

INSTRUCTIONS
(For filling up the Application Form)

1. General Instructions:

- (a) Please read the Key Information Memorandum and the Offer Document containing the terms of offer carefully before investing. In the offer document your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who cant invest" and "Important note on antimoney laundering, KYC & investor protection".
- (b) 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.
- (c) Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- (d) Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- (e) Following documents are to be submitted by a company, body corporate, eligible institutions, society, trusts, partnership or other eligible non-individual applicants who apply in the scheme:
- (i) Certified true copy of resolution or authority to make the application.
- (ii) For Trust/Fund, certified true copy of the resolution from the Trustees authorizing such investments.
- (iii) The officials should sign the application under their official seal and designation.

2. Applicant Information

- (a) Name should be given in full without any abbreviations. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
- (b) Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Date of birth is mandatory in case of a minor.
- (c) Name of the Contact Person, email and Telephone no. should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
- (d) Your complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/ FIIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI resident in any Financial Action Task Force non-compliant countries or territories (as on October 13, 2006 there are no countries as non co-operative, this list may change from time to time) cannot invest in scheme.
- (e) Please fill in your date of birth as this may be required for validating your identity for certain transactions/communications.
- (f) If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
- (g) PAN (Permanent Account Number): As per SEBI Guidelines and Section 114 (B) of Income tax Act, 1962 it is mandatory to provide each applicant's (and all applicants in case of more than one applicant) Permanent Account Number (PAN) allotted by the Income Tax Authorities, if the total amount of investment is Rs. 50,000/- or more. To verify the PAN, please attach a self attested photocopy of the PAN card / PAN Allotment letter / Assessment Order/ Refund cheque from the Income Tax Department where PAN is mentioned.

If the investment is in the name of minor the PAN of the minor or parent/guardian who represents the minor should be quoted / submitted.

In case PAN is not allotted/ not applied for, a declaration in Form 60 or 61 in duplicate, duly supported with a proof of address should be furnished alongwith the Application Form. If these are not provided the application will be rejected.

3. Bank Account Details

As per SEBI Guidelines, it is mandatory for the Sole/First Applicant to provide the bank account details in the application form.

Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

To enable verification of the bank mandate



Application Form

New Fund Offer Opens on : July 09, 2007
 New Fund Offer Closes on : July 19, 2007
 Scheme re-opens for continuous sale and repurchase on or before : August 04, 2007



Application No. G

Please read the instructions carefully, before filling up the application. (All columns marked * are mandatory)

Name & Broker Code / ARN	Sub-Broker / Sub Agent Code	Date & Time of Receipt	Serial No.
ARN - 0018			

Existing Folio Number, if any / If you are making a purchase in an existing folio, please mention the folio number and the Applicant information (Point no. 1). Please note that the applicant details and mode of holding will be as per the existing folio.

1. APPLICANT INFORMATION (Refer Instruction No. 2) *

Name of Sole / First Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth* D D M M Y Y Y Y
Name of Parent / Guardian in case of Minor / or Contact Person for Non-Individual applicants <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Relation with Minor/Designation
Name of 2nd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth* D D M M Y Y Y Y
Name of 3rd applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth* D D M M Y Y Y Y

2. MODE OF HOLDING (Please ✓) OCCUPATION (Please ✓) STATUS/CATEGORY (Please ✓)

<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Any one or survivor(s)	<input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> PSU / Govt. Employee <input type="checkbox"/> Others (pl. specify)	<input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> (pl. specify)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> On behalf of minor <input type="checkbox"/> HUF <input type="checkbox"/> Company <input type="checkbox"/> AOP/BOI	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> Proprietorship Firm <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society	<input type="checkbox"/> NRI <input type="checkbox"/> FII's <input type="checkbox"/> Others (pl. specify)
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3. CONTACT DETAILS OF FIRST / SOLE APPLICANT *

Mailing Address* [Please provide complete address. P.O. Box alone may not be adequate]

Add 1

Add 2

City Pin

District State

Overseas Address* (Mandatory for NRI / FII Applicants) Address for Correspondence (for NRI Applicants only) Indian Overseas

City Country Zip

*Document Proof of Foreign Address to be provided. Self Certified Copy of Bank Account Statement / Passbook will serve as Proof of Address. In case the documents are in foreign language, the same to be translated to English and certified by Govt. Authority in country of residence or the Indian Embassy.

Tel. STD Code Off. Res. Fax Mob.

4. E-MAIL COMMUNICATION / INTERNET SERVICES

Email Address

I/We wish to receive the following on email Account statement Annual Report Other information.

I would like to receive a PIN form to view this account on the internet (Please ✓)

5. Mandatory PAN (Refer Instruction No. 2) Know Your Customer (KYC) above Rs. 50,000 (Refer Instruction No. 11)

	PAN (Refer Instruction No. 2)	Know Your Customer (KYC) above Rs. 50,000 (Refer Instruction No. 11)	
		Applicant	POA Holder / Guardian
1st applicant/Minor	Attached: <input type="checkbox"/> PAN Proof <input type="checkbox"/> Form 60/61	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>
2nd applicant	Attached: <input type="checkbox"/> PAN Proof <input type="checkbox"/> Form 60/61	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>
3rd applicant	Attached: <input type="checkbox"/> PAN Proof <input type="checkbox"/> Form 60/61	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>	KYC compliant <input type="checkbox"/> Proof attached <input type="checkbox"/>

LOTUS INDIA GROWTH FUND
Open Ended Diversified Equity Scheme

Application No. G

ACKNOWLEDGEMENT	Received from : Mr./Ms. <input type="text"/>	Scheme Name: Lotus India Growth Fund	Amount Paid (Rs.)	Cheque/DD details	Counter Sign
	<input type="checkbox"/> Dividend Option <input type="radio"/> Reinvestment	<input type="radio"/> Payout	Rs. (in Figures) <input type="text"/>	Cheque/DD No. <input type="text"/>	
	<input type="checkbox"/> Growth Option		Rs. (in Words) <input type="text"/>	Dated <input type="text"/>	
	Pin Code <input type="text"/>			Bank & Branch <input type="text"/>	

details and ensure expeditious clearing, the 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided. The AMC may ask for a copy of a cancelled cheque to verify these details.

4. Investment Details

Applicants should indicate the Option (Dividend/Growth) for which the application is made. In case applicants wish to opt for both the Options, separate Application form will have to be filled. If no indication is given for the investment, the default option will be Dividend Reinvestment.

