAD, 396230;SURAT: GROUND FLOOR, KOTAK HOUSE, KG POINT, GHOD DOD ROAD, 395007; SURENDRANAGAR: 1ST FLOOR, PRANAV COMPLEX, NR.OLD VIJAY TRANSPORT, BUS STAND ROAD, , 363002; TARAPUR: SHOP NO 1 & 2 , SHIVKALA ARCADE, GROUND FLOOR, BOISAR - TARAPUR ROAD, BOISAR, 401501; TIRUPUR: PARK AVENUE, AVINASHI ROAD, , TIRUPUR, 641603; TRICHY: B-17,AISHWARYAM BUILDING, SASTHIRI ROAD, THILLAI NAGAR,, TRICHY, 620017; TRIVANDRUM: S I PROPERTIES, , GROUND FLOOR, WHITE HAVEN, VELLAYAMBALAM,, 695010; UDAIPUR: TRIMURTI HEIGHTS , 8-C BANK STREET , MADHUBAN, UDAIPUR, 313004; UNJHA: 2ND FLOOR, ABOVE BHOJANALAY, OPP AMC BUILDING, GUNJBAZAR , , 384170; VALSAD: SHOP NOS 3-6, SAI KEVAL, JALARAM ROAD , , 396001; VAPI: PLOT NO 5 AND 6, MAHALAXMI SOCIETY, VAPI-DAMAN ROAD, CHALA , , 396191; VARANASI: D-37/37, SPICE KCM CINEPLEX COMPLEX, GODOWLIA CHOWK , , 221001; VIJAYAWADA: 40-1-48/1 , M.G.ROAD, LABBIPET , , VIJAYAWADA, 520010; VIRAMGAM: SHOP 19-22, AKSHAR COMPLEX, MANDAL ROAD, , 382150; VISHAKHAPATNAM: THE LANDMARK - UNIT G-1, WALTAIR WARD , WARD NO 18, WALTAIR UPLANDS, 530003; VISNAGAR: 1ST FLOOR, RAJKAMAL COMPLEX, NEAR RAILWAY STATION, VISNAGAR, 384315; VYARA: C D HOUSE, , OPP SWAMINARAYAN TEMPLE,, VYARA , 394650;

STANDARD CHARTERED BANK

AHMEDABAD: ABHIJEET II, GROUND FLOOR MEETAKALI, 6TH ROAD, AHMEDABAD -380006; ALLAHABAD: 2 SARDAR PATEL MARG, CIVIL LINES, ALLAHABAD 211 001; AMRITSAR: GANDHI BAZAR ,THE MALL,POST BOX 3 AMRITSAR-143001; BANGALORE: 26TH FLOOR, WEST WING RAHEJA TOWER, M .G ROAD BANGLORE -560001; BHOPAL: GROUND FLOOR, NORTHERN WING, ALANKAR COMPLEX,PLOT NO.10,ZONE II,MP NAGAR ,BHOPAL-462011.; BHUBANESHWAR: PLOT NO 3, BAPUJI NAGAR, JANPATHBHUBANESHWAR 751 009; CHANDIGARH: SCO, 137-138 SECTOR -9C, MADHYA MARG CHANDIGARH.; CHENNAI: 19, RAJAJI SALAI CHENNAI 600001; COCHIN : XXIV/1633, KPK MENON ROAD WILLINGDON ISLAND, COCHIN- 682003; COIMBATORE: 509, D. B. ROAD R.S.PURAM COIMBATORE- 641 002.; GUWAHATI: G N BARDOLI ROAD AMBARI -GUWAHATI GUWAHATI-781001; HYDERABAD: 6-3 1090 RAJ BHAVAN ROAD SOMAJIGUDA, HYDERABAD 500082; INDORE: 21/1 DM TOWER ,RACE COURCE ROAD, INDORE 452001 ; JAIPUR: H8, SHOWROOM NO.1, BHAGWAT BHAVAN, MI ROAD, JAIPUR; JALLANDHAR: PLOT NO. 34, G. T. ROAD JALANDHAR. 