5. Mode of Payment

- (a) During NFO, applications can be submitted at the AMC's designated collection centers as appended in the KIM whereas on an ongoing basis applications can be submitted at the Official Point of Acceptance of the AMC / Registrar.
- (b) Payment should be made by way of a single cheque / demand draft (multiple cheques will not be accepted) and must be payable locally at the designated collection centres where the application is lodged. The cheque / demand draft should be drawn favoring "Lotus India Growth Fund" and crossed "Account Payee Only". Please mention the application sr. no. and applicant's name on the reverse of the Cheque/ Draft tendered with the application.

*Investors residing in centers, where the Lotus India Customer Service Centers are not located, are requested to make payment by demand drafts payable at the Center where the application is to be lodged. Bank charges incurred on above demand drafts will be borne by the Scheme. For the purpose of reimbursement, the Demand Draft charges announced by the State Bank of India, from time to time shall be considered as standard. The Scheme will not reimburse Demand Draft charges where

the Demand Draft amount exceeds Rs.50,000/- for purchase of units. The Fund/AMC will not entertain any request for refund of demand draft charges. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

- (c) Outstation Cheques or Outstation Drafts / Cash / Money Order / Postal Order / Post dated Cheques will not be accepted.
- (d) The Fund is not obliged to represent dishonoured cheque or inform the investor/investor's agent about it.
- (e) NRI / FII / PIO Investors:

Repatriation Basis

Payments by NRIs / Persons of Indian Origin (PIO) residing abroad/FII may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/FCNR account payable at par and payable at the cities where the Official Point of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit / Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate / FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

Non Repatriation Basis

NRIs or people of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques/demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

KEY INFORMATION MEMORANDUM

LOTUS INDIA GROWTH FUND

(Open Ended Diversified Equity Scheme)

(Offer for Units at Rs. 10 Per Unit for Cash plus applicable entry load during the New Fund Offer and at applicable NAV plus applicable entry load thereafter.)

Initial Offer Opens on	: July 09, 2007
Initial Offer Closes On	: July 19, 2007
Scheme re-opens for continuous sale and repurchase on or before	: August 04, 2007

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, 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.lotusindiaamc.com.

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

Name of Scheme

Lotus India Growth Fund

Type of Scheme

An Open Ended Diversified Equity Scheme

Investment Objective

The investment objective of the Scheme is to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities. However, there can be no assurance that the objectives of the scheme will be achieved.

Asset Allocation Pattern

Instrument	% to the Portfolio	Risk
Equity and Equity related instruments*	65-100%	High
Debt & Money Market instruments*	0-35%	Low to Medium

*Debt instruments may include securitised debt (excluding foreign securitised debt) upto 35% of the net assets.

*Maximum exposure to derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from time to time

Risk Profile of the Scheme

Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.

Plans & Option

• Growth Option • Dividend Option. Dividend Option offers Dividend Payout and Dividend Re-investment facilities

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

Cut-off Time and Applicable NAV

The Cut-off time for the Scheme is 3 p.m., and the Applicable NAV will be as under:

For Purchase

- In respect of valid Purchase (alongwith necessary documents) applications accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received up to 3 p.m. on a Business Day, the NAV of the day of receipt of application will be applicable.
- In respect of valid Purchase (alongwith necessary documents) applications accepted at an Official Point of Acceptance alongwith a local cheque or demand draft payable at par at the place where it is received after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
- In respect of valid Purchase (alongwith necessary documents) applications accepted at an Official Point of Acceptance alongwith an outstation cheque or demand draft which is not payable at par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited.

Payments by Stock invest, Cash, Postal Orders, money orders, outstation cheques and outstation drafts will not be accepted.

For Redemption

- In respect of valid Redemption applications accepted at an Official Point of Acceptance up to 3 p.m. on a Business Day, the closing NAV of the day of receipt of application will be applicable.
- In respect of valid Redemption applications accepted at an Official Point of Acceptance after 3 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.

For Switches

Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the Offer Document as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.

Minimum Application Amount / Number of units

Purchase	Additional Purchase	Redemption
Rs. 5000/- per application & in multiples of Re.1/- thereafter	Rs. 1000/- per application & in multiples of Re.1/- thereafter	Rs. 1,000/- or 100 units

Dispatch of Repurchase (redemption) proceeds

Within 10 working days of receipt of the redemption request at the official points of acceptance of Lotus India Mutual Fund.

Benchmark Index

BSE 100

Dividend Policy

The Trustee may decide to distribute by way of dividend, the surplus by way of realised profit, dividends and interest, net of losses, expenses and taxes, if any, to Unit Holders in the dividend option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regard to availability and adequacy, rate, timing and frequency of distribution shall be final. The dividend will be due to only those Unit Holders whose names appear in the register of Unit Holders in the Dividend option of the Scheme on the record date which will be announced in advance. The Unit Holders have the option of receiving the dividend or reinvesting the same. The dividend will be reinvested at the Applicable NAV of the immediately following Business Day.

The AMC shall dispatch to the Unit Holders, the dividend warrants within 30 days of the date of declaration of dividend.

Name of the Fund Manager

Mr. Tridib Pathak

Name of Trustee Company

Lotus India Trustee Company Private Limited

Performance of similar scheme

	Since inception
Lotus India Tax Plan (Growth)	2.90%
BSE 100	4.56%
Lotus India Contra Fund (Growth)	5.30%
BSE 500	10.12%

Past performance may or may not be sustained in future. Returns are calculated on the basis of NAV of Rs. 10.29 of LITP (Growth) as on June 15, 2007 and NAV of Rs. 10.53 of LICF (Growth) as on June 15, 2007. Compounded Annualized Returns have not been shown as the above schemes have not completed one year since their launch/allotment. For this purpose inception date is deemed to be the date of allotment, i.e. December 29, 2006 for Lotus India Tax Plan & April 11, 2007 for Lotus India Contra Fund.

Expenses of the Scheme

Initial Issue Expenses: As per SEBI Regulations, initial issue expenses cannot be charged to the scheme.

Recurring Expenses: Maximum recurring expenses to be charged to the scheme

Average daily net assets	First 100 Crs	Next 300 Crs	Next 300 Crs	Balance Assets
Maximum, as a% of Average daily net assets	2.50%	2.25%	2.00%	1.75%

Load Structure

During New Fund Offer and ongoing offer period:

Entry Load:

Where purchase amount is less than Rs. 5 Crores	2.25%
Where purchase amount is equal to or greater than Rs. 5 Crores	Nil
Where Units are allotted upon reinvestment of Dividends	Nil
Where the investor is a Fund-of-Funds, as defined under SEBI Regulations, 1996	Nil

Exit Load:

if redeemed on or before the expiry of 6 months from the date of allotment	1.00%
if redeemed after 6 months and on or before the expiry of 1 year from the date of allotment	0.60%
if redeemed after the expiry of 1 year from the date of allotment	Nil
For redemption, where the initial purchase is equal to or greater than Rs. 5 Crores	Nil
A switch-out or a withdrawal under SWP may also attract an Exit Load like any Redemption.	

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.lotusindiaamc.com and www.amfiindia.com

For Investor Grievances, Please Contact

Name and Address of the Registrar Computer Age Management Services (Pvt) Limited 514A, Sathy Road, Ganapathy, Coimbatore 641006. E-mail: enq_z@camsonline.com	Name & Address of Lotus India Mutual Fund Ms. Malati Majumdar Lotus India AMC Pvt. Ltd. 6th Floor, Chandermukhi, Nariman Point, Mumbai- 400 021. Tel: +91 22 6747 4444, Fax: +91 22 6747 4455 E-mail: service@lotusindiaamc.com
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Unitholder's Information

Account Statement will be sent by ordinary post/courier/electronic mail to each unit holder, stating the transaction details not later than 30 days from closure of NFO period/date of acceptance of valid application form/transaction slip.

An abridged scheme-wise annual report of the scheme shall be mailed to the unit holders not later than six months from the date of closure of the relevant accounting year (March 31).

Half yearly (March 31 and Sept 30) portfolio details, in the prescribed format, shall also be disclosed either by publishing it in the newspaper or by sending it to the unitholder within one month from the end of each half year end and the same shall also be displayed on the website : www.lotusindiaamc.com.

The KIM is dated June 19, 2007

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

The information set out below outlines the tax implications with respect to the Unit holders of the Scheme and with respect to the Mutual Fund and is based on relevant provisions of the Indian Income Tax Act, 1961 and Wealth Tax Act, 1957 (collectively known as "the relevant provisions"), and prevailing as on June 18, 2007.

Price Waterhouse does not make any representation on the procedures for ascertaining the tax implications nor do they make any representations regarding any legal interpretations. Further, except for the above procedure, Price Waterhouse has not performed any other services in connection with any other data or information included in the Offer Document

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IN VIEW OF THE INDIVIDUAL NATURE OF TAX IMPLICATIONS, EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX ADVISER WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.

A. For the Mutual Fund

- Income from Mutual Fund received by Unitholders would be tax free in the hands of the Unitholders as per the provisions of section 10(35) of the Income-Tax Act, 1961 (the Act).
- The characterization of gains/losses arising from sale / transfer of units as capital gains or business income would depend on the classification of the said units by the unit holder. It would depend on whether the unit holder has classified such units as capital assets or as stock in trade.
- Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less, the same is treated as a short term capital asset.
- Taxation of Long Term Capital Gains
Under Section 112 of the Act, capital gains arising on the transfer of long term capital assets are subject to tax at the rate of 20%. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and indexed cost of acquisition of the unit from the sale consideration. Further, the maximum tax payable on long term capital gains on such units is restricted to 10% of capital gains calculated without indexation of the cost of acquisition.
However, as per section 10(38) of the Act, long term capital gain arising from the sale of a unit of an equity oriented fund is exempt from tax. In such cases, at the time of sale of units (redemption) the unit holder will have to pay a Securities Transaction Tax (STT) of 0.25% of the sale / redemption value.

The income by way of long term capital gains of a company would be taken into account in computing the book profits and Minimum Alternate Tax payable, if any, u/s 115JB of the Act (irrespective of whether it is exempt u/s 10(38)).

Further, in case of an individual or HUF being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax (i.e. Rs. 110,000 in case of all individuals, to Rs. 145,000 in case of women and to Rs.195,000 in case of senior citizens), the long term capital gains shall be reduced to the extent of the shortfall and only the balance long term capital gains will be subject to the flat rate of taxation.

5. Taxation of Short Term Capital Gains

Short term capital gains arising to a unit holder will be taxed at the normal rate applicable to that unit holder as per the provisions of the Act. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and cost of acquisition of the unit from the sale consideration. The taxable total income and the tax payable arising from short term capital gains shall be computed in accordance with the tax rates applicable to the investor.

However, as per section 111A of the Act, short term capital gain arising from the sale of a unit of an equity oriented fund is taxable at the rate of 10%. The provisions related to minimum amount not chargeable to tax, surcharge and education cess described at clause 4 above will also apply to such short-term capital gains. In such cases, at the time of sale of units (redemption) the unit holder will have to pay STT of 0.25% of the sale / redemption value.

6. For the purposes of point 4 and 5 above,

- An 'equity oriented fund' is a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund.
In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,000,000 a surcharge of 10%, in the case of domestic companies, where the income exceeds Rs. 10,000,000 a surcharge of 10%; in case of foreign companies, where the income exceeds Rs. 10,000,000 a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10%, of such tax liability is also payable. A 3% education cess (inclusive of 1% of an additional cess for Secondary and Higher Education) on total income tax (including surcharge) is payable by all categories of taxpayers.
- The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. Further, as the long-term capital gains on sale of units of equity oriented fund are exempt from tax the losses from such units may not be allowed to be set off against other gains
- Terms of the provisions of section 80C of the Act, an Individual or a HUF is entitled to claim a deduction for investments made in specified securities etc. up to a maximum amount of Rs. 100,000. Subscription to any units of any Mutual Fund notified under clause (23D) of section 10 of the Act or from the Administrator or the specified company under any plan formulated in accordance

with such scheme as the Central Government may, by notification in the Official Gazette, specify in this behalf, qualify for deduction under section 80C of the Act.

The Central Government has notified the Equity Linked Savings Scheme, 2005 (ELSS, 2005) in this regard vide Notification No. 226 dated November 3, 2005 as amended by Notification No. 259 dated December 13, 2005.

The investors would be entitled to the benefit under section 80C of the Act for investments made under such schemes of the Fund, which are in accordance with ELSS 2005, subject to the aggregate limit of Rs.100,000 provided under section 80C of the Act.