144 001.; KANPUR: 16/105, M.G. MARG, KANPUR - 208 001; KOLKATA: 19 NETAJI SUBHAS ROAD KOLKATA 700001; LUCKNOW: 4 SHAHNAJAF ROAD LUCKNOW UP-226001; LUDHIANA: SCO 16-17, FERROZE GANDHI MARKET LUDHIANA PUNJAB- 141001; MUMBAI: 270 D.N.ROAD FORT MUMBAI 400001; NAGPUR: NARANG HOUSE, PALM ROAD, CIVIL LINE NAGPUR 440001; NEW DELHI: H2 CONNAUGHT CIRCLE NEW DELHI 110001; PATNA: BHAGWATI DWARAKA ARCADE, PLOT NO: 830 P, EXHIBITION ROAD, PATNA -800 001; PUNE: SHRIRANG HOUSE, 364-365, JUNGLEE MAHARAJ ROAD, SHIVAJI NAGAR, PUNE - 411 005; RAJKOT: BUSINESS EMPIRE, 5 JAGNATH PLOT, GYMKHANA ROADRAJKOT 360002; SURAT: C.K.TOWER,1ST FLOOR, NR.SARGAM SHOPPING CENTER, TOWARDS SURAT-DUMAS RD., PARLE POINT, SURAT -395007; VADODARA: GOKULESH, R C DUTT ROAD,VADODARA - 390 009

STATE BANK OF INDIA

AGRA: CHIPITOLA, AGRA-202 001; AHMEDABAD: PB NO.182, BHADRA,GUJARAT- 380001, ALLAHABAD: PB.NO.22, KUTCHERY RD, ALLHABAD, PIN 211002; AMRITSAR: TOWN HALL, AMRITSAR 143001; BANGALORE: PB NO.5310, ST. MARKS ROAD, PINCODE: 560001; BHAVNAGAR, MANGAL MAHAL, OPP. BARTON LIBRARY, DIUUAAN PARA ROAD, BHAVNAGAR-364001; BHOPAL: NEW MARKET BHOPAL, PINCODE: 462003; BHUBANESHWAR: PB NO.14, NEW CAPITAL P.O., DISTRICT: KHURDA, ORISSA, PINCODE: 380001; BOKARO STEEL CITY: CITY CENTRE, SECTOR-4 BOKARO-827004; CHANDIGARH: SECTOR 17 CHANDIGARH PUNJAB, CHANDIGARH, PINCODE: 160017; CHENNAI: PB NO.16, 6 &7 NORTH BEACH ROAD, DISTRICT: CHENNAI CITY, TAMIL NADU PINCODE: 600001; COIMBATORE : BANK ROAD, PB. NO.3860, COIMBATORE, DISTRICT: COIMBATORE, TAMIL NADU 462003; DAVANGERE: 44, DSC AVENUE, DEVANGERE 577002; DEHRADUN: 4, CONVENT ROAD, DEHRADUN UTTAR PRADESH PIN COED : 248001; ERNAKULAM: PB.NO.2503, SHANMUGHAM ROAD, ERNAKULAM KERALA PINCODE 682011.; GUNTUR: KANNADRITHOTA, GUNTUR - 522004; GUWAHATI POST BAG NO. 36, DIST KAMRUP, ASSAM, PIN-781001; GWALIOR: PB.NO.12, JIWAJI CHOWK, GWALIOR PINCODE: 474001; HUBLI: KESHVAPURA HUBLI PB. NO. 7 PIN - 580023; HYDERABAD : PB NO.10, BANK STREET, DISTRICT: HYDERABAD ANDHRA PRADESH PINCODE: 500195; INDORE: G.P.O. MAIN BRANCH, A.B. ROAD, INDORE DISTRICT: INDORE M. PRADESH PINCODE: 452001; JAIPUR: PB. NO. 72, JAIPUR CITY, DISTRICT : JAIPUR, RAJASTHAN PINCODE : 302001; JALANDHAR : CIVIL LINES, PB. NO. 1 JALANDHAR DIST. PUNJAB- 144001.; JAMNAGAR: NEWSUPER MARKET, PB.NO.535, DISTRICT : JAMNAGAR