9. Where a person buys any units within a period of three months before the record date and sells such units within nine months after such date, the dividend income on such units being exempt from tax, then the capital loss, if any, on such sale to the extent of dividend income cannot be set off against other gains.

10. Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of acquisition of the bonus units.

11. However, in cases which are not covered by clause 10 above, the cost of acquisition of bonus units for the investors would be NIL, as provided by section 55(2) of the Act.

12. The long term capital gains on transfer of units would be exempt from tax under Section 54EC of the Act, subject to fulfillment of certain conditions specified in the section. This section requires investments in specified bonds. However, if the amount invested is less than the capital gains realized, only proportionate capital gains would be exempt from tax.

13. Where the units are treated as stock in trade and the profits arising from the sale of units are taxed under the head 'Profits & Gains of business or profession', the STT paid by the unit holder would not be allowed as deduction in computing the total income u/s 40(a)(ib) of the Act. However, in such a case, an amount equal to the STT paid by the unitholder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act. Similarly, no deduction would be allowed for STT while calculating capital gains.

14. No deduction of tax at source shall be made from income credited or paid by a mutual fund to a Unit holder.

15. As per circular no. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.

Under Section 195 of the Act in case of schemes other than equity oriented scheme, the Mutual Fund is required to deduct tax at source at the rate of 20% on any long-term capital gains arising from units chargeable to tax if the payee Unitholder is a non-resident. In respect to short-term capital gains, tax is required to be deducted at source at the rate of 30% if the payee Unitholder is a non-resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company in case of schemes other than equity oriented scheme.

However, with respect to short-term capital gains arising from sale of equity oriented schemes, tax is required to be deducted at the rate of 10%. No deduction of tax is required to be made from long term capital gains arising to non residents from sale of units of equity oriented schemes.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,000,000 a surcharge of 10%, in the case of domestic companies, where the income exceeds Rs. 10,000,000 a surcharge of 10%; in case of foreign companies, where the income exceeds Rs. 10,000,000 a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10%, of such tax liability is also payable. A 3% education cess (inclusive of 1% of an additional cess for Secondary and Higher Education) on total income tax (including surcharge) is payable by all categories of taxpayers.

16. Under section 196D of the Act, no tax is required to be deducted at source on income by way of capital gains earned by a Foreign Institutional Investor (FII).

17. As per circular no. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide to the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

18. Mutual Fund units are exempt from wealth tax.

B. For the Mutual Fund

- Lotus India Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under Section 10(23D) of the Act. Accordingly, its entire income is exempt from tax.
- Mutual Funds (other than equity oriented funds) are required to pay dividend distribution tax at the rate of 14.1625%, in the case of distributions to individuals and HUFs. An increased rate of 22.66% is applicable for distributions made to persons other than an individual or a HUF.
- Mutual Funds which are 'Money Market Mutual Fund' or 'Liquid Fund' are required to pay dividend distribution tax at the rate of 20.25% (including surcharge @10%, education cess @2% and Secondary and higher education cess at the rate of 1%).

1. Money market mutual fund means a money market mutual fund as defined in sub-clause (p) of clause 2 of the SEBI (Mutual Funds) Regulations, 1996.
2. "Liquid fund" means a scheme or plan of a mutual fund which is classified by the SEBI as a liquid fund in accordance with the guidelines issued by it in this behalf under the SEBI Act, 1992 or regulations made thereunder.

HDFC BANK LOCATIONS

Agra Shop No F3,F3-A 1st Floor, Friend's Plaza , Sanjay Place , Agra – 282 002 Tel: 0562-3052011 / 3052013 /3052016 **Ahmedabad** HDFC Bank House Near Mithakail Six Roads Navrangpura, **Ahmedabad** – 380 009 Tel: 079 -55217163 / 55217184
Ajmer AMC No - 13/10 & 14/10 Near Suchma Kendra, Adajant To Swami Complex **Ajmer** – 305 001 Tel: 0145-5100123 **Allahabad** 54/1 S. P. Marg Civil Lines **Allahabad** – 211 003 Tel: 0532-2260049 **Amritsar** 1st Floor, R.S Towers Hall Bazar **Amritsar** – 143 001 Tel: 0183 - 3018604 **Anand** 1st Floor, Sanket Towers Opp Anand Arts College, Grid Road **Anand** – 388 001 Tel: 02692-573195 **Asansol** CMS Dept P C Chatterjee Market , G.T Road , Rambhandu Tala **Asansol** – 713 303 Tel: 0341-2214848 **Aurangabad** Shivani Chambers Manjeet Nagar, Jauna Road, Opp Akashwani **Aurangabad** – 431 001 Tel: (0240)2362042/47 **Bangalore** No 8 / 24 Salco Centre Richmond Road **Bangalore** – 560 025 Tel: 080-4126685 **Baroda** 5th Floor , Midway Heights Next To Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirli Mandir, Near Kala Ghoda, Raopura **Baroda** – 390 001 Tel: 0265-5585516, **Belgaum** 48/30 + 28 A Opp District Hospital Dr Ambedkar Road **Belgaum** – 590 002 Tel: 2404411/15 **Bhavnagar** Gopi Akrash Opp Taktsheshwar Post Office Bhandra Nagar , Tel: (0278) 5540340 **Bhilai** Wholesale Banking Operations Chhauen Estate, G.E. Road **Bhilai** – 490023, Tel: 0788-0662729 **Bhopal** E - 1/57, Arera Colony **Bhopal** – 462 016 Tel: 0755-2461145(direct), Board-5281616, 5276007, 5276008. **Bhubaneswar** Junction Of Janpath & Gandhi Marg Hotel Jalaji Complex, Khavelanagar, Unit - III, Master Canteen Square **Bhubaneswar** – 751 001 Tel: 0674-240096/95 **Bokaro** B-9 City Centre, Sector IV, B - 9, City Centre, Sector IV, Bokaro Steel City **Bokaro** – 827 004 Tel: 06542-232786/87/88 **Calicut** Malabar Palace G. H Road **Calicut** – 673 001 Tel: 0495-2727759 **Chandigarh** SCO 371/372 Sector 35 - B **Chandigarh** – 160 034 Tel: 0172-2711285/5088303 **Chennai** 1st - B Anna Salai Mariam Centre **Chennai** – 600 002 Tel: 044-28420870 / 76 : Extn : 203 / 204 **Cochin** 2nd Floor, Elmar Square, M.G Road M.G Road, Ravipuram **Cochin** – 682 016 Tel: 0484-2359436 **Coimbatore** 1635 Classic Tower Trichy Road **Coimbatore** – 641 018 Tel: 0422-2302630/46/2303300 **Cuttack** Bajrakali Road Srik Ram Place – 753 001 Tel: 0671-2332744/33/22/11 **Dehradun** 56, Rajpur Road Uttaranchal **Dehradun** – 248 001 Tel: 0135-2745295 **Delhi** Fligoes - 1st Floor Kailash Building, 26 K G Marg **New Delhi** – 110 001 Tel: 011-61699406 / 41699418 **Dhanbad** Dr Cinnam Plaza, 1st Floor Bank More **Dhanbad** – 826 001 Tel: (0326) 2308831 **Durgapur** At Road & 103, City Centre Bengal Shristi Complex, City Centre, Durgapur Road **Durgapur** – 713 216 Tel: 0343- 2549962- 65 **Erode** 456 Brough Road **Erode** – 638 001 Tel: (95424) - 2261287 / 2268522 - Extn 0424 **Gorakhpur** CMS Dept, Prahlad Rai Trade Centre Ayodhya Crossing, Bank Road **Gorakhpur** – 273 001 Tel: (0551) -2342612 **Gurgaon** DLF-Gurgaon, A-12, The Shopping Mall, DLF Outab Enclave Phase 1, **Gurgaon** – 122001 **Guwahati** House No 126, Opp Times Of India Bhanganagar **Guwahati** – 781 005 Tel: 0361-2461082 (D), 74/80/81 **Gwalior** Block G1, Plot No . 43 Anand Deep Building, City Centre **Gwalior** – 474 011 Tel: 0751 4015007 **Hubli** T B Revankar Complex Vivekanand Hospital Road **Hubli** – 580 029 Tel: 0836-2217084 **Hyderabad** 6-1-73 3rd Floor Saheed Plaza Lakadikapul **Hyderabad** – 500 004 Tel: 040-5566821/ 5563066 / 3234742/3 3234741/2 **Indore** 3 Rd Floor, 9/1A, U.V. House South Tukonji **Indore** – 452 001 Tel: 0731- 5201919/5077794 / 5077793 / 5200043 **Jaipur** 1st Floor, O - 10, Ashok Marg Ahimsa Circle, C Scheme **Jaipur** – 302 001 Tel: 0145-5593966 **Jalandhar** 911, Near Narinder Cinema G T Road **Jalandhar** – 144 001 Tel: 0181-5071644 **Jamnagar** Plot No 6, Park Colony St Anns School, Bedi Bunder Road **Jamnagar** – 361 008 Tel: 0288 - 2626035, 0288-3112594 **Jamshedpur** C/O Mithila Motors Ltd Near Ram Mandir, Bisrampur **Jamshedpur** – 831 001 Tel: 0657-2560606 / 2756066 **Jodhpur** Plot No 57 / B 9th Chopasani Road **Jodhpur** – 342 003 Tel: 0291-5106400 / 5106100 / 5106200 / 5106300 Extn 100 / 110 **Kanpur** Navin Market Branch 15/46 Civil Lines **Kanpur** – 280 001 Tel: 0512-3018052 **Kota** Show Room No 13 - 14 Main Jhalawar Road **Kota** – 324 007 Tel: 0744-2390485 (D), 9829 230 **Kolkata** Abhishaha II, 6 1st Floor, 6 Royd Street **Kolkata** – 700 016 Tel: 033-2227360-65,2227 3761 **Lucknow** Pranay Tower Darbari Lal Sharma Marg Beside Pralitha Cinema **Lucknow** – 226 001 Tel: 0522-3019124-27/3919811 / 3919813/3019132/3019136 /3019140 **Ludhiana** CMS Dept, 5th Floor Mall Road **Ludhiana** – 141 001 Tel: 0181- 2422344 / 5021699 **Madurai** 7 - A, West Vell Street Opp Railway Station **Madurai** – 625 001 Tel: 0452-2350707 **Mangalore** No.10 Towers Kadri **Mangalore** – 575 002 Tel: 0824 - 2225405/2225410 **Mathura** CMS Dept, Opp BSA College Gausaha Road **Mathura** – 281 001 Tel: 0565-2463805 / 2463808 **Meerut** 381 Western Kachery Road **Meerut** – 250 001 Tel: 0121-2666080/2665799 **Moradabad** Chhadha Shopping Complex GMD Road **Moradabad** – 244 001 Tel: 0591- 2310508 / 09 **Mumbai** (Fort) Maneckjiwadia Building Nanik Motwani Marg **Mumbai** – 400 023 Tel: 022 - 56573651 / 56573669 / 22679947 / 22679947 / 22693329 **Mumbai** (Thane) Sharad Kunj, Dr. Moos Road, Talao Pali, Thane (W) **Muzaffarpur** Above Maruti Showroom Choti Saria Ganj **Muzaffarpur** – 842 001 Tel: 0621-2241638 **Mysore** Nageetha Complex Vishwamawana Double Road, Saraswathi Puram **Mysore** – 570 009 Tel: 0821-2525304 **Nagpur** 303 & 304 3rd Floor, Wardh Road, Near Lokmat Square, **Nagpur** – 440 010 Tel: 0712- 2554405 / 2551746 Extn - 119 And 111 **Nasik** Archit Centre, 3rd Floor, Chandra Circle Link Road Opp Sandeep Hotel, Near Mahamarg Bus Stand **Nasik** – 422 002 Tel: 0253-5647594 / 97 / 98 **Navsar** Nandini Complex, Ground Floor Station Road, Sandh Kuvva **Navsar** – 396 445 Tel: 02637 280991 / 240702 / 247896 **Nellore** G.T Road **Nellore** – 524 001 Tel: 0861-2327181 **Patna** 801 / 4 , G.L Road **Patna** – 132 103 Tel: 0180 - 5015268 (D), 2648619-20 Ext 207 **Panjim** Swami Vivekanand Road 301, Milroc Lar Menezes, Opp Gomantak Maratha Samaz **Panjim** – 403 001 Tel: 0832 - 5621250 / 5621251 / 2421952 **Patiala** S.C 70 / 73, Leela Bhawan Market **Patiala** – 147 001 Tel: 0175 5002500 **Patna** Rajendra Ram Plaza Exhibition Road **Patna** – 800 001 Tel: 0612-2206161, 2224332, 3116348 **Pondicherry** TS No 10, 100 Feet Road Ellipallai Chavady **Pondicherry** – 605 005 Tel: 0413-2200741 **Pune** 5th Floor Millennium Tower, Bhandarkar Road Shivaji Nagar **Pune** – 411 004 Tel: 020 -25651575 Extn 100 121 **Raipur** Chawla Complex, Near Vanijya Bhawan, Sai Nagar Devendra Nagar Road **Raipur** – 492 009 Tel: 0771 - 252 9110 (D), 0771 - 505 8901 /02 / 03 Extn 21 / 202 **Rajamundry** H.No : 46-17-20 Main Road, Danaivalpet **Rajamundry** – 533 103 Tel: 0883-2442928 **Rajkot** Opp Alfred High School 2nd Floor, Panchraha Bldg, Jawahar Road **Rajkot** – 360 001 Tel: 0281-5595553 **Ranchi** Shop No 3 & 4, Ranchi Club Shopping Complex Main Road **Ranchi** – 834 001 Tel: 0651-2308148 **Rohtak** 401 -402, D Park Model Town, Main Dilli Road **Rohtak** – 124 001 Tel: 01262 - 326841 **Rourkela** Bisra Road, Dulivedi Bhawan Dulivedi Square **Rourkela** – 769 001 Tel: 0661- 2500666 (D) / 2511666 / 2522666 / 2514666 **Salem** 5 / 241 - F, Rathna Arcade Omalur Main Road **Salem** – 636 004 Tel: 0427-2331604, 03 **Siliguri** 3 No, Ramkrishna Sanity Building Sevoke Road, Pani Tanki More, **Siliguri** – 734 041 Tel: 0353-2640726, 0353 2642566 Extn. 112/11/14 **Surat** 7th Floor, Kashi Plaza Next To Dr Bipin Desai Children Hospital, Majura Gate **Surat** – 395 002 Tel: 0261 - 6563650 **Tirupati** H.No 10 - 14 - 575 / 43 Mosque Road, V.V. Mahal Road **Tirupati** – 517 501 Tel: 0877-2257815 0877-2257811 **Trichur** Kallyath Royal Square Palace Road **Trichur** – 680 020 Tel: 0487-2330980/2330981 **Trichy** A - 10, Lakshmi Arcade 11th Cross Main Road, Thillainagar **Trichy** – 620 018 Tel: 0431 - 2742204 **Trivandrum** Kenton Towers Vazhuthacaud **Trivandrum** – 695 014 Tel: 0471 2337615 **Udaipur** 358 Post Office Road Chetak Circle, Adjacent to Chetak Cinema **Udaipur** – 313 001 Tel: 0294- 5103355 **Valsad** 1st Floor, Ekta Appt, Near R J J High School Thithal Road **Valsad** – 396 001 Tel: 02632-652201 **Varanasi** 5 D 8 / 2 Kuber Complex Rathayatra Crossing **Varanasi** – 221 010 Tel: 0542-2226203 **Vijayawada** 40 - 1 -48 / 2, M.G Road Labbipet **Vijayawada** – 520 010 Tel: 0866 - 5647400 **Vishakhapatnam** 1st Floor, Poduri Castle Above Raymond Showroom Dwaraka Nagar **Vishakhapatnam** – 530 016 Tel: 0891-5571123 **Warangal** No 1-8-605 / 1 Nakkalgutta Hanamkonda **Warangal** – 506 002 Tel: 0870-2567955, 2567933 **Tirupur** 160,Chidambaram Complex Kumanar Road **Tirupur** – 641 604 Tel: 0421 - 4342422 **Sambalpur** Nayapura Golbazar Chok **Sambalpur** – 768 001 Tel: 0663 - 2400756