GUJARAT PINCODE: 361001; JAMSHEDPUR : JAMSHEDPUR (96) DISTRICT: SINGHBHUM (E) BIHAR PINCODE: 831001.; JODHPUR JODHPUR RAJASTHAN, DISTRICT JODHPUR, RAJASTHAN PINCODE 342001; KANPUR: THE MALL, PB. NO. 17, DISTRICT : KANPUR UTTAR PRADESH PINCODE : 208001; KOLKATA : PB NO.110.1, STRAND ROAD, KOLKATA, WEST BENGAL PINCODE: 700 001; LUCKNOW : MOTI MAHAL MARG, LUCKNOW 226001; LUDHIANA: PB.NO.4 DISTRICT: PUNJAB PUNJAB PINCODE: 141001.; MADURAI : SANGAM TOWERS, WEST VELI STREET, MADURAI-625001; MANGALORE : PB.NO. 90, DISTRICT: DAKSHINA KANNAD KARNATAKA PINCODE: 575001; MATHURA : MAIN BRANCH DIST. MATHURA PIN-281001; MEERUT CANT: ROORKEEROAD DISTRICT: MEERUT UTTAR PRADESH PINCODE: 250002; MUMBAI: NI&SS DIV B S MARG, FORT MUMBAI PINCODE : 400023; MYSORE: NEW SAYAJI RAO ROAD, MYSORE 570 024; NAGPUR: PB NO.37, KINGSWAY NAGPUR, DISTRICT: NAGPUR MAHARASHTRA PINCODE: 440001; NASIK : PB.NO.112, NASIK, DISTRICT: NASIK MAHARASHTRA PINCODE: 422002; NEW DELHI : PB NO.430, 11, PARLIAMENT STREET, DISTRICT: NEW DELHI HARYANA PINCODE: 110 001 ; PANJIM : PANAJI GOA,18TH JANE RD PB NO.1, DISTRICT GOA PINCODE: 403001; PATNA : WEST GANDHI MAIDAN, PATNA-800001; PUNE : PB. NO.6 PUNE,MAHARASHTRA,PIN-411001; RAIPUR : JAI STAMBH CHAUK, PB. NO 29/61, RAIPUR, DIST - RAIPUR, STATE CHATTISGARH, PIN - 492001.; RAJKOT: PB. NO.13, DISTRICT RAJKOT, GUJARAT PINCODE 360001; RANCHI : KATCHERY ROAD RANCHI-834001; ROURKELA: PB-53 BIRSA CHAUK,DIST.SURENDRAGARDH, PIN:769011; SALEM : SALEM, DIST - SALEM, TAMILNADU-636001; SECUNDRABAD: 1-1-78, PATNY CIRCLE, ADJ. GENERAL POST OFFICE, SECUNDRABAD, DIST HYDERABAD, STATE A. P. PIN 500 003.; SURAT : PB.NO.1, CHOWK BAZAR, SURAT DISTRICT SURAT GUJARAT PINCODE 395001; TRICHUR : ROUND EAST DHRMODAYAM BUILDING THRISSUR-680001; TRICHY : MACDONALD RD. TIRUCHIRAPALLI, DIST - TIRUCHIRAPALLI, STATE - TAMILNADU PIN - 620001; TRIVANDRUM: PB. NO.14, M.G.ROAD; THIRUVANANTHI-PURAM : THIRUVANANTHAPURAM, KERALA PINCODE: 695001; VADODARA 0324: PB NO.94, PANI GATE RD. OPP. JAMNABAI H.DISTRICT: VADODARA GUJARAT PINCODE: 390017; VARANASI (0201): VARANASI - 221002, DIST- VARANASI, U.P.; VIJAYAWADA(0948): B R P ROAD VIJAYAWADA PIN-520001, A.P.; VISAKHAPATNAM: DISTRICT: VISAKHAPATNAM, NEAR OLD POST OFFICE ANDHRA PRADESH PINCODE: 530001