OFFICIAL POINTS OF ACCEPTANCE (DURING ONGOING OFFER PERIOD)

LOTUS INDIA AMC - INVESTOR SERVICE CENTERS

Ahmedabad : 503, Abhijeet III, 5th Floor, Opp.Mayor's Bungalow, Above Pantalon Showroom, Law Garden, Ahmedabad - 380006. Tel. No. : +91 79 66051920 / 1232 - Fax No. : +91 79 26461920 **Kolkata** : "FMC Fortuna", A - 16, 4th Floor, 234 / 3 –A, A.J.C Bose Road, Kolkata - 700 020. Tel. No. : +91 33 64509944 / 9945 / 30536101 • Fax No. : +91 33 30536100 **Bangalore** : #9/1, 2nd Floor, Classic Court, Richmond Road, Opp. Richmond Hotel, Bangalore - 560 025. Tel. No. : +91 80 66130002 / 22110061 • Fax No. : +91 80 66130480 **Mumbai** : 6th Floor, Chandermukhi, Nariman Point, Mumbai-400 021. Tel. No. : +91 22 67474444 - Fax No. : +91 22 67474455 **Chennai** : Unit No.A-4, Level 3, Anmol Palani, No.88, G.N.Chetty Road, T.Nagar, Chennai-600017. Tel. No. : +91 44 64502421 / 2422 / 2423 • Fax No. : +91 44 28158458 **New Delhi** : 16th Floor, Narain Manzil, 23, Barakhamba Road, Connaught Place, New Delhi-110001. Tel. No. : +91 11 66094455 / 4456 • Fax No. : +91 11 66094457 **Hyderabad** : Plot No. : 6-3-1090, B1, 1st Floor, TSR Towers, Above Standard Chartered Bank, Raj Bhavan Road, Somajiguda, Hyderabad - 500082. Tel.No. : +91 40 66468863/6465 **Pune** : 204-205, Sanas Memories, 2nd Floor, 927, F.C.Road, Shivaji Nagar, Pune 411 004. Tel. No. : +91 202601036 / 37 • Fax No. : +91 20 66201134

CAMS - INVESTOR SERVICE CENTERS/TRANSACTION POINTS

CAMS INVESTOR SERVICE CENTRES: 1 **Ahmedabad** 402-406, 4th Floor - Devpath Building Off C G Road Behind Lal Bungalow Ellis Bridge **Ahmedabad** 380006 Email: camshmh@camsonline.com Phone: 0799- 3008 2468 / 3008 2469 Fax: 3008 2473 2 **Bangalore** Trade Centre, 1st Floor 45, Dikensan Road (Next to Manjapal Centre) Bangalore 560042 Email: camsgbl@camsonline.com Phone: 080 - 3057 4709 / 3057 4710 Fax: 2532 6162 3 **Bhubaneswar** 1011 5, Janpath, Unit - III Near Dilli Swasti / Bhubaneswar 751001 Email: camshbr@camsonline.com Phone: 0674 - 325 3307 / 325 3308 Fax: 253 4909 4 **Chandigarh** Deepak Towers SCO 154-155, 1st Floor Sector 17 C Chandigarh 160017 Email: camshca@camsonline.com Phone: 0172 - 304 8720 / 304 8721 Fax: 271 1325 5 **Chennai** Ground Floor No.17/810, Kodambakkam High Road Phone: 0484 - 323 4651 / 323 4658 Fax: 2383830 7 **Coimbatore** Old # 66 New # 86, Lokmanya Street (West) Ground Floor R.S.Puram Coimbatore 641002 Email: camshce@camsonline.com Phone: 0422 - 301 8000 / 301 8001 Fax: 301 8003 8 **Durgapur** SN - 10, Ambedkar Sarani City Centre Durgapur 713216 Email: camshdr@camsonline.com Phone: 0343 - 329 8890 / 329 8891 Fax: 2451990 9 **Goa** No.108, 1st Floor, Gurudatta Bldg Above Weekender M G Road (Opp. Ganga) 403001 Email: camshgoa@camsonline.com Phone: 0832 - 325 1755 / 325 1640 Fax: 242 4527 10 **Hyderabad** 102, First Floor Jade Arcade Paradise Circle Secundsarabad 500003 Email: camshyd@camsonline.com Phone: 040 - 3918 2471 / 3918 2473 Fax: 3918 2472 11 **Indore** 101, Shalimar Corporate Centre 8-B, South Tukonji, Opp Greenpark Indore 452001 Email: camshin@camsonline.com Phone: 0731 - 325 3692 / 325 3646 Fax: 2528609 12 **Jaipur** G-III, Park Road, Behind Ashok Nagar Police Station R.C.Scheme Jaipur 302001 Email: camshja@camsonline.com Phone: 0141 - 326 9126 / 326 9128 13 **Kanpur** G - 27,28 - Ground Floor CITY CENTRE 6/2, THE MALL Kanpur 208001 Email: camshkn@camsonline.com Phone: 0512 - 3918003 / 3918000 Fax: 3918002 14 **Kolkata** "LORDS Building" 7/1, Lord Sinha Road, Park Road, Kolkata 700071 Email: camshcal@camsonline.com Phone: 033 - 32550760 / 3058 2285 Fax: 3058 2288 15 **Lucknow** Off # 4, 1st Floor Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow 226001 Email: camshlu@camsonline.com Phone: 0522 - 391 8000 / 391 8001 Fax: 2273309 16 **Ludhiana** U/GF, Prince Market, Green Field Near Traffic Lights, Sarabha Nagar Puli Pakhowal Road, Above Dr. Viridi's Lab P.O Model Town Ludhiana 141002 Email: camshld@camsonline.com Phone: 0161 - 301 8000 / 301 8001 Fax: 501 6811 17 **Madurai** 86/71A, Tamilangam Road Madurai 625001 Email: camshmd@camsonline.com Phone: 0452 - 325 1357 / 325 2468 18 **Mangalore** No. G 4 & G 5, Inland Monarch Opp. Karamalka Bank, Kadri Main Road, Kadri Mangalore 575003 Email: camshman@camsonline.com Phone: 0824 - 325 1357 / 325 2468 Fax: 425 2525 19 **Mumbai** Rajabhadar Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank, Fort, Mumbai 400023 Email: camshmb@camsonline.com Phone: 022 - 30282468 / 30282469 Fax: 2262 2561 20 **Nagpur** 145 Lendra, Behind Indus Ind Bank Near Ramdaspet, Nagpur 440010 Email: camshnp@camsonline.com Phone: 0712 - 325 8275 Fax: 254 1449 21 **New Delhi** 304-305 III Floor Chancherjunga Building 18, Barakhamba Road Connaught Place New Delhi 110001 Email: camshdel@camsonline.com Phone: 011 - 3048 2471 / 3048 1203 Fax: 2335 3834 22 **Patna** Kamlayaya Shobha Plaza (1st Floor) Behind RBI Near Ashia Tower Near Exhibition Road Patna 800001 Email: camshpat@camsonline.com Phone: 0612 - 325 5284 / 325 5285 Fax: 2322207 23 **Pune** Nirmiti Eminence, Off No. 6, 1st Floor Abhishek Hotel Mehendale Garage Road Erdanavane Pune 411004 Email: camshpun@camsonline.com Phone: 020 - 3028 3005 / 3028 3003 Fax: 3028 3002 24 **Surat** Office No 2 Ahura -Mazda Complex First Floor, Sadak Street Timalyavand, Nanapura Surat 395001 Email: camshsur@camsonline.com Phone: 0261 - 326 2267 / 326 2468 25 **Vadodra** 109 - Silver Line Besides World Trade Centre Sayajigunj Vadodra 390005 Email: camshvad@camsonline.com Phone: 0265 - 301 8029 / 301 8031 Fax: 3018030 26 **Vijayawada** 40-1-68, Rao & Ratnam Complex Near Chennupalli Petrol Pump M.G Road, Labbipet Vijayawada 520010 Email: camshvj@camsonline.com Phone: 0866 - 329 9181 / 329 5202 27 **Vishakhapatnam** 4/1 9 / 17, 1st Floor 3rd Lane , Dwaraka Nagar Vishakhapatnam 530016 Email: camshv@camsonline.com Phone: 0891 - 329 8397 / 329 8374

CAMS TRANSACTION POINTS: 1 **Agra** F-39/203, Sky Tower Sanjay Place Agra 282002 Email: camshagr@camsonline.com Phone: 0562 - 324 0202 / 324 2267 Fax: 2521 170 2 **Ajmer** Shop No.S-5, Second Floor Swami Complex Ajmer 305001 Email: camshajm@camsonline.com Phone: 0145 - 329 2040 3 **Allahabad** No.7 Ist Floor Bihari Bhawan 3, S.P. Marg, Civil Lines Allahabad 211001 Email: camshal@camsonline.com Phone: 0532 - 329 1273 / 329 1274 4 **Alwar** 256A, Scheme No.1, Arya Nagar 301001 Email: camshalw@camsonline.com Phone: 0144 - 2702324 5 **Amravati** 81, Gulshan Tower, 2nd Floor Near Panchsheel Talkies Amravati 444601 Email: camshama@camsonline.com Phone: 0721 - 329 1965 6 **Amritsar** 378-Majithia Complex, 1st Floor M. M. Malviya Road Amritsar 143001 Email: camsham@camsonline.com Phone: 0183 - 325 7404 / 987200456 7 **Anand** 101, A.P. Tower, B/H, Sardhar Gunj Next To Nathwani Chambers Anand 388001 Email: camshan@camsonline.com Phone: 02692 - 325071 / 320704 8 **Asansol** Block - G 1st Floor P C Chatterjee Market Complex Rambandha Talab P O Uchtagam Asansol 713303 Email: camshasa@camsonline.com Phone: 0341 - 329 5235 / 329 8306 9 **Aurangabad** Office No. 1, 1st Floor Amodi Complex Juna Bazar Aurangabad 431001 Email: camshaur@camsonline.com Phone: 0240 - 329 5202 10 **Belgaum** Tanish Tower C/S No. 192/A, Gururwar Pet Tikawadi Belgaum 590006 Email: camshbel@camsonline.com Phone: 0831 - 329 9598 11 **Berhampur** First Floor, Uplaisars of Aaroon Fernandes Gandhi Nagar Main Road GanjamDt Orissa Berhampur 760001 Email: camshbrp@camsonline.com Phone: 0680 - 320923 / 3205855 12 **Bhavnagar** 305-306, Sterling Point Waghawadi Road Opp HDFC BANK Bhavnagar 364002 Email: camshbha@camsonline.com Phone: 0278 - 3004 641 Fax: 2567020 13 **Bhilai** 209, Khichariya Complex Opp IDBI Bank Nehru Nagar Square Bhilai 490020 Email: camshbhi@camsonline.com Phone: 0788 - 3299 400 / 3299 409 14 **Bhilwara** C/O Kadvani & Associates F-20-21, Aparsa Complex Azad Market Bhilwara 311001 Email: camshbhi@camsonline.com Phone: 01482 - 226832 / 231808 15 **Bhopal** C-12, Near City Bank Above Delhi Prakashan Agency Zone-I, M.P.Nagar Bhopal 462011 Email: camshbh@camsonline.com Phone: 0755 - 329 5878 / 329 5873 16 **Bokaro** HC-3, Ist Floor CityCentre, Sector-4 Bokaro Steel City Bokaro 827004 Email: camshbrk@camsonline.com Phone: 06542 - 324 881 / 326 322 17 **Burdwan** 399, G T Road Opposite of Talk of the Town Burdwan 713101 Email: camshbdw@camsonline.com Phone: 0342 - 320 7001 / 320 7077 18 **Calicut** 17/28, H 1st Floor Manama Building Mavoor Road Calicut 673001 Email: camshcal@camsonline.com Phone: 0495 - 325 5984 19 **Cuttack** Near Allahabad Bank Cantonment Road Cuttack 753001 Email: camshcut@camsonline.com Phone: 0671 - 329 9572 20 **Davengere** 13, Ist Floor, Akkamahadevi Samaj Complex Church Road P.J.Extension Davengere 577002 Email: camshdvg@camsonline.com Phone: 8192 - 326226 / 326227 21 **Dehradun** 204/121 Nari Ship Mandir Marg Old Connaught Place Dehradun 248001 Email: camshdhn@camsonline.com Phone: 0135 - 325 1357 / 325 8460 22 **Dhanbad** Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001 Email: camshdha@camsonline.com Phone: 0326 - 329 0217 23 **Erode** 1991, Brough Road (Near Svaranjani Hotel) Erode 638001 Email: camshere@camsonline.com Phone: 0424 - 320 7730 / 320 7733 24 **Faridabad** 8-49, Ist Floor Nehru Ground Behind Anupam Sweet House Nit Faridabad 121001 Email: camshfdb@camsonline.com Phone: 129 - 3241148 / 3241147 25 **Ghaziabad** 207/A-14, Ind Floor Devika Chamber RDC Raj nagar Ghaziabad 201002 Email: camshgah@camsonline.com Phone: 26 **Gorakhpur** Shop No. 3, Second Floor Cross Road, Ad. Chowk Bank Road Gorakhpur 273001 Email: camshgor@camsonline.com Phone: 0551 - 329 4771 27 **Guntur** Door No 5-38-44 5/1 BRODIPET Near Rav Sankar Hotel Guntur 522002 Email: camshgun@camsonline.com Phone: 0863 - 325 2671 Fax: 668 0838 28 **Gurgaon** SCO-17, 3rd Floor, Sector-14, Gurgaon - 122001 Email: camshgur@camsonline.com Ph. 0124-3263833 29 **Guwahati** At No office lane A K. Koozi Lane Rehbari Guwahati 781008 Email: camshgwa@camsonline.com Phone: 0361 - 260 771 / 213 9038 30 **Gwalior** 1st Floor, Singhal Bhawan Daji Wihhal Ka Bada Old High Court Road, Gwalior 474001 Email: camshgwa@camsonline.com Phone: 0751 - 320 2873 / 320 2311 31 **Hisar** Shop No.8 J Plaza Opp TNER Office Royakotta Road Hosur 635109 Email: camshhos@camsonline.com Phone: 4344 - 321002 / 321004 32 **Hubli** Hubli 206 & 207, 1st Floor A/B Block, Kundalga Complex Opp Court, Club road Hubli 580029 Email: camshhub@camsonline.com Phone: 0836 - 329 3374 / 320 0114 33 **Jabalpur** 975.Chouksey Chambers Near Gianjali School 4th Bridge, Napier Town Jabalpur 482001 Email: camshjab@camsonline.com Phone: 0761 - 329 1921 34 **Jalandhar** 36/78, Central Town Opp Gurudwara Dwan Ashlan Jalandhar 144001 Email: camshjal@camsonline.com Phone: 0181 - 3254983 / 2228282 35 **Jalgaon** Jintil Intefoch F-16, II ND Floor Golani Market Jalgaon 425001 Email: camshjlg@camsonline.com Phone: 257 - 3207118 / 3207119 36 **Jamnagar** 27/128, Manek Centre P.N. 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